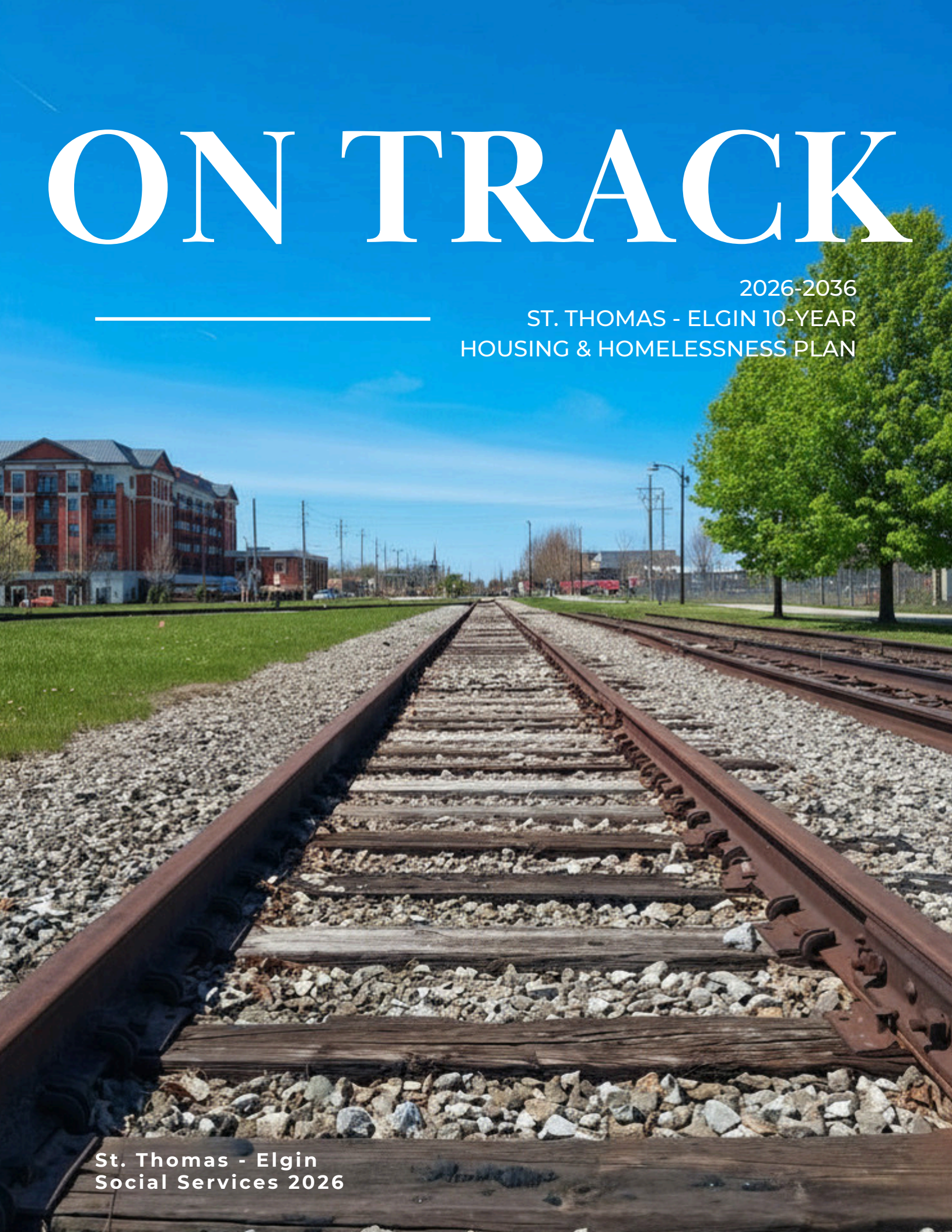
ON TRACK

2026-2036
ST. THOMAS - ELGIN 10-YEAR
HOUSING & HOMELESSNESS PLAN



St. Thomas - Elgin
Social Services 2026

FORWARD



- ☑ We will achieve a functional end to homelessness and sustain it.
- ☑ There will be “Housing For Everyone”.
- ☑ We will be inclusive and people-centred on our path to “Housing For Everyone”.

Throughout the past 10 years, St. Thomas - Elgin has been taking on the increasingly complex needs in housing and homelessness. With all on board and great collaborative efforts, we have built a strong foundation for housing stability and increasing supply and support including the creation of more affordable homes. The momentum exists to deliver on the much-needed housing stock and supports – it’s full steam ahead!

While we are increasingly seen across Canada as a model community in our housing and homelessness response, the affordability and stability
challenges continue to grow – as will our area over the next 10 years. This new 10-Year Housing & Homelessness Plan considers demographic trends, updated growth and housing forecasts, legislative and policy directives, proven practices, and input from our partner organizations, local politicians and community members.

Our plan contains objectives, targets and actions built on the pillars of END Homelessness, SUSTAIN Housing, BUILD More and LEAD Collaboratively. Together, these are the pillars that will help drive us towards a resilient housing system, including our vision of Housing for Everyone.

- St. Thomas-Elgin Social Services

CONTENTS

1. Context [Where Are We At and What Do We Need] 4
2. Community Partners & Engagement [Who's Involved and How?] 8
3. Directions [What Did We Hear and Where Do We Need to Go?] 9
4. Vision, Principles, Focus Areas, Targets & Actions [What Will We Do?] 10
5. Implementation [How Will We Do It?] 19

Appendix A: Past Plan Review and Synopsis 23
Appendix B: Background and Housing Needs 34
- B1.0 Current Context and Future Forecast 35
- B2.0 Background Reports, Assessments, Strategies and Data Sources 35
- B3.0 Housing by Service Manager and RGI Housing 36
- B4.0 Built For Zero Canada and By-Names Data 37
- B5.0 Population, Households and Growth Forecast 40
- B6.0 Core Housing Need 60
- B7.0 Housing Needs Assessment Recommendations 69
- B8.0 Legislation, Policies and Programs (Housing & Homelessness Related) ... 71

Appendix C: Engagement Report 78
Appendix D: Implementation Plan 97

SUMMARY

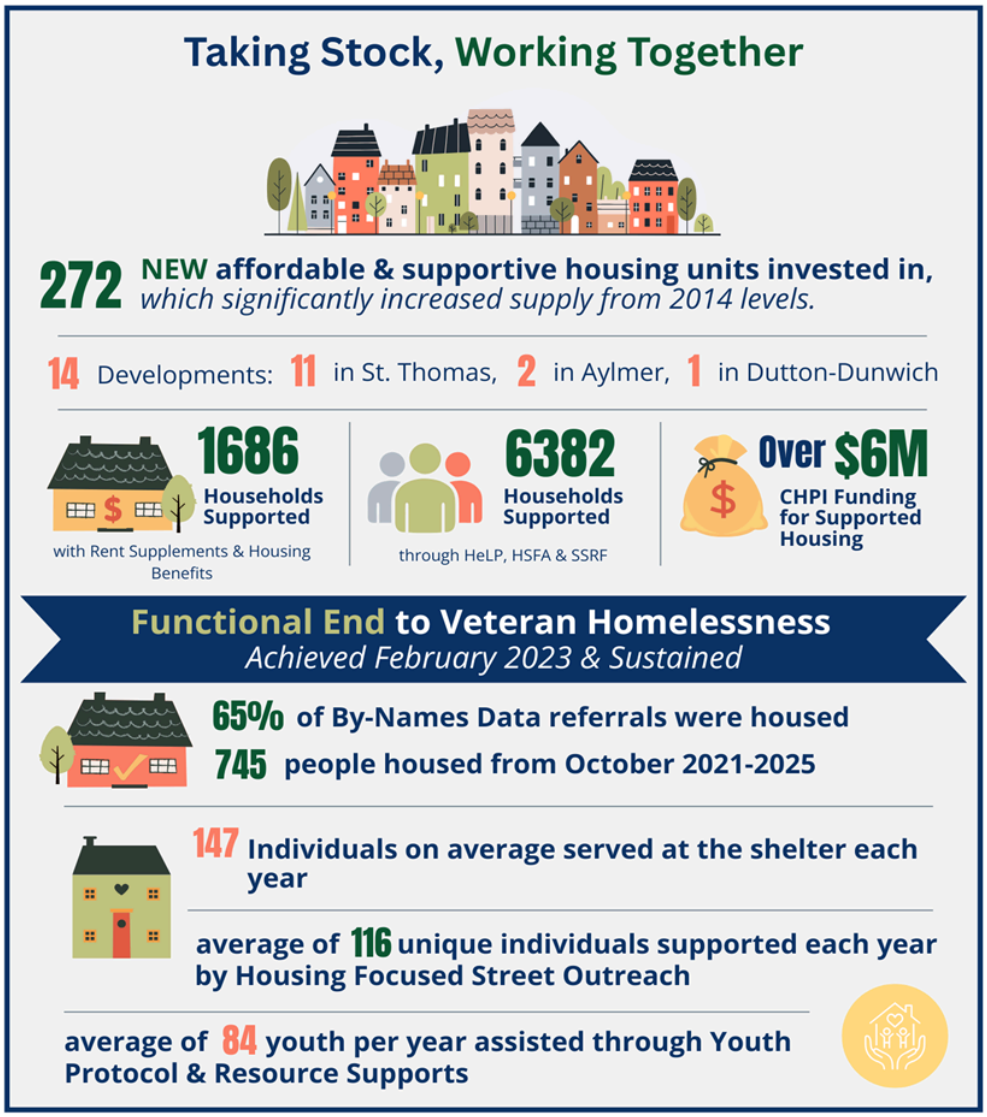
This 10 year plan lays out an integrated, achievable approach to support people with low- to moderate-income in St. Thomas and Elgin County with access to safe, stable, and affordable housing. It balances supply-side solutions (new affordable units, additional residential units, modular and mixed-use development) with demand and service-side interventions (eviction prevention, rent supplements, supportive housing and other services).

The plan sets measurable targets, a clear implementation framework, and a ten-year action plan timeline divided into near, medium and longer-term objectives.

1. SITUATIONAL CONTEXT [WHERE ARE WE AT AND WHAT DO WE NEED?]

Past 10 Years

The St. Thomas - Elgin Housing and Homelessness Plan, "Taking Stock, Working Together" provided a blueprint between 2014 and 2024 to deliver and partner on a range of programs aimed at the strategic directions of increasing housing supply, providing housing stability supports, enhancing homelessness prevention and pursuing partnerships. A critical part of the achievements over the past 10 years are the collaborative partnerships with local organizations that strengthen the housing support network. An overview of the key achievements from our previous plan is contained in Appendix A and summarized below.



Now

The affordability gap in St. Thomas - Elgin continues to widen. With a combined population now exceeding 100,000 residents, the area is experiencing growth, increasing diversity, and changing housing needs. While housing supply has increased in recent years, market prices and rents remain out of reach for many low- to moderate-income households.

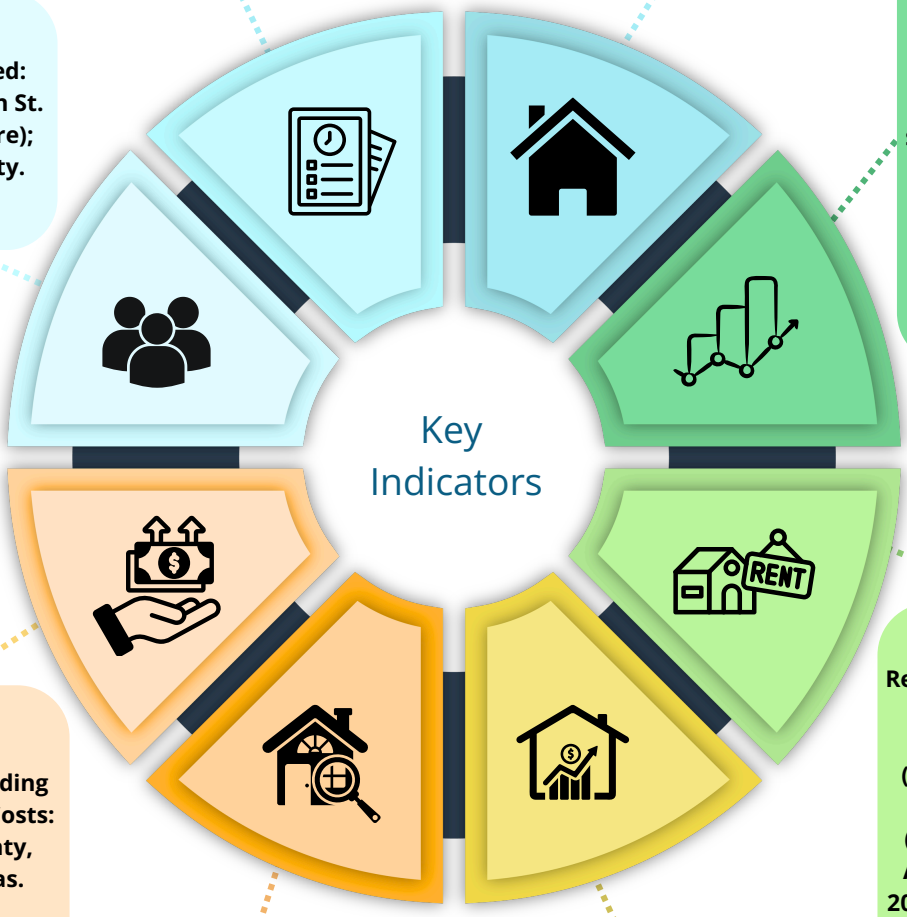
Housing pressures are evident across home ownership and rental markets. A significant share of households are spending more than 30% of income on shelter costs, and many remain in core housing need. Despite a recent slight increase in rental vacancy rates, affordability remains a primary challenge.

St. Thomas - Elgin Social Services currently owns and manages 552 units across the City and County and has 512 rent geared-to-income (RGI) units.



Currently, for people or households in receipt of Ontario Works or the Ontario Disability Support Program, the shelter allowances do not cover the cost of Average Market rent in St. Thomas - Elgin, or even the cost of deeply affordable rent set at 80% of Average Market Rent. Additionally, a one-bedroom unit would not be considered affordable for a single senior on fixed income either.

A household income (before tax) of approximately $70,000 is needed to afford the average rent in St. Thomas – Elgin.



Centralized Waitlist: 1,726 households (~1,200 currently residing locally).

Housing Form: 77% single detached dwellings (65% St. Thomas; 88% Elgin County)

Core Housing Need: 1,680 households in St. Thomas (685 severe); 645 in Elgin County.

Ownership Market (Average Price): St. Thomas $556K (affordable = $324K); Elgin County $600K (affordable = $394K). Approximately $200-230K difference.

Households Spending 30%+ on Shelter Costs: 2,550 Elgin County, 3,435 St. Thomas.

Rental Market (Average Monthly Rent): St. Thomas $1,530 (affordable = $1,335); Elgin County $1,500 (affordable= $1,396). Approximately $100-200 / month difference.

Rental Vacancy Rate: 3.8% (above 10-year average of 2.3%).

Rental Market (Average Listings): St. Thomas ~$1,730; Elgin County ~$1,650

See Appendix B for additional data on the current housing and homelessness situation in St. Thomas – Elgin.

Next 10 Years

Over the next decade, St. Thomas – Elgin is forecasted to grow to approximately 130,000 total residents. Growth is expected to be fueled by major new employment opportunities, in-migration, and continued investment in amenities and community infrastructure. Increasing housing supply and stability will assist with economic growth and prosperity.

Household forecasts indicate approximately 7,700 new households will be needed in St. Thomas and an additional 2,550 new households will be needed in Elgin County, for a combined total of approximately 10,250 new households over the next decade It is estimated that approximately 22% of the forecasted new housing growth will require affordable housing solutions. This Plan anticipates significant demand for affordable rental, ownership, and supportive housing, alongside expanded services and policy tools.

Estimated Affordable Housing Needs (10-Year Outlook)

- Affordable Rental Need: 652 units (550 St. Thomas; 102 Elgin County).
- Affordable Ownership Need: Approximately 1,500 new affordable ownership units across St. Thomas – Elgin.
- Supportive Housing Need: 140 units recommended in St. Thomas; approximately 10 units in Elgin County.

As supportive housing developments come online and people identified on the By-Name List are successfully matched to permanent housing, the role of emergency shelter may continue to evolve. Increasingly complex and individualized needs will require enhanced wraparound services, integrated supports, and coordinated system responses.

An aging population will increase demand for accessible and adaptable housing. Priority and vulnerable populations are disproportionately impacted by the affordability gap and remain at risk of housing instability. In addition to establishing housing targets, the Housing Needs Assessments (HNA) and this Plan outline policy tools, service enhancements, and partnership strategies required to meet future housing demand.



See Appendix B for additional context and more detailed forecasts about future housing needs in St. Thomas - Elgin.

2. COMMUNITY PARTNERS & ENGAGEMENT [WHO'S INVOLVED AND HOW?]

One of the core strengths of the actions and ability to meet the housing and homelessness challenges over the past 10 years is the collaborative willingness and strength of community partners in St. Thomas – Elgin to work together. The creation and adaptability of a coordinated approach and access to shared information and objectives has been key. True partnerships between St. Thomas-Elgin Social Service, system leaders, community organizations, housing partners, development industry, emergency and health services, all levels of government and other support services and volunteer groups has helped tackle homelessness, and bridge gaps in supportive and affordable housing options. The collaborative approach includes operational and capital partnerships, programming and support services along with making data informed decisions and monitoring progress.

Looking ahead to the next 10 years, it is important to continue to build off these partnerships, complete the objectives and prioritize people in need of housing stability. This plan was created through numerous rounds of community engagement through:

- Advisory Committee meetings
- In person and virtual brainstorming, engagement, focus sessions, individual interviews
- The inclusion of people with lived and living experience in homelessness
- Reaching out to Indigenous advisors and other community service providers
- Utilizing an online portal for updates, input, surveys, public open house, social media

248 people directly engaged
891 sticky notes/ideas

The overall sentiment is that St. Thomas – Elgin is more than trying to make a difference and is delivering on housing with supports, homelessness prevention, and other programs that strengthen housing stability. The area is and will continue to grow and unfortunately the affordability gap is continuing to widen placing more individuals and households in precarious housing situations without strategic investments and interventions. There is still work ahead of us – including delivering on new supportive housing and sustaining service delivery. The engagement led to a number of directions that were suggested to continue to advance our priorities. The findings from the engagement helped inform the guiding principles, strategic focus areas, objectives and actions.

See Appendix C for a report on some of the Community Engagement to build this Plan.

3. DIRECTIONS [WHAT DID WE HEAR AND WHERE DO WE NEED TO GO?]

Continue the Momentum

- Continue on the path with tiered/flexible supportive housing, ending homelessness
- Scale supportive housing & wraparound services — priority placements for chronic homelessness, co-located supports
- There are substantial anticipated population growth and the need for housing options will continue to increase with new major employment in St Thomas - Elgin

Homelessness Prevention and Stabilization / Provide Support in Transition Stages

- Still prioritize even as more individuals are housed through coordinated access
- Prioritize specific populations - youth, low income seniors, families, and people with increased needs and high acuity. Help address root causes.

Programs and Services for People to Stay Housed, Include Lived/Living Experience

- Need rent supplements, utility assistance
- Mental health and addictions, health services, employment, legal supports
- Focus on achieving positive outcomes for individuals and families

Protect and Preserve Existing Affordable Housing Stock

- Quality of housing, building condition assessments of existing social housing
- Repair assistance, pest control programs, accessibility upgrades, tenant protections, incentives to preserve affordability, deal with renewal agreements

Accelerate Housing, Including Affordable Housing Supply

- Increase creation of deeply affordable rental through partnerships, land leverage, incentives, publicly-owned surplus land, and build-ready sites
- Build diverse housing, at increased density and mixed dwelling types and incomes
- Encourage missing-middle, additional residential units, modular and purpose-built rental, tiny homes and co-housing, rural housing diversity and innovative formats

Continue Partnerships, Including with All Levels of Government

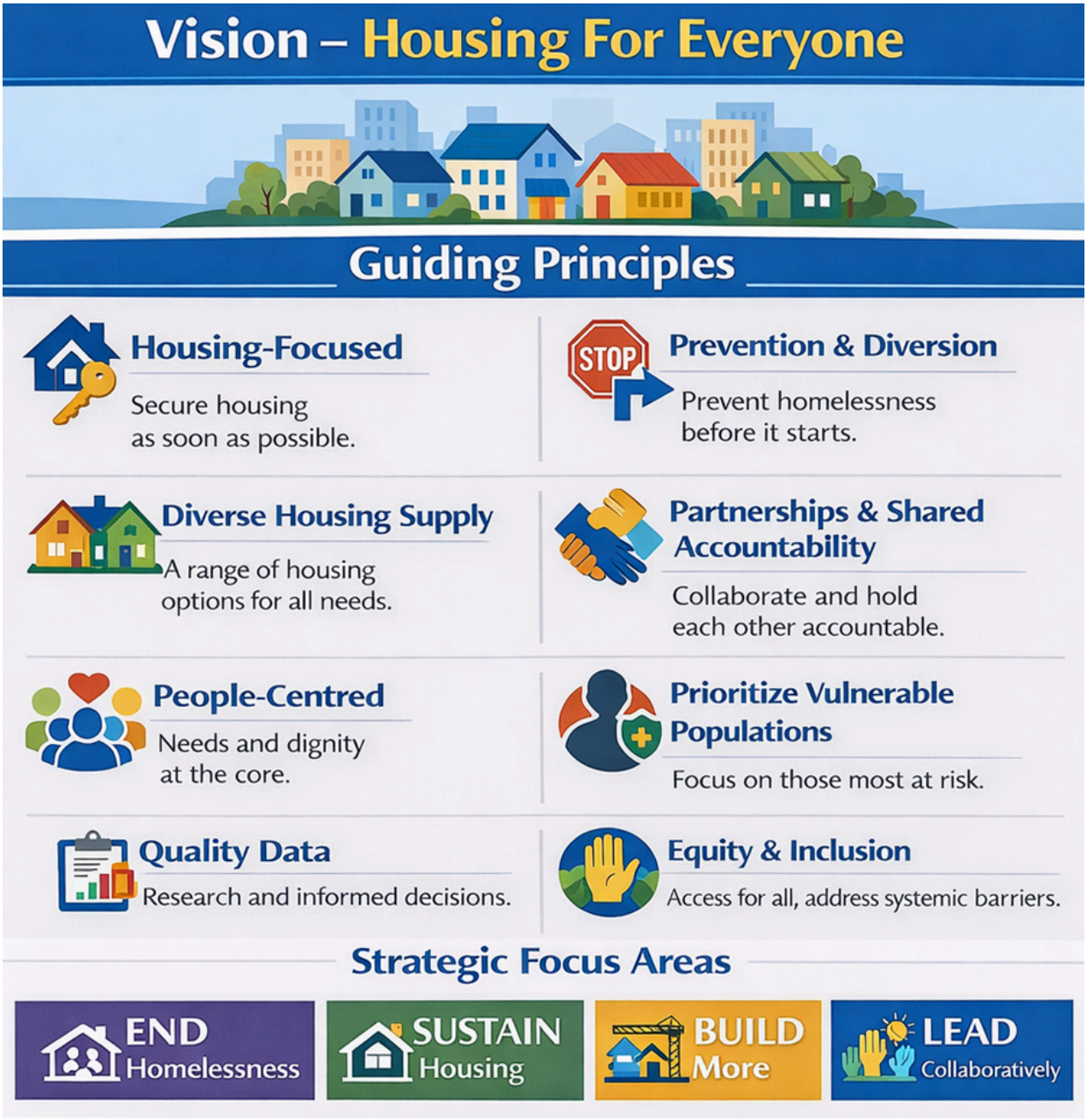
- For funding to acquire land, remediate land, offer incentives to build
- Funds to support both operational and capital costs
- Hiring support staff for wraparound services, changes to OW and ODSP supports
- Continue collaborations, share progress in St Thomas-Elgin with other communities

Data, Targets and Performance Management

- Annual dashboards and evaluation cycles, continue By-Names Data updates
- Establish specific affordable housing-related targets
- The plan needs to be nimble and adapt to future issues

4. VISION, PRINCIPLES, FOCUS AREAS, TARGETS & ACTIONS [WHAT WILL WE DO?]

The culmination of the engagement, future housing and homelessness needs, provincial requirements, strategic directions, and considering the programs and services to deliver housing and supports over the next 10 years resulted in the following Vision, Guiding Principles and Strategic Focus Areas:



END Homelessness

Functionally End Homelessness and Sustain It

St. Thomas – Elgin is on the path towards achieving a functional end to homelessness through past, current and ongoing efforts to build and invest in supports and services that match and exceed the needs of people experiencing homelessness, including rural. The goal is to achieve a functional end in the next two years, and then build a new system rooted in prevention and diversion to ensure that over the long-term we sustain it.

Objectives

- Make sure supportive housing resources match need
- Shift system towards prevention and diversion
- Ensure multi-disciplinary support services available (housing, health, judicial, etc.)
- Opportunity to reshape shelter services
- Maintain supportive housing and adjust with needs over time

Targets

- Create at least 140 more supportive housing units in the near term in St. Thomas
- Explore opportunities to create more supportive housing (approx. 10 units) in Elgin
- Empty the By-Names Data/match all to housing.

Measures to Achieve (Actions)

1. Expand supportive housing for people with complex needs.
2. Support the timely completion and full occupancy of supportive housing units underway, and secure partnerships and funding for the remaining unmet needs.
3. Leverage and continuously utilize By-Names Data (BND) to align new supportive and affordable housing supply with measurable reductions in homelessness, while adapting supportive and other housing planning in real time to respond to emerging and evolving community needs.
4. Strengthen and expand multidisciplinary case management supports to assist people transitioning from homelessness to stable housing, ensuring the provision of ongoing, flexible wraparound services that recognize housing alone does not equate to long-term stability.
5. Develop and strengthen flexible, responsive supports that can step in and out as people's needs change.

6. Expand outreach support for people living rough including access to basic needs and support to navigate healthier pathways.
7. Advocate for increased Homelessness Prevention Funding to increase support for prevention and diversion programs.
8. Enhance specialized social and health services within emergency shelter settings to improve safety and responsiveness (including gender-specific, youth-focused, and substance use supports) and ensure homelessness resources are prioritized and remain accessible to those who need them most.
9. Update policies and municipal tools to strengthen affordable housing protection and mitigate eviction risks, i.e. renovictions and gentrification.
10. Institutionalize a system wide shift towards prevention and diversion as primary homelessness response strategies.
11. Enhance homelessness prevention and early intervention education and training across community service providers (schools, libraries, clinics, food banks, faith organizations, youth groups) to help respond early to housing instability.
12. Strengthen specialized resources and strategies for responding to rural and hidden homelessness through partnerships.
13. Increase access to mental health and addictions services for people experiencing homelessness and continue advancing partnerships with the justice and health sectors.



Key Performance Indicators

- By-Names Data
- Number of people housed per year by priority population (chronic homelessness, indigenous, veterans, youth, high hospital recidivism)
- Average time from referral to housing placement
- Eviction prevention interventions & success rate
- Client outcomes: tenancy sustainment at 6 and 12 months
- Number of supportive units with on-site services (existing and new)
- Action progress and success

> "Embed diversion and prevention practices more deeply into the system using proactive outreach, leveraging existing data systems and early education..."
> "Need to invest in support staff and wrap-around services is essential to prevent returns to homelessness and ensuring people remain housed"
> - Engagement Feedback

SUSTAIN Housing

Preserve, Adapt and Invest in Existing Housing

Preserving existing housing and preventing eviction are as critical as building new supply. St. Thomas – Elgin will invest in housing stabilization supports, landlord partnerships, capital repair for aging housing stock, energy efficiency, and long-term affordability protections to ensure tenants remain safely housed. By strengthening rent supplements, eviction prevention programs, and ongoing wraparound supports, we will protect housing stability and safeguard community housing assets for future generations.

Objectives

- Assess community housing building conditions, needs and plans
- Maximize available funding towards improving existing community housing
- Continue the repair, utility, energy upgrade and rent assistance programs
- Update housing service agreements
- Advocate to increase and leverage funding

Targets

- Invest in capital repair projects
- Maintain all existing housing (community, affordable, supportive, transitional)
- Prevent evictions
- Increase rent supplements
- Assess opportunities to increase the number of accessible units

Measures to Achieve (Actions)

14. Protect and preserve existing community housing stock (including RGI) through sustained capital repair programs.
15. Maintain and increase funding for rent supplements, portable housing benefits, rent backs, utility support, eviction prevention and wrap around support services aimed at sustaining long term tenancies.
16. Enhance integrated care planning and case management support to help tenants sustain housing.
17. Increase targeted supports for tenants in social housing and prioritize housing stability services for vulnerable and priority populations to promote long-term tenancy success and prevent homelessness.
18. Prioritize vulnerable populations for matching to housing availability, i.e. families, seniors, youth, Indigenous, and others.

19. Institutionalize eviction prevention including landlord engagement and mediation, arrears support, and access to social services systems.
20. Continue providing first and last months' rent to help households secure and retain housing quickly.
21. Explore pathways to support tenants in social housing who have stabilized to transition into affordable home ownership or other market housing options where appropriate.
22. Review, adjust and update affordable housing agreements to ensure long-term preservation of affordable housing stock.
23. Expand life skills, financial literacy, and tenant–landlord mediation programs to support households experiencing housing instability.



Key Performance Indicators

- Number of City-owned and managed housing units (existing and new)
- Number of rent-geared-to-income (RGI) units (existing and new)
- Amount for capital repairs/ invested in existing housing
- Amount of rent supplements
- Action progress and success

> "Not just preserving existing housing but actively improving and upgrading deteriorating units."
> "Importance of allowing people to remain connected to their existing community and support networks rather than being displaced"
> - Engagement Feedback

BUILD More

Create New Affordable Housing Supply

Addressing housing affordability and homelessness requires a significant and sustained increase in housing supply across the full continuum — from supportive and non-market housing to attainable rental and ownership options. St. Thomas – Elgin will leverage municipal land, regulatory tools, partnerships including all levels of government, and financial incentives to accelerate development, remove barriers, and ensure a greater diversity of housing types. Growth will be strategic, inclusive, and aligned with infrastructure capacity to meet the needs of current and future residents.

Objectives

- Establish a target for the creation of new affordable housing units
- Increase the supply of attainable housing for low- and moderate-income households, including rental units
- Provide supports and incentives to have rental supply and vacancy at or near a sustainable level
- Review policies, zoning, guidelines, incentives and municipal land to encourage and support a range of housing options, including affordable
- Leverage local partnerships with non-profits and private developers to develop new housing
- Identify and deploy municipal land for housing developments, including affordable
- Ensure housing supply addresses priority and vulnerable populations, including people with higher acuity

Targets

- Create and support at least 326 community/social housing (non-market) and/or supportive rental units over 10 years, including deeper affordability (at least 80% or below AMR)
- Incent, require, facilitate at least 326 additional private market affordable rental units over 10 years (at the provincial “affordable” definition or below)
- Rental vacancy rate of 2-5% annually for at least half of the duration of the Plan.
- At least 5% of housing units invested in to have ‘accessible’ design

Measures to Achieve (Actions)

24. Update local Official Plans regarding affordable housing policies and targets.
25. Develop and maintain a comprehensive surplus municipal and public land inventory and have a process for continually identifying sites and/or buildings suitable for housing development.
26. Assemble at least three build-ready municipal sites for modular/pre-fabricated, mixed-income, supportive or affordable housing projects.
27. Support affordable home ownership initiatives, i.e. down payment assistance, rent to own models, non-profit development, municipal land contributions, and financial literacy programs.
28. Accelerate affordable housing development by partnering with developers, non-profits, co-ops, and experienced providers to speed up affordable housing delivery.
29. Review and amend policy, guidelines and incentives to increase the supply of additional dwelling units (ARUs)
30. Study and consider Inclusionary Zoning potential in new community planning permit areas through Official Plan policies and bylaws where appropriate requiring a minimum % of new development to include affordable housing units.
31. Advance affordable housing solutions for low-income seniors through new partnership development and funding opportunities, and access to long term care.
32. Increase rent geared to income units.
33. Support any appropriate co-operative, Indigenous-led or new innovative housing developments.



Key Performance Indicators

- New affordable housing units invested in, created via building permit, occupancy
- Rental vacancy rate (CMHC)
- Number of Accessible Units
- Action progress and success

> "Creating new housing must go beyond a single model and needs to encompass a wide variety of housing types to provide a more robust and flexible housing stock"
> "Need for housing solutions that are accessible, low-barrier, and appropriately matched to the needs and preferences of those being served (i.e., low income, seniors, youth, newcomers and immigrants)"
> - Engagement Feedback

LEAD Collaboratively

Advance Partnerships to Deliver Housing Solutions

Functionally ending homelessness and improving housing stability requires strong leadership, coordinated partnerships, and shared accountability across governments, service providers, health systems, and the private sector. Through data-driven decision-making, sustained advocacy, and meaningful community engagement, St. Thomas – Elgin will align efforts, reduce duplication, and respond proactively to emerging needs. We will lead with transparency, collaboration, and a commitment to keeping people at the centre of our work.

Objectives

- Work with all levels of government to secure capital and operating funding
- Be exceedingly creative in approaches and solutions to housing and homelessness
- Use innovative determination to deliver impactful services.
- Educate, raise awareness, provide facts and breakdown myths
- Continue to build on community partnerships, coordinated access and response
- Strengthen cross-sectoral involvement and action
- Provide strong advocacy through demonstrated commitment
- Improve coordinated data collection, access and reporting

Targets

- Increase access to primary care for vulnerable populations
- Increase mental health and addictions treatment and recovery programs
- Successfully secure capital and operating funding from all levels of government for new affordable / supportive / community / transitional housing
- Participate in annual opportunities to share the St. Thomas-Elgin model
- Establish meaningful connections and partnerships with Indigenous organizations

Measures to Achieve (Actions)

34. Maintain strong, ongoing political alignment across municipal, provincial, and federal governments to advance housing and homelessness priorities, while proactively monitoring and responding to emerging provincial and federal policies that impact local housing stability and system outcomes.

35. Advocate collectively for sustainable capital and operating funding from upper levels of government.
36. Sustain and strengthen community tables, i.e. Housing Stability Alliance and Affordable Housing Committee, to create a clear focus and increase accountability.
37. Continue to strengthen coordinated access and system navigation across all partners to improve prioritization, efficiency and outcomes.
38. Embed healthcare more fully into housing and homelessness response systems.
39. Increase cross sector collaboration across housing and homelessness, healthcare and long-term care, justice, mental health & addictions, and other social services.
40. Develop and maintain strong partnerships with private sector partners, i.e. developers, employers, community agencies, downtown & local business groups.
41. Include people with lived and living experience in policy development, service model planning and system design decisions.
42. Strengthen culturally responsive approaches matched to demographic needs and build meaningful partnerships with Indigenous communities to ensure that the voices, priorities, and leadership of Indigenous peoples are authentically embedded in the implementation of this plan.
43. Increase public awareness and education about housing, homelessness, and the social determinants of health to shift community narratives and reduce stigma.
44. Work collaboratively to strengthen the connection between housing stability and food security, adequate income, and transportation.
45. Share information, successes, innovative approaches and lessons learned to continue positioning St. Thomas - Elgin as a leading Canadian community in its response to homelessness and housing stability.
46. Evaluate and implement a coordinated and aligned data system.



Key Performance Indicators

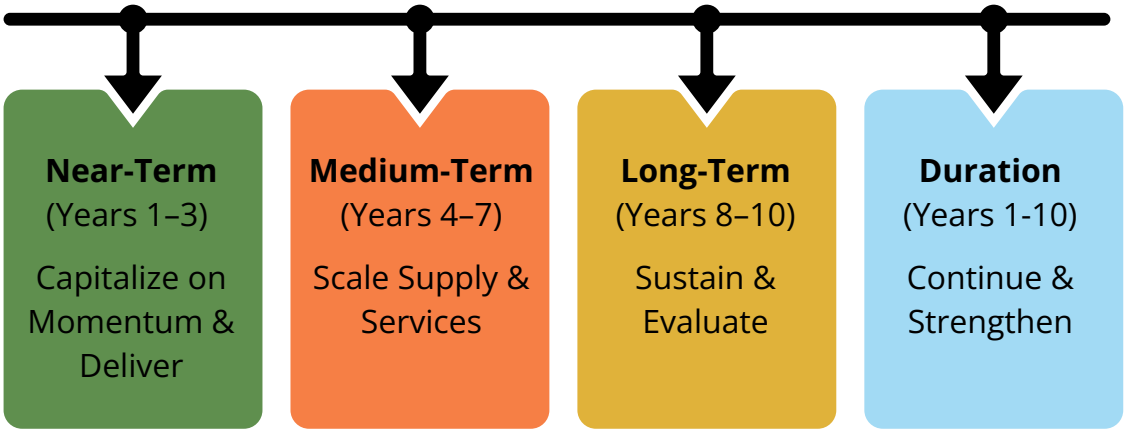
- Funding secured for housing, programs and services
- Partnership feedback survey (5- and 10-year reviews)
- Action progress and success

> "...build peer support leadership capacity among people who have experienced homelessness to boost community-rooted change"
> "...strong desire for new and innovative approaches to collaboration across sectors rather than defaulting to established processes"
> – Engagement Feedback

5. IMPLEMENTATION [HOW WILL WE DO IT?]

Actions

For implementation purposes and tracking, all of the measures to achieve the objectives and targets of each of the four Strategic Focus Areas are grouped into priority timeframes as part of a recommended work program over the 10-Year Plan. There are some additional actions recommended to be undertaken for the Plan either within a specified timeframe or that may occur throughout the entire Plan. The implementation timeframes are:



The Implementation Plan, attached as Appendix D, can be used for progress tracking, and annual reporting, along with short- and long-term resource planning.

Budgeting, Funding Sources & Partnerships

Potential funding sources: municipal, provincial and federal housing-related funding, private capital, non-profit organizations and partnerships, community fundraising, social impact investments, public-private partnerships, and other sources.

Financing tools: municipal capital contributions, development waivers for affordable projects, community improvement plan & programs, Community Planning Permit System community benefits and cash-in-lieu (if utilized), community land trusts.

A 3- and10-year budget plan and forecast is being prepared to implement this Plan and inform future budget cycles and funding partnerships (Action #47). A supply of 'shovel-ready' housing projects and initiatives is also a desired outcome of this Plan.

Implementation Structure and Governance

St. Thomas – Elgin Social Services as the Service Manager will provide the leadership and oversight for the coordinated delivery of the actions to achieve the Strategic Focus Areas, objectives and targets of this Plan. The primary implementation table that will meet, monitor progress and KPIs, resolve barriers and help achieve actions is the St. Thomas-Elgin Housing Stability Alliance. This collaborative partnership group may evolve over time to add or adjust its focus on target areas to ensure the delivery of housing with supports and services as needed in the community. Governance and annual reporting is through St. Thomas City Council.

Risk Management

Some of the key risks for achieving the Plan's actions include the escalating costs of construction and land including environmental cleanup to build housing, incentivizing the private sector to deliver affordable housing units, community resistance, speed of implementing policy/process changes throughout the area, increasing complexities of people's needs and overall funding shortfalls.

Part of the mitigation strategy includes diversified funding, early and continued community engagement, pilot demonstrations, advocacy and partnerships to secure government funding, leadership and a continued demonstration of commitment to deliver on much needed affordable housing stock and supports.

Monitoring, Reporting & Evaluation

St. Thomas – Elgin Social Services is committed to preparing an annual, public report on the progress of achieving the objectives, targets and actions outlines in this Plan. A series of key performance indicators are included for each of the Strategic Focus Areas. As provided in Appendix D, there are sample progress tracking and reporting charts for

A) Key Performance Indicators: Strategic Themes, Objectives and Targets

B) Monitoring and Reporting Table: Measures to Achieve (Actions)

The intent is to publish a status report 'dashboard' on the City of St. Thomas webpage with annual reporting of progress on the actions and targets.

Plan Review

Within the Near-Term timeframe, the housing forecasts, core housing need and other relevant data from the background Housing Needs Assessments will be reviewed as it relates to the results of the 2026 Census Profile along with initial housing activity and trends over the first 3 years of this plan (Action #48). A full plan review will occur during the Medium-Term period at Year 5 (Action #49). In the Long-Term timeframe, an updated Housing Needs Assessment will be needed for all of St. Thomas-Elgin combined for 2035 (Action #50). This would be in advance of a full Plan evaluation for 2036 with a potential new 10-Year Housing & Homelessness Plan to set the stage for the future evolution of housing in our community.



> "This 10-Year Plan reflects our community's shared vision to ensuring that everyone in St. Thomas and Elgin County has a place to call home. It is rooted in compassion, guided by evidence, and strengthened by collaboration with our service partners, all levels of government and members of our community. Over the next decade, our community is dedicated to working together to prevent homelessness before it begins, expand affordable and supportive housing, and build a system grounded in dignity, equity, and hope."
> -Heather Sheridan, Director of Social Services

ST. THOMAS-ELGIN 10-YEAR HOUSING & HOMELESSNESS PLAN

This plan, and achieving our objectives, depends on our invaluable partnerships with our non-profit community organizations, housing and service providers, the private sector, municipal councils, and the support of all levels of government. We would like to thank everyone who participated in this new 10-Year Plan. Together, we are on track!

- Mayor, Warden and Members of City and County Councils
- City of St. Thomas & Elgin County Staff (City Manager/CAO, Planning, Library Social Services, Facilities, Parks&Rec)
- St. Thomas-Elgin Housing Stability Alliance (Advisory Group)
- Access to Affordable Housing Group
- Southwest Public Health
- St. Thomas-Elgin YWCA
- Eastwood Housing Corporation
- Indwell Hope and Homes
- The Family Central
- East Elgin Family Health Team
- St. Thomas Fire Department
- Valora Place
- St. Thomas-Elgin Second Stage Housing
- Fresh Start Support Services
- CMHA Thames Valley Addictions and Mental Health Services
- St. Thomas Police Service
- OPP – Elgin County
- St. Thomas Public Library
- Central Community Health Centre
- People with Lived / Living Experience
- West Elgin Community Health Centre
- The INN St. Thomas-Elgin
- St. Thomas Elgin General Hospital
- Elgin Ontario Health Team
- All other individuals and partners who contributed their expertise and support the delivery of housing and social services in our community

St.Thomas-Elgin Social Services
www.stthomas.ca
Search 'Housing and Homelessness Services'

ST. THOMAS
THE RAILWAY CITY

ElginCounty

APPENDIX A

PAST PLAN REVIEW AND SYNOPSIS

St. Thomas – Elgin

10-YEAR HOUSING & HOMELESSNESS PLAN

Appendix A

The original 10 Year Housing & Homelessness Plan (Taking Stock, Working Together) was created in 2013 and effective as of 2014. It was developed through significant background work, community engagement and it established priorities and actions to address housing needs and improve conditions. An annual report was completed that identified and tracked progress throughout 2014-2024 on the objectives and actions to implement four Strategic Directions.

The Strategic Directions included:



A1.0 Strategic Direction 1

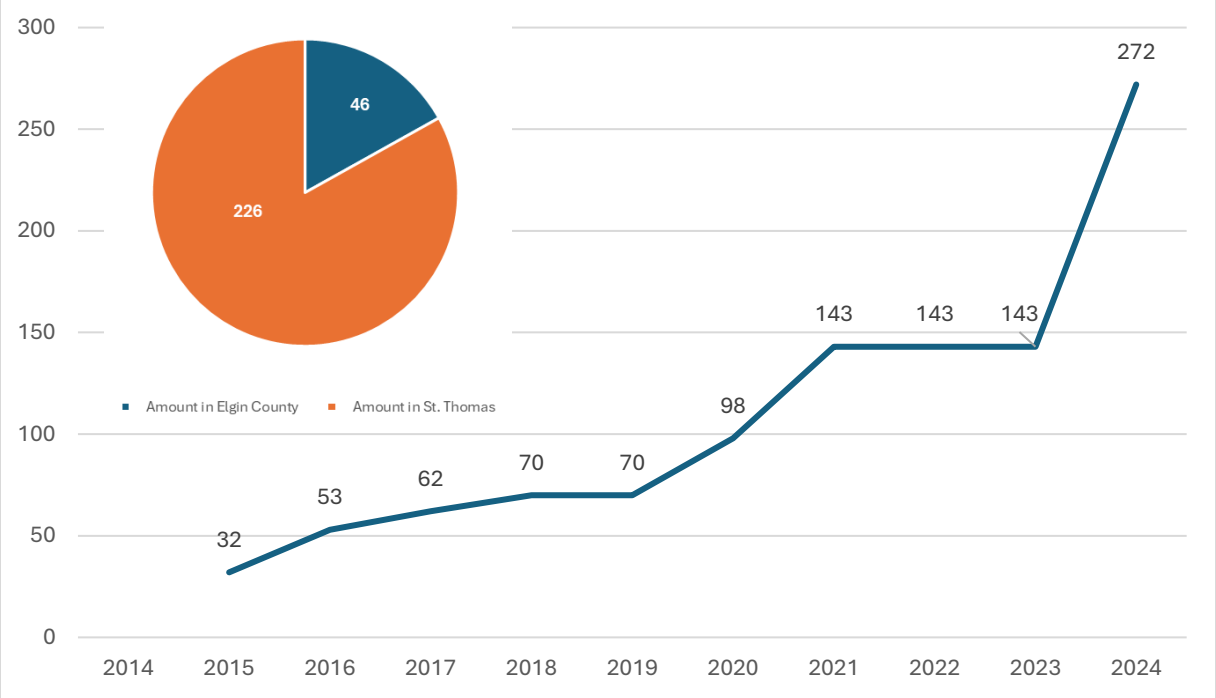
Increase Housing Supply Options to Meet Projected Needs

A key objective was aimed at expanding the mix and supply of housing options, including the number of affordable units. The targets included a range of dwelling types from more affordable single detached and townhouses to more 1-bedroom rental apartments and accessible units. A component of this was to deliver programs that provided support directly to households for more affordable living. A summary of the actions and achievements is outlined below.

A1.1 Growth in Affordable and Supportive Housing:

272 new affordable and supportive housing units were invested in over 10 years, significantly increasing supply from 2014 levels. This primarily included new or net new multi-unit, apartment rental units through new development or renovations from 2015 until and including 129 new units invested in 2024 alone. This consisted of 14 developments throughout the area with 11 in St. Thomas, 2 in Aylmer and 1 in Dutton-Dunwich and there were only 3 years that did not include any new direct investments but did have ongoing construction and occupancies during nearly every one of the past 10 years.

Figure 1 - Incremental Net New Affordable and Supportive Housing Units Invested In



This does not include other affordable housing units added in the community without direct investment through SESS but were through CMHC funding or other sources.

Approximately 80% of the new affordable housing units invested in were located in St. Thomas with about 20% in Elgin County.



270 Ross St. (St. Thomas)



49 Mrytle St. (St. Thomas)



50 Locust St. (St. Thomas)



33 Elysian St. (St. Thomas)



5 William/230 Talbot St. (St. Thomas)



614 Talbot St. (St. Thomas)



69 Brown St. (Aylmer)



16 Queen St. (St. Thomas)



Lions Rd. (Dutton/Dunwich)

A1.2 Financial Incentives for Development:

The City of St. Thomas utilizes a Community Improvement Plan to offer financial incentives for a range of development types, including to support the creation of new residential dwelling units. Following the preparation of an Affordable Housing Strategy through 2018-2019, the City reviewed and then amended the CIP program in 2021 to specifically address and increase availability of financial incentives for affordable housing. The types of potential incentives reduction or waivers of planning and building application feeds, parkland dedication, grants and/or loans towards construction of new units, reduction or waiver of development charges and more. The City also established a Municipal Facilities Services Bylaw in 2019 whereby affordable housing developments could be eligible to enter into an agreement to reduce or waive development charges and/or property taxes for a specified period of time. More recently, the provincial government has amended the Development Charges Act and Planning Act to provide potential exemptions for affordable housing from development charges and parkland dedication.

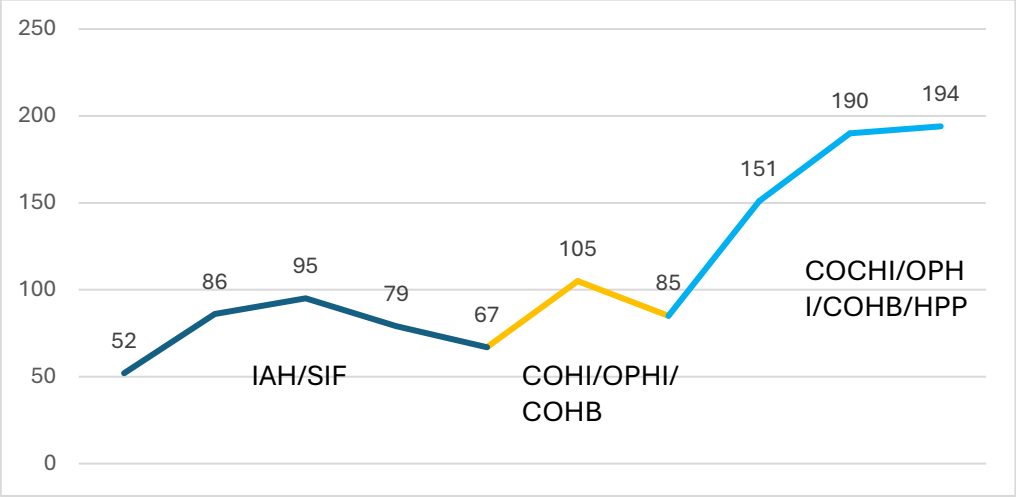
Over the last 5 years, the CIP Residential Program has provided $1.2M in grants and nearly $1M in loans towards supporting the creation of 258 new residential dwelling units.

In total, over a 10-year period (2015-2024), the CIP Residential Program and Development Charges Rebate Program provided $3.7M in grants and $1.27M in loans towards supporting the creation of 947 new residential dwelling units.

A1.3 Rent Supplements and Housing Benefits:

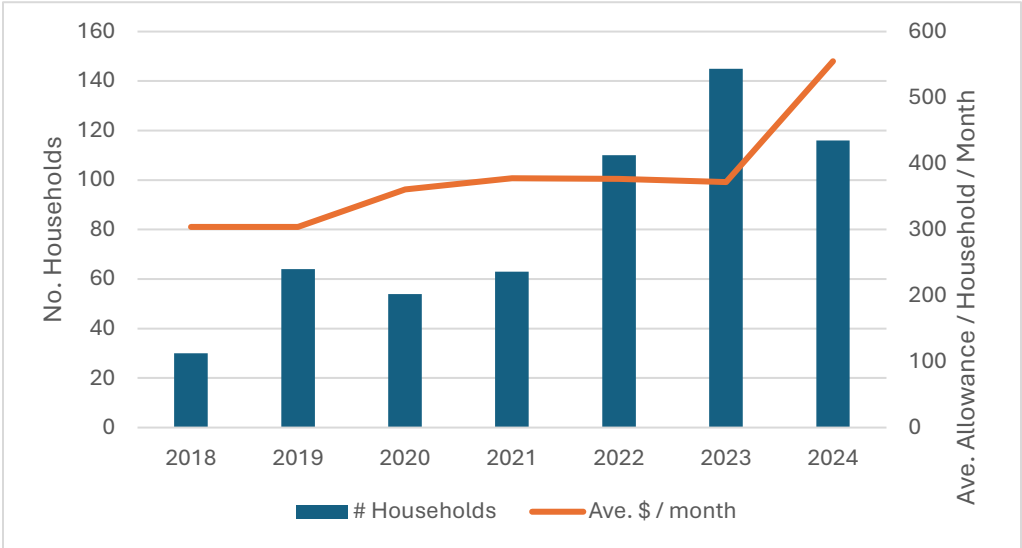
Over the span of the past H&H Plan, a range of programs evolved, were deployed and combined to provide rent supplements and monthly housing benefits to 1,686 households.

Figure 2 - No. of Households Receiving Rental Supplement/Housing Allowance



A total of 1104 households received rental supplement or housing allowance and 582 received the Portable Housing Benefits (PHB). Over the duration of the PHB program from 2018-24, an average of $379 was distributed per household per month.

Figure 3 - Households Receiving Portable Housing Benefits (PHB)



A2.0 Strategic Direction 2:

Provide supports to keep people in the sustainable housing they currently have

The objective was to ensure that a coordinated system of supports was available to those currently in sustainable housing. The target was to increase the number of successful tenancies by reducing evictions, continue to offer homelessness prevention assistance and home repair assistance. This also included distributing funding to client-centred supported housing. A summary of the actions and achievements is outlined below.

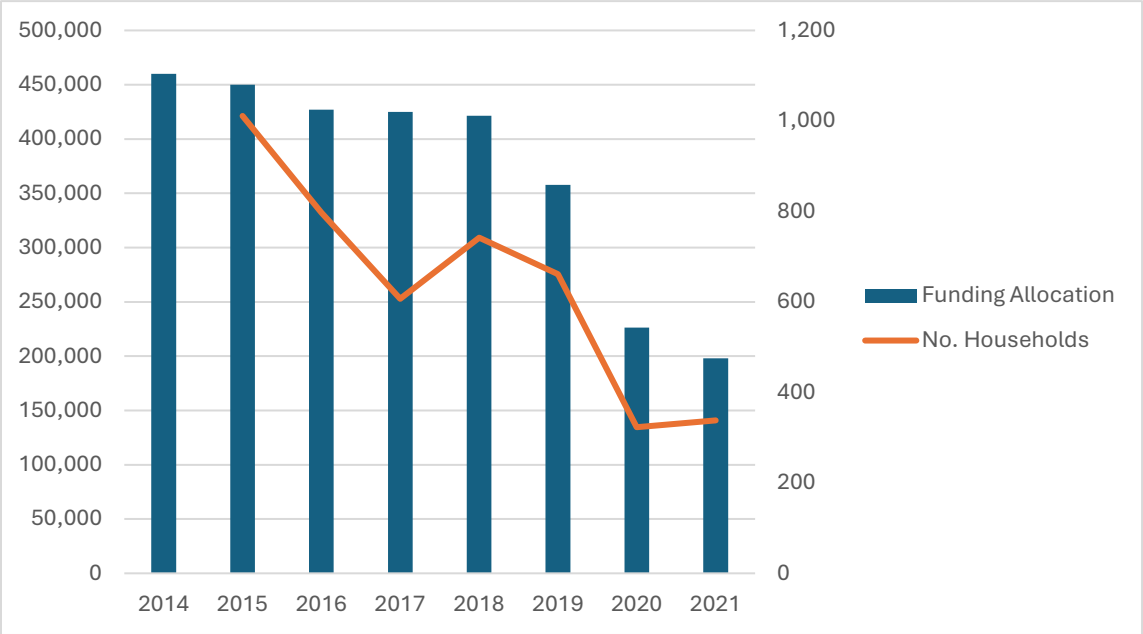


A2.1 Housing Stability Assistance:

Through the duration of the past H&H Plan, just over $4.2M of funding was allocated to dedicated programs that helped 6,382 households.

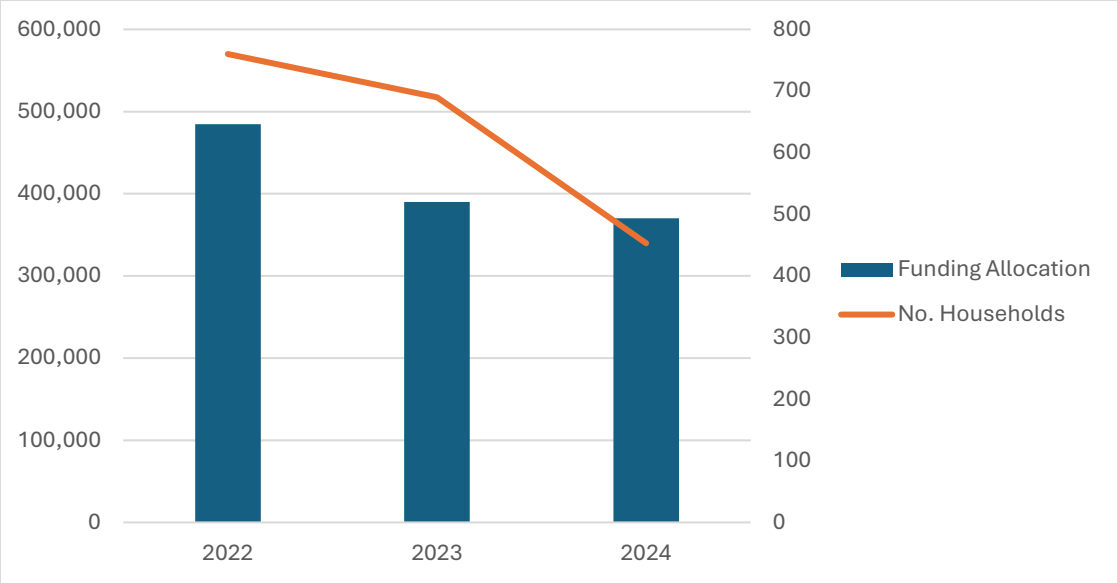
The amount of funding allocated to the Housing Links for People program through the provincial CHPI fund to assist with rent and utility arrears from 2014-2021 was approximately $3M and supported 4,479 total households.

Figure 4 - Funding Allocated to HeLP (Rent/Utility Arrears)



In 2022, the program evolved into the Housing Stability Financial Assistance (HSFA) and was supplemented and combined with the Social Services Relief Funding (SSRF). From 2022-24, these programs delivered over $1.2M in funding allocation towards supporting 1,903 households.

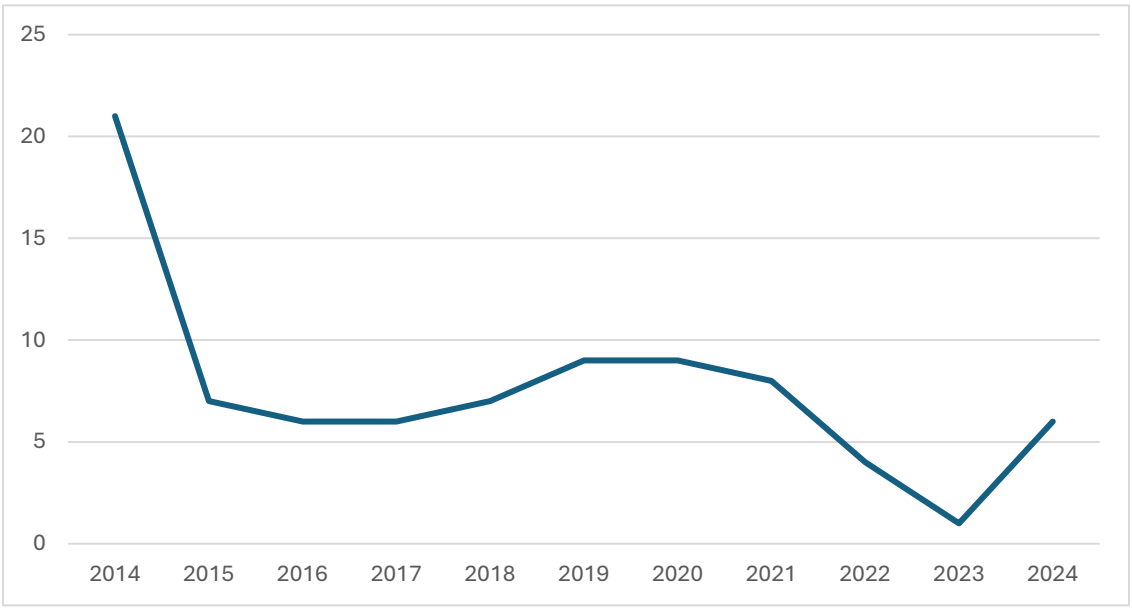
Figure 5 - Funding Allocated to HSFA (formerly HeLP) & SSRF



A2.2 Funding for Home Repairs:

Home Repair and IAH Extension programs supported 84 households with over $500,000 for critical housing repairs. The program had an initial injection of funding and higher initial uptake with funding and household usage lower in 2022 and 2023.

Figure 6 - No. of Households Receiving Home Repair Assistance



A3.0 Strategic Direction 3

Enhance the current service system to prevent homelessness, and when homeless "rapidly" move people into stable housing.

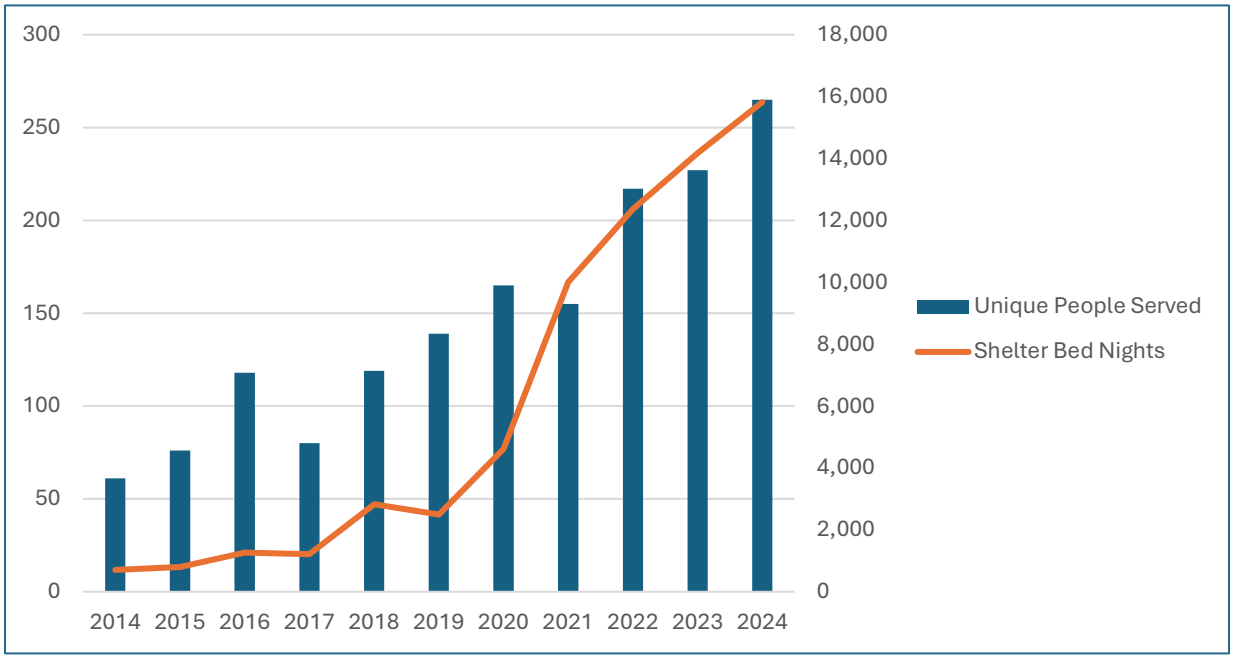


The overall objective was to ensure that emergency and crisis services are accessible to persons experiencing episodes of homelessness, with a view to immediately setting goals, with supports, to move into stable, sustainable housing.

The targets included continuing to offer homelessness prevention assistance, shortening the length of stay at shelters and reducing gaps in services. Part of the measures and actions were to evaluate shelter use, including number of unique people served and number of bed nights, along with use of transitional housing and resources or services for youth homelessness prevention.

During the last 10 years, the primary shelter (The INN) expanded from being open in the winter season for overnights only to operating year-round 24/7 in 2021. From 2014 to 2024 inclusive, an average of 147 unique individuals were served per year at the primary shelter for a total of 1,622 people over that timeframe. With the expansion to year-round, 24/7 service, along with many other factors the economic and housing crisis, the number of individuals has increased into 2022, and the total number of emergency shelter bed nights is over 66,000 from 2014-2014.

Figure 7 - Emergency Shelter Usage

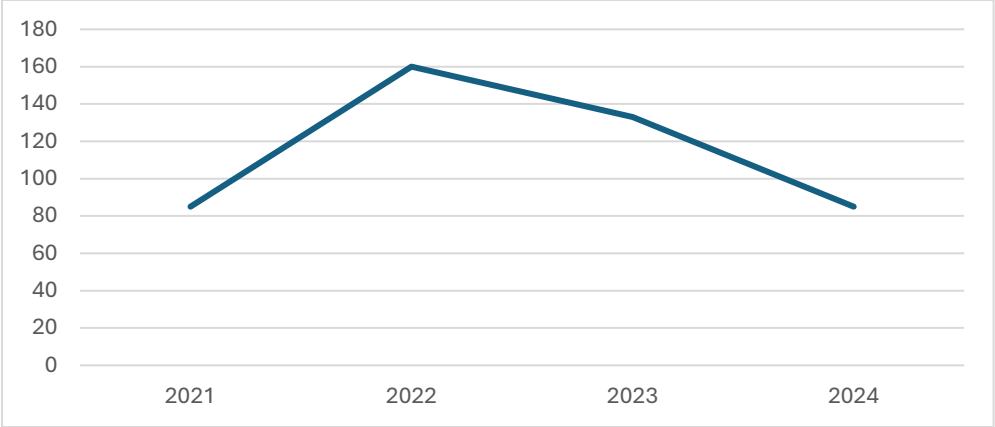


Other temporary / winter emergency shelter programs operated in Elgin County between 2021-2024 through Family Central and West Elgin Community Health Centre.

A3.1 Homelessness

As of 2021, Street Outreach has supported an average of 116 unique people per year from 2021-24 for a total of 463 people.

Figure 8 - No. of Unique People Supported by Housing Focused Street Outreach Team



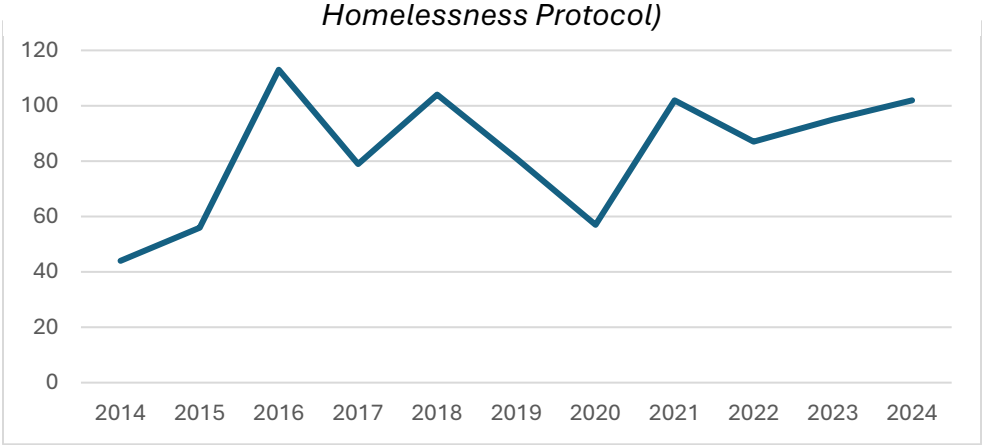
A3.2 Transitional Housing

The initial H&H Plan included specific data regarding individuals supported at various partner community organizations for transitional and supportive housing, as well as stabilization or 'safe' beds. Each year, community agencies received CHPI/HPP funding to support approximately 100 beds or individuals in this capacity.

A3.3 Youth

During the past 10 years, through the Youth Homelessness Protocol, specific services were offered and tracked regarding youth in the community experiencing housing and homelessness issues. From 2014-2024, on average 84 youths per year utilized resources and services for a total of 920 over the entire timeframe. On average, as reported in the most recent years of the last H&H report, 90-95% of youth accessing resources were matched with housing and other support services.

Figure 9 - No. of Youth Accessing Resources/Services (Youth Homelessness Protocol)



A4.0 Strategic Direction 4

Pursue community partnerships and broaden community awareness while advocating to senior levels of government to ensure stable housing and poverty reduction.

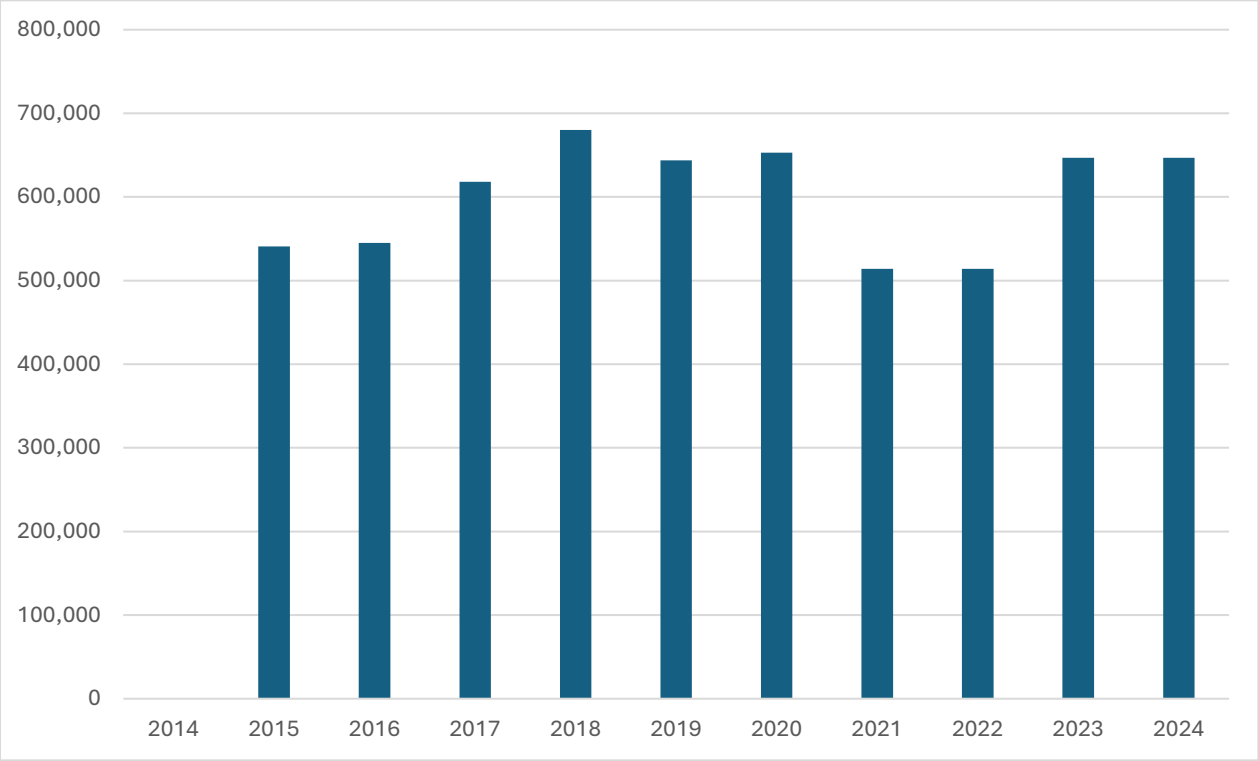
The main objectives for this direction was to increase community partnerships and collaborations and actively advocate for a reduction in poverty and increased housing stability for all residents. The measures included reporting annually on the H&H Plan progress and to provide annual reporting on performance measures to the province. The actions also included encouraging social housing providers to reduce energy and water usage.



A4.1 Partnerships: Client-Centred Supported Housing

One of the successful outcomes was the ability to provide fairly consistent allocations throughout the past H&H Plan to partner organization in order to help with supportive housing programs under CHPI/HPP funding. On average from 2015-2024, $600,000 per year was provided towards client-centred supportive housing for a total of $6M. In addition, through the Investments in Affordable Housing (IAH) program, $330,000 in 2014 and through the CPHI funding $80,000 in 2017 were both provided specifically towards supportive residential care homes initiatives.

Figure 10 - CHPI / HPP Funding to Client-Centred Supported Housing



A4.2 Energy and Water Efficiency Grants

In 2016 and 2017, a combined total of just over $1.8 million in grants was provided to housing providers through the Social Housing Electricity Efficiency Program (SHEEP) and the Social Housing Improvement Program (SHIP) to improve energy and water efficiency in social housing.

A4.3 Government Advocacy and Community Partnerships

Active advocacy was aimed at securing senior government funding and policy support for housing stability and poverty reduction. Collaborations with local organizations strengthened the housing support network and raised community awareness.

A4.4 Annual Reporting

A Progress Report was completed and provided to Council and province each year for 2014 to 2024 summarizing the status and key achievements of the Strategic Directions. In addition, several annual reports included a more detailed recommendation tracking chart to outline and monitor progress on the specific actions and outcomes. All annual progress reports are available publicly through the St. Thomas-Elgin Social Services Housing and Homelessness Services webpage.

A5.0 Lessons Learned

In reviewing the outcomes related to the past 10-Year Housing & Homelessness Plan (Taking Stock, Working Together) there are a significant number of positives in St. Thomas – Elgin. Although the volume and complexity of housing and homelessness needs increased during the timeframe, through establishment of strong community partnerships, leadership and action – we delivered services and helped to support our growing community.

Some observations emanating from the last 10 Year Plan include:

- The landscape of housing/homelessness is continually changing – needs flexibility.
- There need for supportive housing outweighed the available resources.
- The complexity of individual needs is increasing.
- The priorities, funding models, programs and services shifted over the duration of this plan and created some challenges in acquiring quantitative and qualitative data.
- Much work was undertaken on the past Strategic Directions; however, the goal of achieving housing for everyone remains.

APPENDIX B

BACKGROUND AND HOUSING NEEDS

St. Thomas – Elgin

10-YEAR HOUSING & HOMELESSNESS PLAN

Appendix B

B1.0 Current Context and Future Forecast

The review and renewal of the H&H Plan includes assessing and preparing a data profile of demographics, housing trends and the economic influences within the St. Thomas – Elgin area. The primary data sources are the Housing Needs Assessments prepared as part of the process leading to this updated Plan. The data helps provide some of the local realities regarding housing need and supply as inputs to the directions for this Plan.

B2.0 Background Reports, Assessments, Strategies and Data Sources

In advance of undertaking the next 10 Year Housing & Homelessness Plan a number of housing, affordable housing and homelessness assessments were completed and provide insight into the current and future needs along with recommendations that are related or could be considered as part of setting the new strategic directions and actions for the new plan. A summary of these background reports include:

- St. Thomas Elgin Long-Term Affordable Housing Strategy (2018)
- St. Thomas Homeless Enumeration Report (2018, 2021)
- Elgin County Housing & Homelessness Needs Assessment (2021)
- County of Elgin Growth Forecasts and Land Needs Analysis Report (2022, 2023 update, 2025 update)
- Built for Zero Canada Qualified Community (2023)
- St. Thomas Growth Analysis Study (2024)
- St. Thomas Housing Needs Assessment and Action Plan (2025)

In addition, there are a number of data sources that also provide statistical information, policy direction or mapping resources as background to the Housing & Homelessness Plan. These include:

- Housing Enumeration Summary Report (2018)
- Women's Homelessness Survey/Report (2019)
- Quality By-Names List (2021-current)
- Census Profile (2021)
- Provincial DC Bulletin, "affordable" rents/ownership (Aug 2025, as updated)
- CREA Housing Market Update – Elgin/St. T/London S (Aug 2025)
- A Place Called Home Final Report– St. Thomas/Elgin (2024)

- St. Thomas - Elgin Local Immigration Partnership Housing
- Official Plans (St. Thomas, Elgin County and local municipalities)

There are some limitations with the statistical information, tracking and monitoring such as the boundaries of St. Thomas – Elgin County not exactly aligning with certain Census divisions or CMHC housing data not specifically tracked for the east portion of Elgin County.

B3.0 Housing by Service Manager and RGI Housing

As of 2025, St. Thomas-Elgin Social Services as Service Manager owns and operates 558 housing units including 512 units of rent-geared-to-income housing. These include a range of dwelling unit types that range in age.





The current inventory of the St. Thomas – Elgin housing includes:

Location	Units
1 to 27 Airey Ave	24
16 Celestine St	28
49 Chestnut St.	36
200 Chestnut St.	102
76 Churchill Cres.	28
96 Confederation Dr.	22
40 to 87 Dunkirk Dr.	28
425-483 Elm St.	22
81, 83, 85, 136, 192 Fairview Ave.	28
105-139 (odd #'s) First Ave.	18

144 Main St.	25
5 Morrison Dr.	30
58 Myrtle	29
253 Rideout	10
1 to 35 Simcoe St./ 89 Churchill	27
45 St. Anne's Place	38
5 William St.	28

There are also 24 units in a leased building that the Service Manager provides affordable housing.

B3.1 Centralized Housing Wait-List

As of the end of 2025, the total centralized housing wait-list for St. Thomas-Elgin included a total of 1,726 households. . Approximately 30% of the households on the waitlist currently do not reside in St. Thomas – Elgin. The majority of households on the wait list have requested studio or 1-bedroom units (1,042 requests combined), with 2- and 3-bedroom units next (333 requests combined).

Since 2020, the waitlist for social housing has doubled. . On average, , there are about 100 new additions to the wait-list per year. The average wait-time for housing placement varies significantly based on location and size of unit needed. Given the increase over the past 5 years, there is a demonstrated need for additional affordable housing within the community.

B4.0 Built For Zero Canada and By-Names Data

In 2021, St. Thomas – Elgin joined the Built for Zero Canada (BFZ) national change effort which aims to reduce chronic and veteran homelessness. Since then, we have been recognized by BFZ for achieving quality data, reductions in homelessness and becoming Canada's second community to achieve Functional Zero on Veterans Homelessness.

B4.1 Veteran

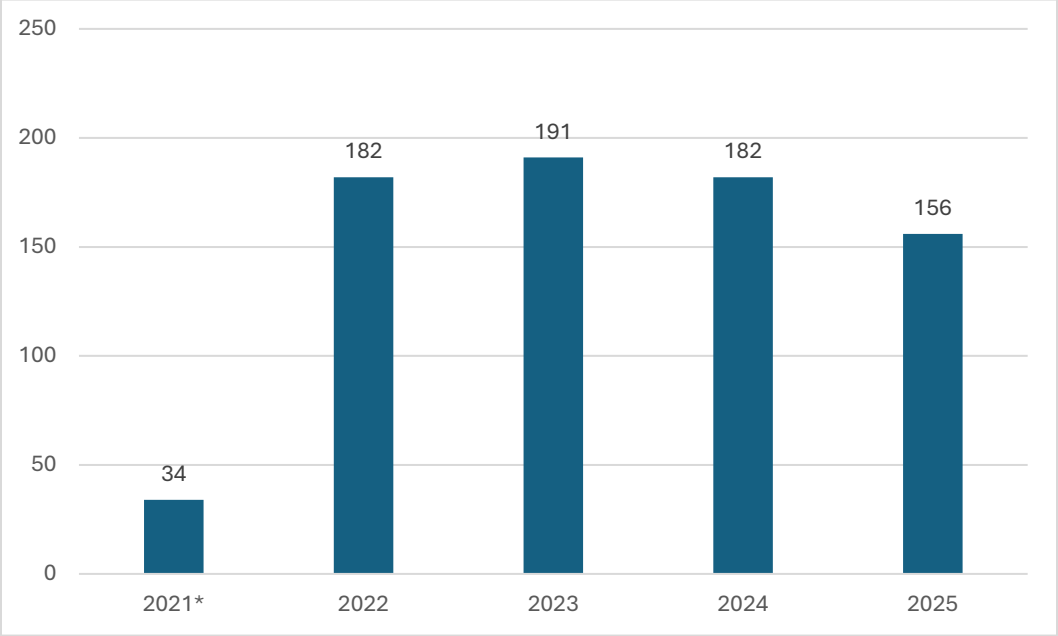
Through partnerships with community homeless-serving organizations and veteran organizations, in February 2023, St. Thomas – Elgin was confirmed of achieving the goal of Functional Zero Veteran Homelessness and continues to sustain it with a goal of Absolute Zero. An operating system was created to help ensure that any veteran's homelessness is rare, brief and non-recurring.

B4.2 Quality By-Names Data (Homelessness) 2021-2025

St. Thomas – Elgin works together with local service providers from multiple sectors to house people experiencing homelessness, including those who are chronically homeless. The Quality By-Names Data (BND) list tracks individuals experiencing homelessness and their outcomes.

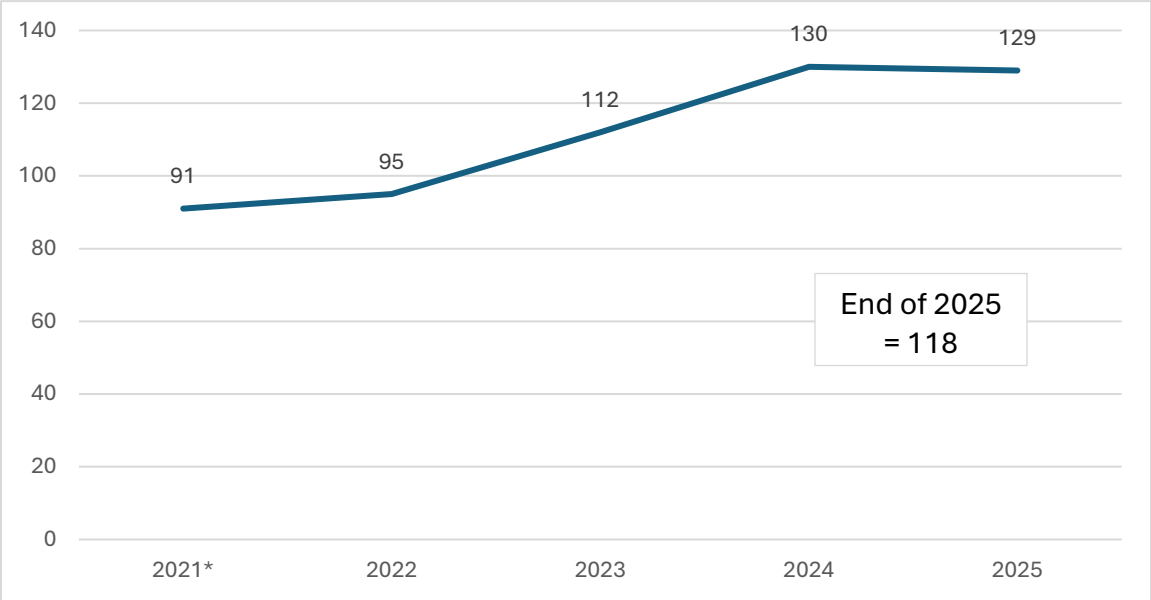
Since implementing the BND, more than 65% of all people referred have been housed – equal to 745 people with an average of 178 per year.

*Figure 1 - Total No. of Individuals Housed Each Year Since Inception of BND (*Oct. 2021-2025)*



Each month there is an update to the number of individuals that are experiencing homelessness within the community and are included in the BND. This number is fluid and varies throughout the year. When looking at the general trend over the last 4+ years, there was a slight increase in the average number of people experiencing homelessness in the 12-month/annual period since the beginning of tracking the BND.

*Figure 2 - 12-Month Average of Individuals on BND Each Year Since Inception of BND (*Oct. 2021-2025)*



At the end of 2025, the number of individuals on the By-Names Data was 118 with 101 experiencing chronic homelessness. The list has somewhat stabilized and is seeing reductions. In October 2025, of the 104 people experiencing chronic homelessness, 99 were single adults, 5 youth, 0 family, 0 veterans, 5 people identified as Indigenous.

Project Tiny Hope in 2025 and 2026 is delivering 40 new affordable and supportive housing units for people at risk of or experiencing homelessness with the first occupancy occurring in October 2025. One of the next projects for this population involves the City partnering with a non-profit organization for the retrofitting, renovation and new construction of 78 affordable and supportive housing units in 2026-27 on former City-owned land and building.

While these units are not owned or operated by the Service Manager, through non-profit partnerships, they will directly address and reduce the number of people on the By-Names Data. Additional supportive and affordable housing sites and partnerships are being identified in order to have suitable housing and supports within the system to help eliminate all homelessness.

B5.0 Population, Households and Growth Forecast

The City of St. Thomas and the seven (7) municipalities in Elgin County each have different housing, population, income, affordability and other demographic characteristics.



A summary of the previous Census, current population estimates and 10-year forecast by municipalities is included in the table below.

Figure 3 - Population and Forecasts (Hemson 2025, Watson 2025)

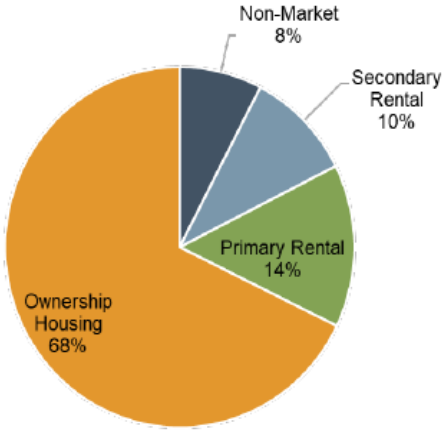
Municipality	2021	2026	2036
Aylmer	8,020	9,120	9,430
Bayham	7,380	7,760	8,160
Central Elgin	14,260	16,350	18,490
Dutton/Dunwich	4,320	4,510	4,770
Malahide	9,670	11,190	12,110
Southwold	5,060	5,260	5,650
St. Thomas	44,000	48,600	66,200
West Elgin	5,260	5,450	5,540
Total	97,970	108,240	130,350

B5.1 Recent and Current Conditions

Both the Elgin County Housing & Homelessness Needs Assessment (2021) and the St. Thomas Housing Needs Assessment and Action Plan (2025) provide extensive overview, data and trends regarding housing conditions, including but not limited to by type of dwelling (single detached, townhouse, apartment, etc.), by tenure (ownership, rental, non-market), housing prices, rents and vacancy rates, existing housing stock and population, and more. The Housing Needs Assessment – CCBF (2025) also provides housing statistics.

Some of the key observations about the recent and current conditions from the Housing Needs Assessments along with additional data analysis for this Plan are outlined below.

Figure 4 - Market and Non-Market Housing Continuum - % (St. Thomas)

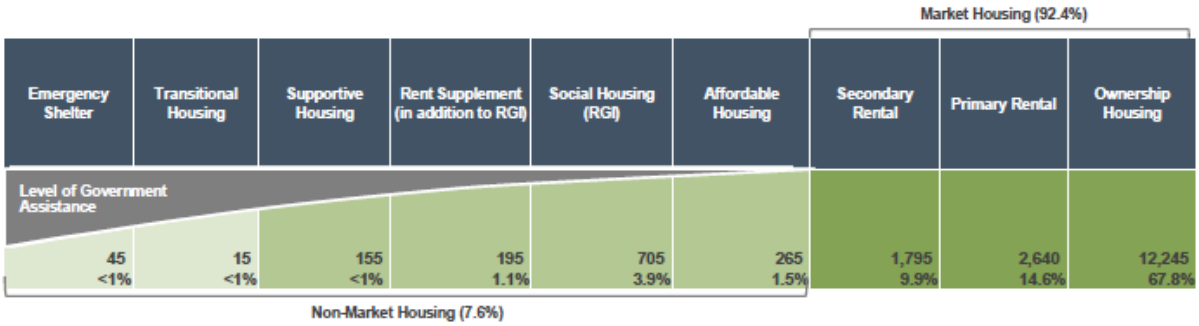


Source: Derived from City of St. Thomas data, CMHC Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd

B5.1.1 Existing Housing by Tenure and Type

Within the City of St. Thomas, overall housing types by tenure include 68% ownership with 24% rental and 8% non-market (supportive) housing (see Figure below). In Elgin County, the amount of ownership was significantly higher at nearly 85% and the rental rate just over 15%[1]. The overall Ontario average was just over 68% for ownership.

Figure 5 - Market and Non-Market Housing Continuum - Units (St. Thomas)



Note: Numbers may not add precisely due to rounding.
Source: Derived from City of St. Thomas data, Canada Mortgage and Housing Corporation Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2023.

[1] Based on 2021 Census Division of combined municipalities in Elgin County. Ranging from 8.5% to 31.3% rental rate.

The existing households by dwelling type (as of 2021 Census) are indicated below.

Figure 6 - Households by Dwelling Type - St. Thomas (2021 Census)

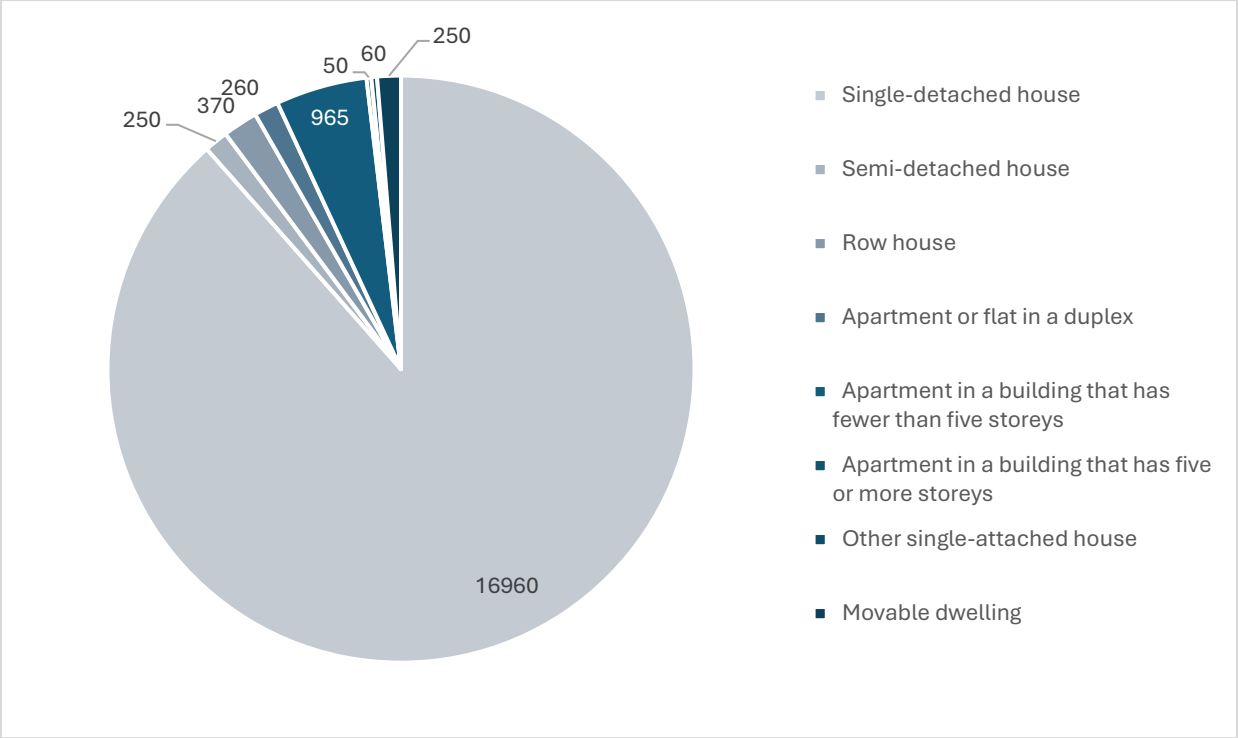
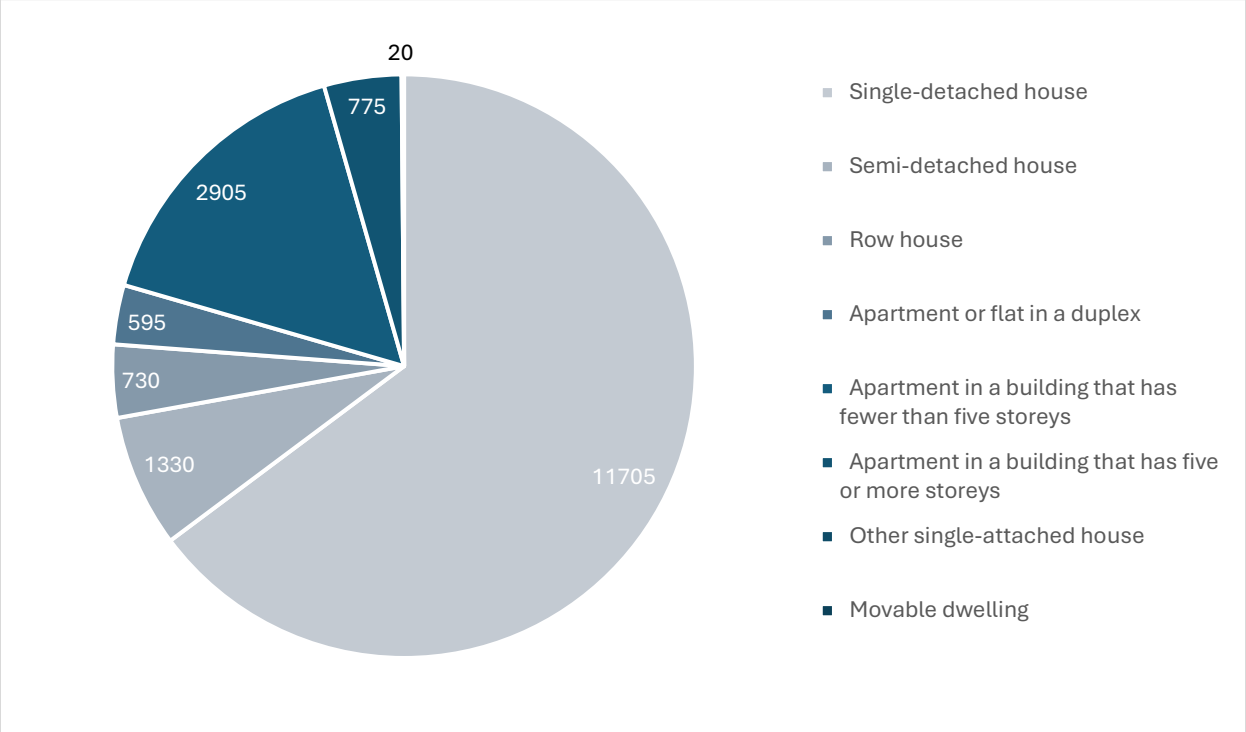


Figure 7 - Households by Dwelling Type - Elgin County (2021 Census)



From the 2021 Census, St. Thomas households by structural type of dwelling had just under 65% as single detached dwellings with almost 24% in apartment unit types whereas the proportion of single detached in Elgin County overall was significantly higher at over 88% and apartment unit types much lower at just under 7% (see chart below).

Figure 8 - Structures by Dwelling Type - St. Thomas & Elgin (2021 Census)

	Elgin County		St. Thomas		St. Thomas-Elgin (Combined)	
Dwelling Type	**Total**	**Rate**	**Total**	**Rate**	**Total**	**Rate**
Single-detached house	16960	88%	11705	65%	29255	77%
Semi-detached house	250	1%	1330	7%	1630	4%
Row house	370	2%	730	4%	1105	3%
Apartment or flat in a duplex	260	1%	595	3%	850	2%
Apartment in a building that has fewer than five storeys	965	5%	2905	16%	3855	10%
Apartment in a building that has five or more storeys	50	0%	775	4%	825	2%
Other single-attached house	60	0%	20	0%	85	0%
Movable dwelling	250	1%	5	0%	300	1%
Total	**19885**	**100%**	**18065**	**100%**	**37950**	**100%**

Source: Statistics Canada, 2021 Census Profile. Summary of individual census subdivisions.

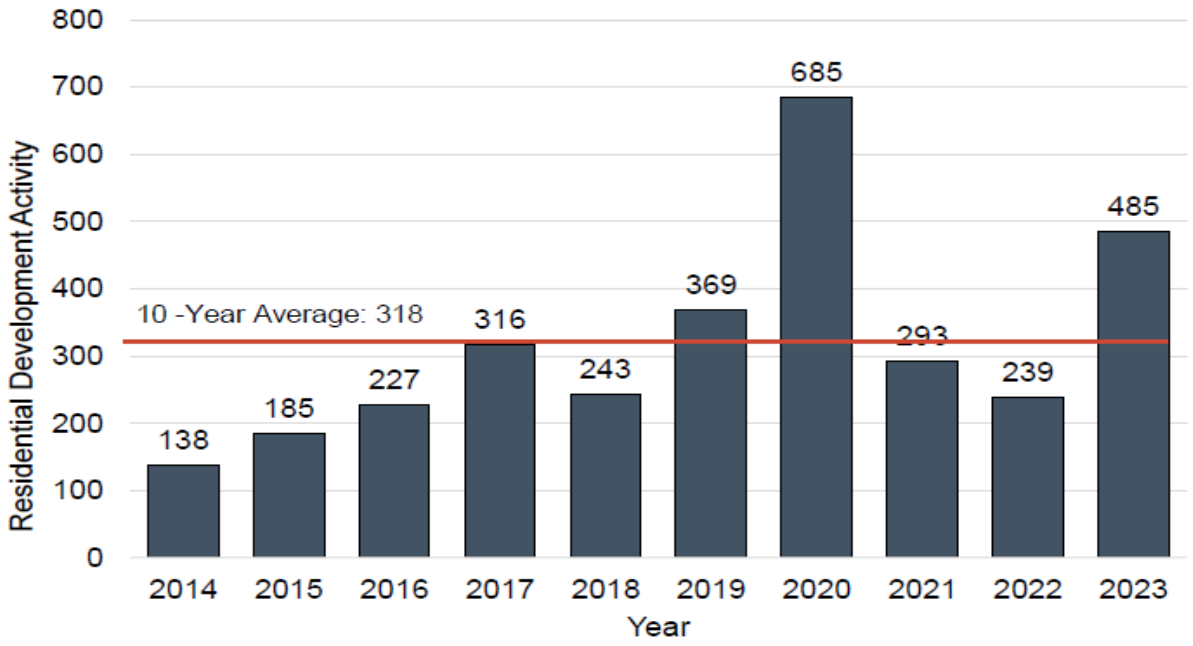
As of 2021, there were 2,771 primary and 3,044 secondary rental units occupied or available in St. Thomas. Since that time there has been considerable additional development, including many recent apartment rental developments.

B5.1.2 Recent Housing Development

The CMHC data tracks and reports on building construction for St. Thomas, Southwold, and Central Elgin but does not include the rest of Elgin County. From that information, there were 1,029 overall apartment unit starts during 2014-2024. Of those, a significant amount, being 96%, were rental and only 4% condo. This included an estimated 257 one-bedroom apartments and at least 48 accessible units.

When reviewing housing development specific to St. Thomas over the time period of the previous Plan, the 10-year average from 2014-2023 was 318 new residential dwelling units on average per year via building permit. In 2024, there were 586 net new units from building permit and for 2025 there were 343 net new dwelling units issued through permits.

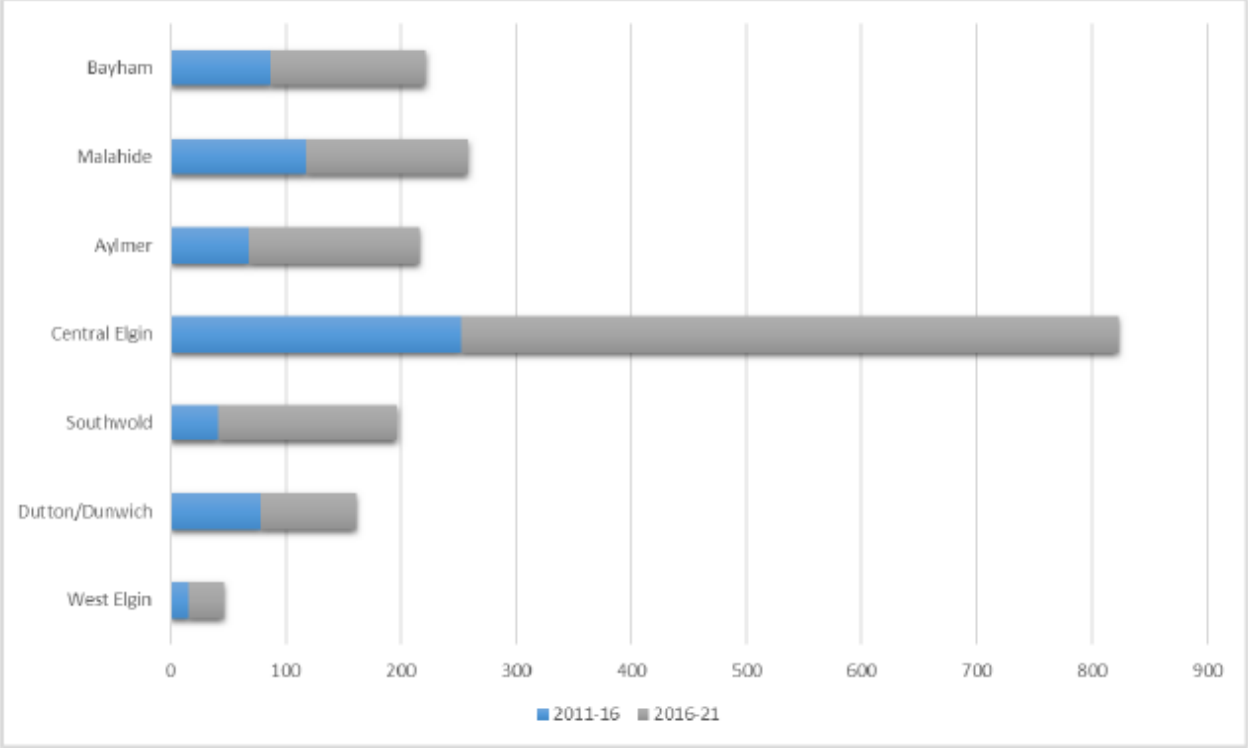
Figure 9 - Housing Development Activity, 2014 to 2023 (St. Thomas)



Source: Derived from City of St. Thomas building permits data by Watson & Associates Economists Ltd., 2023.

For Elgin County, the number of new dwelling units varies amongst the area municipalities with Central Elgin having the largest total new units both in the 2011-2016 time period and especially through 2016-21. While development numbers have reduced in Central Elgin since 2021, in 2024 the number of new units was above the 10-year average (and included the highest number of apartment units). The adjacency and proximity to the City of St. Thomas is likely to continue this trend and ratio of new development into the future. Most of the other area municipalities also saw larger increases in new residential units over the 2016-21 timeframe.

Figure 10 - Housing Development Activity, 2011-2021 (Elgin County)



Hemson Report, 2022 and Statistics Canada

Comprehensive, municipality-level housing starts data are not consistently available across Elgin County. CMHC tracks housing starts for select municipalities (e.g., Central Elgin and Southwold), while other lower-tier municipalities are not included. Elgin County does not currently maintain a consolidated building permit or housing starts dataset for all area municipalities.

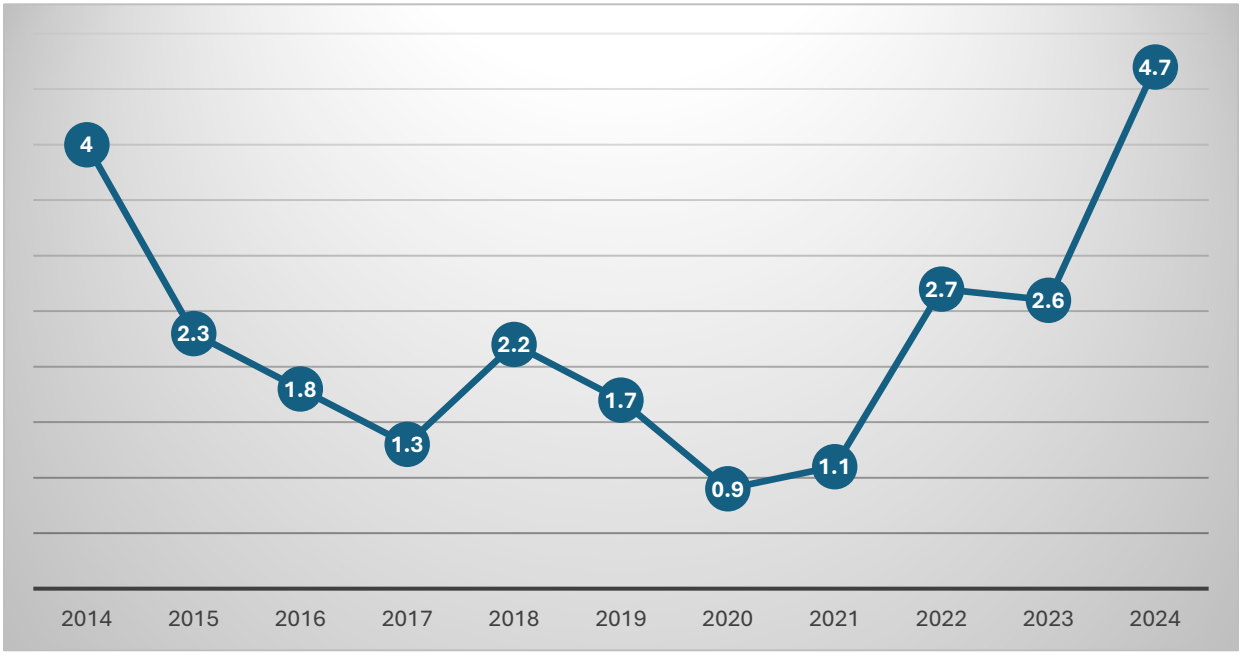
Recommendations:

- Encourage, incent and require where appropriate a greater variation and range of dwelling types in serviced areas of Elgin County to assist with housing options, choice, availability and affordability.
- Creation and maintenance of a consolidated building permit tracking and reporting database, with new residential unit numbers and by dwelling type, for all area municipalities in Elgin County.

B5.1.3 Rental Vacancy Rate

The rental vacancy rate as tracked through CMHC data can be extracted for St. Thomas; however, the Elgin County area is either combined with the remainder of the London surrounding area or not part of a submarket tracking area and thus not available.

Figure 11 - Rental Vacancy Rate, 2014-2024 (St. Thomas)



The average vacancy rate from 2014-2024 was 2.3 for St. Thomas which is equivalent to the London and surrounding area rate over the same time period. Recent apartment rental development surges in 2021 and again in 2023 through to current have provided additional supply that is being absorbed into the market. According to CMHC, a healthy rental vacancy rate for Ontario is generally considered to be between 3-5%

Low vacancy rates make it difficult for those experiencing housing challenge or at risk of homelessness to find accommodation.

B5.1.4 Income Levels

From the 2021 Census (note that income levels were as of 2020 during COVID-19), the chart below provides a breakdown of the grouped income level ranges in St. Thomas and Elgin County.

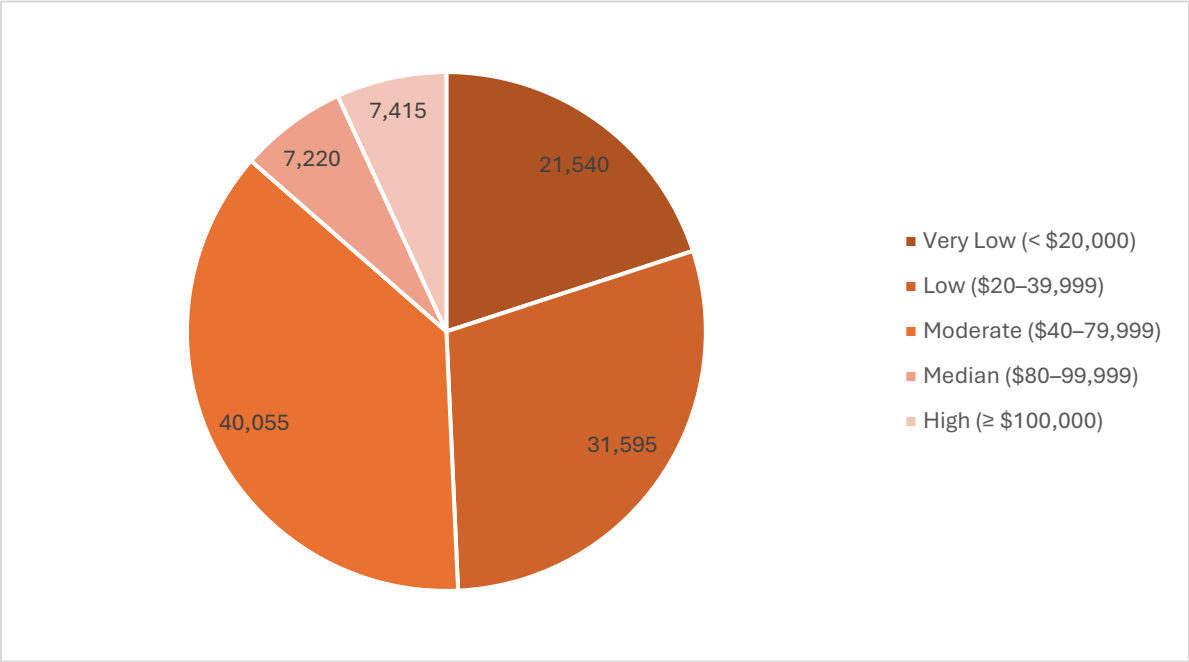
Figure 12 - Income Levels (Gross), Individuals - St. Thomas & Elgin County (2021 Census)

Income Range ($)	Elgin County (People)	St. Thomas (People)
Very Low *(< $20,000)*	**14,900**	**6,640**
Low *($20–$39,999)*	**21,320**	**10,275**
Moderate *($40–$79,999)*	**27,350**	**12,705**
Median *($80–$99,999)*	**5,055**	**2,165**
High *(≥ $100,000)*	**5,405**	**2,010**

Source: 2021 Census Profile population income groups (total income -gross, 2020 reference) for Elgin Census Division and St. Thomas Census Subdivision (Statistics Canada).
Note: These are counts of people aged 15 and over with total income. As per 2020 incomes (during COVID-19).

At the time, there was a significantly large proportion of individuals in the very low to moderate income categories.

Figure 13 - Total Income, Individuals - St. Thomas & Elgin (2021 Census)



B5.1.5 Affordability

The cost increase of housing both ownership and rents far exceeding and outpacing any increase in average wage compounded with fluctuations and increases in average inflation, goods and services and overall cost of living. Affordability pressures are particularly strong over last 5 years on lower income households.

The average value of dwellings increased substantially from 2016-21 and then accentuated even more in 2022 and 2023 with some reduction in 2024-25 from the peak values.

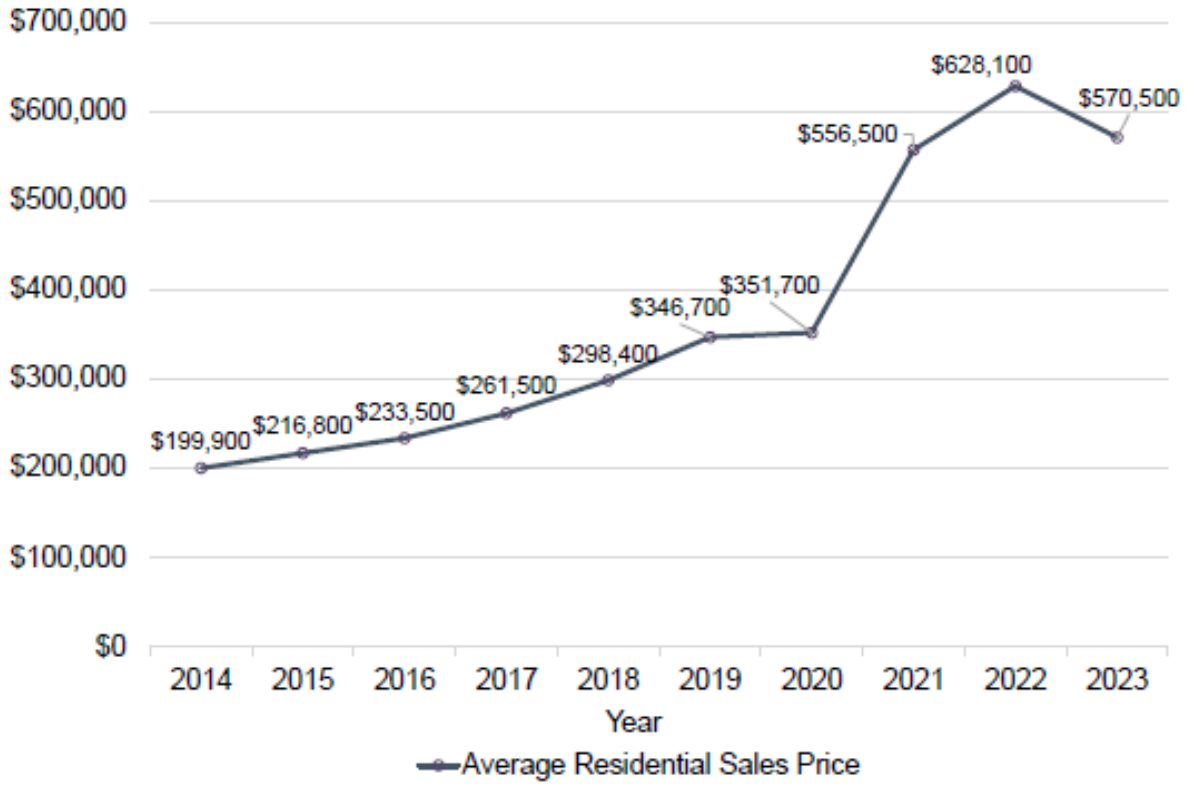
Figure 14 - Average Value of Dwelling, 2016-2021 (St. Thomas, Elgin County, Ontario)

Area	2016	2021	2016-2021 Increase (%)
City of St. Thomas	$220,800	$469,600	113%
Elgin County	$258,600	$520,500	101%
Province of Ontario	$506,400	$807,000	59%

Note: Figures have been rounded.
Source: Derived from Statistics Canada Census data, 2016-2021, by Watson & Associates Economists Ltd., 2024.

The average resale home price in St. Thomas was approximately $556,000 as of Sept. 2025 (realtor.ca). While average resale home prices have tempered in the last few years, this was still 30% higher than 5 years prior in 2020 although down from the 2022 peak increase of 82% compared to 2020.

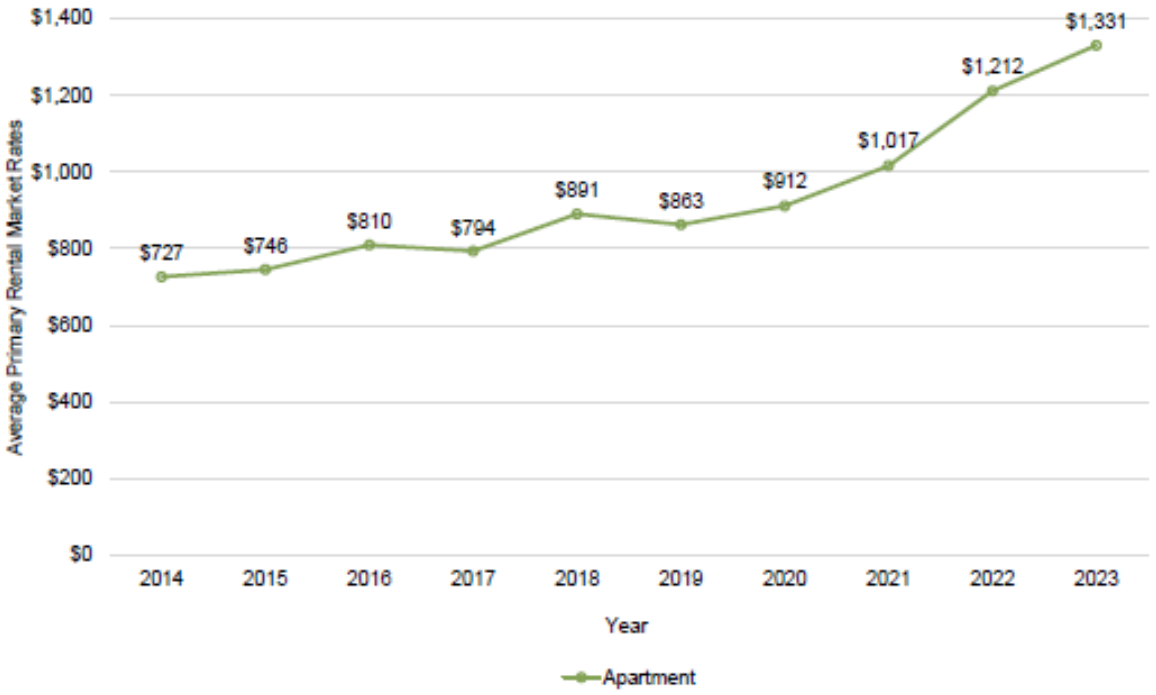
Figure 15 - Average Residential Sale Price, 2014-2023 (St. Thomas)



Note: Housing prices are seasonally adjusted. Prices for 2020 are derived from yearly change data collected during 2021 showing a price decrease of 36.8% to result in the above-displayed 2020 average year-to-date (YTD) values.
Source: Derived from the Canadian Real Estate Association MLS® Home Price Index data by Watson & Associates Economists Ltd., 2023.

When looking at the last 10 years, the average re-sale price of a dwelling in St. Thomas has more than doubled since 2016. Considering the average increase in income not keeping pace and other factors, a significant number of households are increasingly unable to afford an ownership dwelling. In 2024, the median tenant household income was $51,200 and an average ownership price of $643,159. At this rate, ownership housing is beyond the financial reach of most tenant households. The data suggest that owners in the area earn twice as much as tenant households, highlighting an income and stability gap. Diversity of dwelling tenure and type is required to provide more housing options within the City (St. Thomas, HNA, 2025).

Figure 16 - Average Primary Rental Market Rates- Apartments/Towns, 2014-23 (St. Thomas)



Note: The above dataset does not include pricing information pertaining to single detached housing and, therefore, only reflects the pricing trend for apartment and row houses exclusively.
Source: Derived from the CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2023.

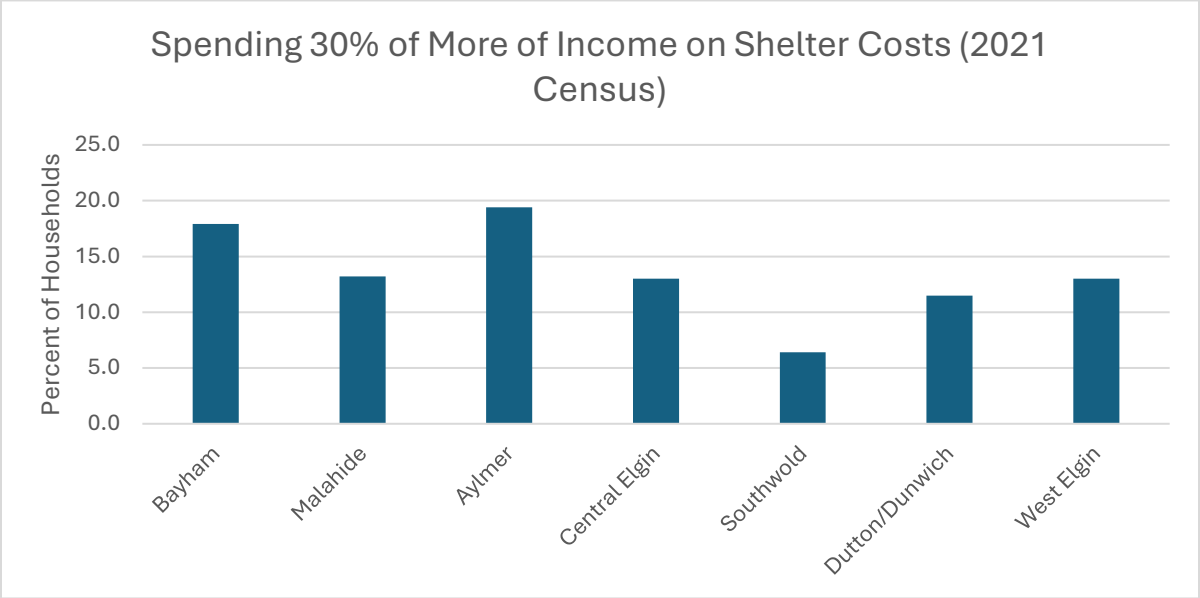
When looking at a summary of market listings as of the end of 2025, the average rents and annual income level needed (based on 30% of spending on shelter costs) for St. Thomas is indicated in the chart below.

Figure 17 - Average Rental Market Listings & Annual Income Needed, 2025 (St. Thomas)

Rent Level	Monthly Rent	Annual Income Needed (@ 30% Rule)
Studio	$1,338	~$53,520
1-Bedroom	$1,732	~$69,280
2-Bedroom	$2,031	~$81,240
Overall avg	*$1,732*	*~$69,000 / year*

For Elgin County, the income level to spending on housing costs is even more susceptible when considering past data from the 2021 Census indicating a range of about 6-20% of households spending more than 30% of income on shelter. The large increase in both ownership and rental costs after 2021 (data not fully available for each municipality yet) may further exacerbate this.

Figure 18 - Households Spending 30% or More of Income on Shelter Costs - Elgin County (2021 Census)



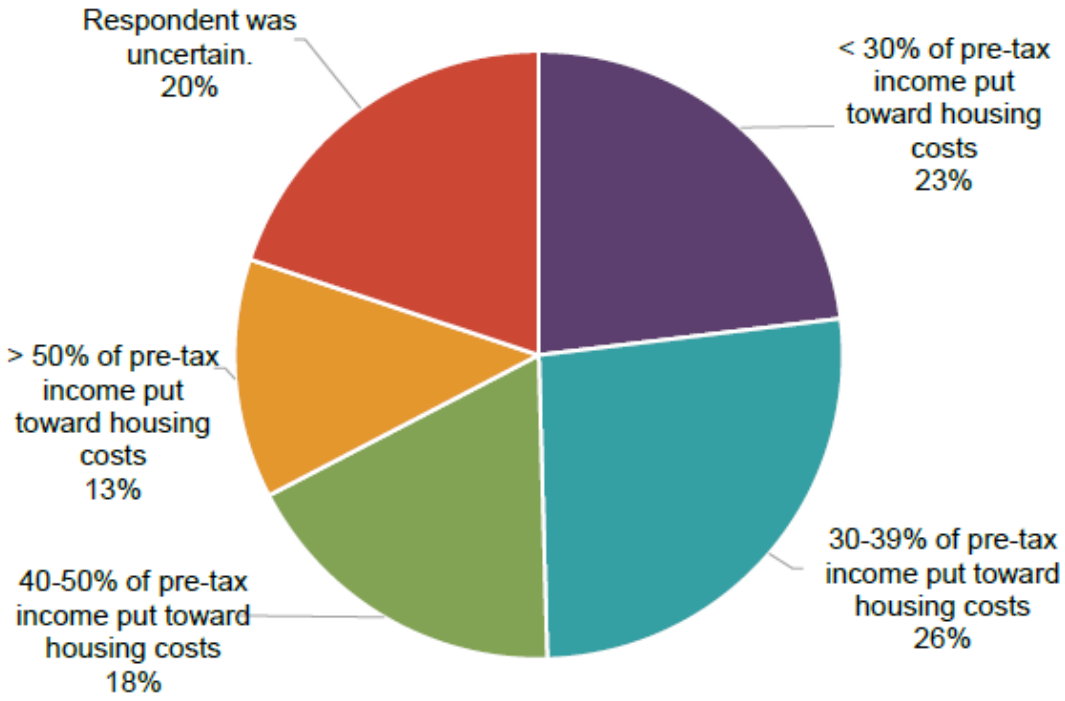
The availability of rental units and data is somewhat limited within Elgin County; however, using listing-based rents for 2025, an estimate of the average rents and annual income level needed (based on 30% of spending on shelter costs) is indicated in the chart below.

Figure 19 - Average Rental Market Listings & Annual Income Needed, 2025 (Elgin County)

Unit Type	**Approx. Market Rent (Monthly)**	**Annual Income Needed (@ 30% Rule)**
Studio	$1,200 – $1,300	$48,000 – $52,000
1-Bedroom	$1,600 – $1,700	$64,000 – $68,000
2-Bedroom	$1,900 – $2,100	$76,000 – $84,000
Median (all listings)	*~$1,975*	*~$79,000*

From a community engagement survey in 2024 as part of St. Thomas Housing Needs Assessment, approximately 77% of respondents indicated that they are paying more than 30% of their pre-tax income on housing (as illustrated in the figure below).

Figure 20 - Proportion of Pre-Tax Income on Housing/Including Utilities, 2024 (St. Thomas)



Note: Numbers may not add precisely due to rounding.
Source: Tim Welch Consulting Inc.

According to provincial housing action plans, the proportion of households who do not live in housing that is affordable has increased throughout Ontario (based on Census of Population 2011–2021). Rents and house prices have increased rapidly over this period, but incomes have not risen at the same rate.

Rental housing has traditionally provided the more affordable housing option in Ontario, especially in urban areas. However, affordability of rental housing has eroded as rent growth has remained high for the past decade and has accelerated in the past few years.

Housing supply has increased, somewhat significantly, in St. Thomas, Central Elgin and several other area municipalities from 2020-2024 (and moderately in 2025). Rental housing construction was low for many years but had some initial spike in 2021-22 and a larger amount into 2024 that was beginning to provide new occupancy in 2024-25. However, many of these new market apartment starts and occupancies in St. Thomas were on the higher end of rental rates, with a small portion of more attainable or affordable rates.

Average & Affordable Monthly Rent and Ownership Purchase Price

The Average (and Median) Market Rents according to CMHC October 2024 data for St. Thomas are indicated in the chart below. Unfortunately, CMHC does not survey average rents in Elgin County annually. The province now issues a bulletin regarding 'Affordable Residential Units for the Purposes of the Development Charges Act'. Based on the September 2025 data, the AMR and the 'affordable' monthly rents are indicated in the chart below as well.

Figure 21 - Average and Affordable Monthly Rent and Ownership Price, 2025 (St. Thomas & Elgin County)

Unit Type	CMHC – AMR[1] (Oct. 2025)	Provincial DC Bulletin – AMR (Sept. 2025)	Provincial DC Bulletin – Affordable Monthly Rent (Sept. 2025)
St. Thomas			
Studio / Bachelor	$1,066	$966	$966
1-bedroom	$1,371	$1,235	$1,235
2-bedroom	$1,645	$1,573	$1,570
3-bedroom+	$1,872	$2,346	$1,570
Affordable Rent Based on Income			$1,570
Average	$1,551	$1,530	$1,335
Elgin County[2]			
Studio / Bachelor		$960 ($924-$966)	$960 ($922-966)
1-bedroom		$1,244 ($1,235-$1,297)	$1,244 ($1,235-1,297)
2-bedroom		$1,550 ($1,477-$1,562)	$1,548 ($1,477-$1,562)
3-bedroom+		$2,248 ($1,661-$2,346)	$1,834 ($1,550-$2,346)
Affordable Rent Based on Income			$1,911 ($1,550-$2,410)
Average		$1,500	$1,396

1. CMHC average market rent for St. Thomas is included in London catchment area.

2. Ranges for Elgin County are the low & high amounts with an average across all 7 municipalities. Often the data is the same for multiple municipalities.

When comparing the historical average rent in Elgin County of $858 as of the 2016 Census (HNA Report, 2021) to the 2025 average rent of $1,500 (provincial DC bulletin, 2025), that represents approximately a 75% increase over 10 years. The average rent in St. Thomas over the same reporting period (and sources) has increased by 87%.

Currently, the overall rent based on household income is generally within range for bachelor, 1-bedroom and 2-bedroom rental units within both St. Thomas and Elgin with the average 3-bedroom unit significantly above affordable rent in St. Thomas and only within affordable levels based on income for two municipalities within Elgin County. However, as noted in the Housing Needs Assessments, in many cases the practical situation is that rents that meet formal affordability criteria may still be out of reach for many people.

Regarding ownership, the average and affordable purchase price by dwelling type from the provincial DC bulletin for St. Thomas and Elgin County municipalities is indicated below.

Figure 22 - Average and Affordable Ownership Purchase Price, 2025 (St. Thomas & Elgin County)

Dwelling Type	Provincial Bulletin – Average Purchase Price (Sept. 2025)	Provincial Bulletin – Affordable Purchase Price (Sept. 2025)[2]
St. Thomas		
Single Detached	$570,000	$322,700
Semi-Detached	$500,000	$322,700
Townhouse	$530,000	$322,700
Condominium Apartment	$570,000	$322,700
Elgin County[1]		
Single-Detached	$711,250 ($520,000-920,000)	$393,970 ($311,700-$462,100)
Semi-Detached	$504,285 ($500,000-$530,000)	$393,970 ($311,700-$462,100)
Townhouse	$591,430 ($530,000-$710,000)	$393,970 ($311,700-$462,100)
Condominium Apartment	$605,715 ($580,000-$710,000)	$393,970 ($311,700-$462,100)

1 Ranges for Elgin County are the low & high amounts with an average across all 7 municipalities. Often the data is the same for multiple municipalities.

2 Affordable Price = Purchase price based on income. Not 90% of average purchase price.

The chart above underscores the significant divide between the affordable purchase price for a home (using the provincial definition of based on income as the lesser compared with 90% of the average price) and the average purchase price. In St. Thomas, the gap is about $200,000-$250,000 depending upon the dwelling type. When compiling all of the area municipalities together within Elgin County, the gap could be even larger depending upon which municipality and which dwelling type. Using a combined average, the average purchase price for single-detached dwellings are generally more than $300,000 more than the affordable price, with semi-detached just over $100,000 more, townhouses and condo apartments approximately $200,000 more.

Recommendations:

Following the release of 2026 Census Profile data, the growth forecasts, total households and by dwelling type should be reviewed along with comparison to income levels.

- Continue to monitor provincial DC bulletin affordability levels for both ownership and rental rates along with CMHC annual AMR/MMR.
- Consider down-payment loan or other financial programs aimed at accessing home ownership.
- Review measures that municipalities can assist with to improve and increase employment opportunities, including skilled labour and talent positions, along with market housing availability and costs.

Priority and Vulnerable Populations

Unfortunately, beyond middle income earners being stretched for housing costs and lower-income households being priced out of the market for ownership and difficulties in rent affordability, this places even more extreme downward pressure on the lowest and vulnerable populations. Income levels are not increasing at anywhere close to the pace of ownership and rental housing rates as illustrated above and identified throughout Ontario and more accentuated into St. Thomas - Elgin.

Seniors, youth, individuals on monthly income supports and others are reliant upon affordable housing options and are now struggling with even achieving the 80% of average market rent levels. Ontario Works (OW) and the Ontario Disability Support Pension (ODSP) provide a monthly shelter allowance based on household/family size. According to the Welch, HNA Report, as of 2021, with the exception of a couple living in a 1-bedroom unit at 80% AMR and a couple with a child living in a 2-bedroom unit at 80%, these monthly amounts do not cover the cost of any average rental unit in Elgin County. Since 2021, the gap has widened.

Seniors are eligible for monthly benefit allowances. According to the Welch, HNA Report, as of 2021, rent for a one-bedroom unit would not be considered affordable for a single senior at either 100% AMR or 80% AMR, but would be for a senior couple. With rental prices increasing and monthly benefits not keeping pace, that gap has continued to widen.

This *affordability gap* is a reason why subsidized and rent-geared-to-income housing programs are critically important.

Recommendations:

- Increase subsidized and rent-geared-to-income units and monitor.
- Review programs aimed at supporting seniors and low-income, priority populations.
- Pursue additional seniors housing opportunities, including in Elgin County.

B5.2 Future Forecast

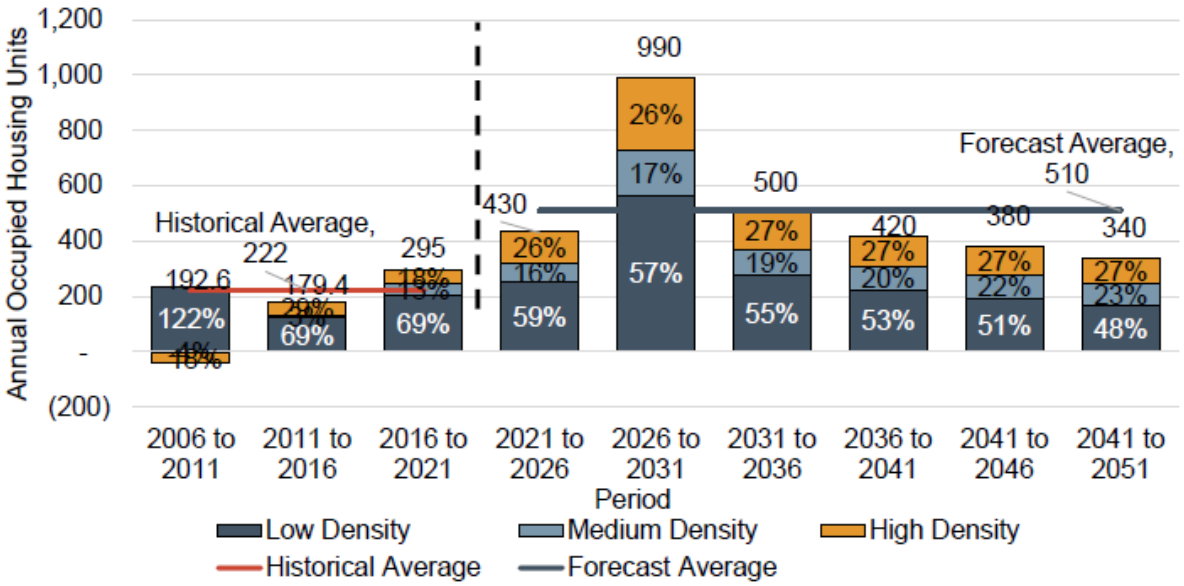
A summary of the overall residential housing forecasts from the Growth Analysis Studies for both St. Thomas and Elgin County are provided below along with an extraction of relevant information regarding affordable housing unit needs, where available.

B5.2.1 St. Thomas

The St. Thomas Growth Analysis Study (Watson, 2024) and Housing Needs Assessment and Action Plan (Watson, 2025) provides extensive review of past, current and forecasted housing growth for the City of St. Thomas. This includes historical averages and forecasts, including by dwelling type, based on comprehensive analysis, trends and modeling.

The overall number of average annual new housing units is expected to continue to increase above historical pre-2021 averages – as experienced over the past 5 years. An even greater spike is forecast for the 2026-2031 period that coincides with the global employment manufacturing facilities being constructed and opening in St. Thomas (EV gigafactory battery plant and more). After 2031, the rate of residential development is expected to drop to a lower amount; however, it is still within range of what has been experienced over the past 5 years. The overall forecast average over a 30-year period is 510 new units per year. Within the next 10 years of this Plan, the forecast could be up to 745 new housing units per year (2026-2036).

Figure 23 - Five-Year Incremental Housing Growth - Historical and Forecast, 2011-2051 (St. Thomas)



Notes:
- Low density includes singles and semi-detached units.
- Medium density includes townhouses and apartments in duplexes.
- High density includes bachelor, 1-bedroom, 2-bedroom+ apartments.
- Figures may not add due to rounding.

Source: Historical 2001 to 2021 figures from Statistics Canada Census Profiles.
Forecast prepared by Watson & Associates Economists Ltd., 2024.

The HNA and Action Plan (Watson, 2025) further breaks down the overall forecasted growth of units into tenure (rental and ownership dwellings) and compares with household income, ownership dwelling cost and monthly rent. A larger portion of rental dwellings will need or potentially need to be covered through some form of rental assistance and similar for home ownership that there will be a need for affordable dwellings or some form of down payment assistance or equity.

The table below provides a summary 10-year forecast from the HNA and Action Plan report.

Figure 24 - Housing Affordability Forecast by Tenure, 2024-2034 (St. Thomas)

Household Income	Home Ownership (Dwelling Cost)	Rent (Month)	Forecast Growth, 2024 to 2034		Rental Type	Ownership Type
			Rental Dwellings	Ownership Dwellings		
Under $20,000	Less than $60,000	Less than $500	250	60	Rental Assistance	Home Ownership - Need for Sufficient Pre-Existing Equity or Affordable Dwellings
$20,000 to $39,999	$60,000 to $125,000	$500 to $1,000	870	230		
$40,000 to $59,999	$125,000 to $185,000	$1,000 to $1,500	680	330		
$60,000 to $79,999	$185,000 to $245,000	$1,500 to $2,000	410	370	Potential Need for Rental Assistance	
$80,000 to $99,999	$245,000 to $310,000	$2,000 to $2,500	240	350		
$100,000 to $124,999	$310,000 to $385,000	$2,500 to $3,125	130	380	Free Market	
$125,000 to $149,999	$385,000 to $460,000	$3,125 to $3,750	80	250		
$150,000 to $199,999	$460,000 to $615,000	$3,750 to $5,000	50	1,430		Home Ownership - Wide Options
$200,000 and over	Greater than $615,000	$5,000 and higher	-	1,580		
Total			2,700	4,980		

Note: Numbers may not add due to rounding.
Source: Derived by Watson & Associates Economists Ltd., 2024.

The City's 10-year housing forecast by structure type and tenure has been further analyzed to determine the number of affordable vs. market-based units in each category. The affordability of a unit is calculated against the A.M.R. or the average purchase price of a unit by structure type within a given year. As demonstrated previously in Figure 46, nearly all household income groups below $150,000 within the City would not be able to purchase a low- or medium-density structure type based on income alone. Accordingly, general assumptions have been made regarding the down payment capabilities by age of the primary household maintainer, household income, and dwelling type. From these assumptions, a need for affordable dwellings is calculated for both rental and ownership households by structure type. The table below displays the results of this analysis. It was found that approximately 22% of forecast housing growth between 2024 and 2034 is anticipated to require affordable housing.

Figure 25 - New Household and Affordable Unit Forecast, 2024-2034 (St. Thomas)

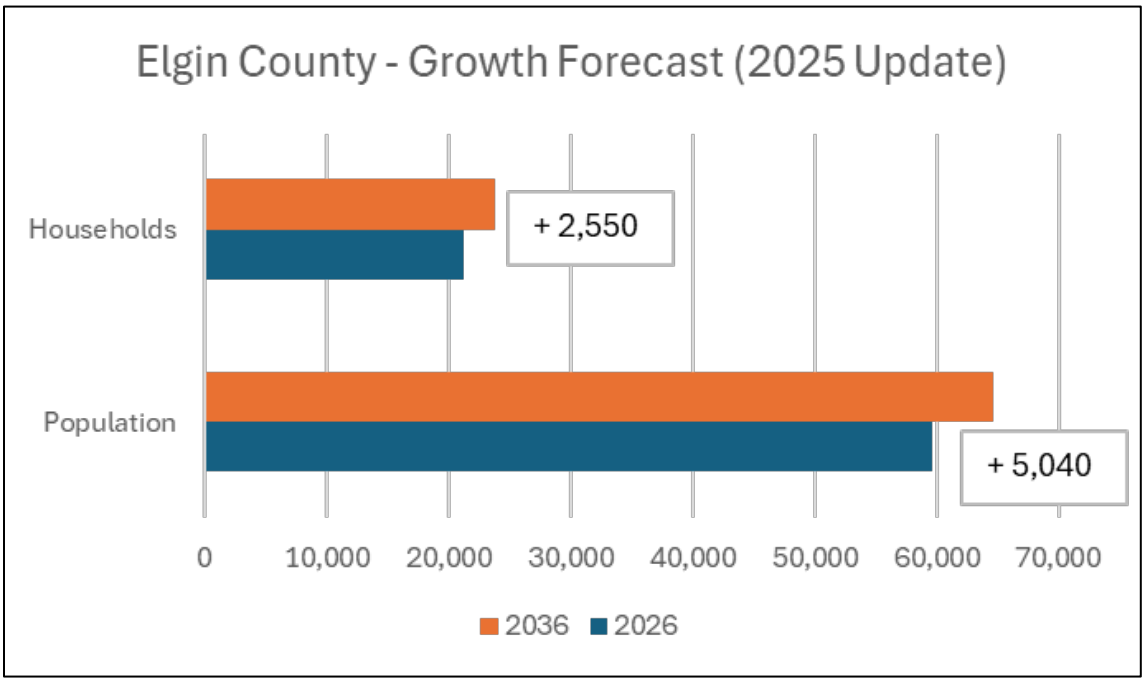
	Total	Affordable	% Affordable
Ownership	5,000	1,130	23%
Renter	2,700	550	20%
Total	**7,700**	**1,680**	**22%**

Note: Numbers may not add due to rounding.
Source: 2024 to 2034 forecast by Watson & Associates Economists Ltd.

B5.2.2 Elgin County:

The County of Elgin Growth Forecasts and Land Needs Analysis Report (Hemson, 2022) and subsequent updates (Hemson, 2023 and 2025) provide an overview of past, current and forecasted residential (and employment) growth over a 25-30 year period to 2051. For the purposes of this Plan, the relevant overall housing forecasts for the next 10 years to 2036 are shown in the graph below. This is based on recently updated forecasts that consider the implications of the major employment uses being constructed in St. Thomas over the 2026-2031 period.

Figure 26 - Growth Forecast, 2026-2036 (Elgin County)



Source: Hemson, 2025 Elgin County Forecast Update.

The 2025 updated growth forecasts for Elgin County include an increase from a population of 59,640 people in 2026 to 64,680 in 2036. This translates into an estimated growth in households from 21,220 in 2026 to 23,770 households in 2036. An ongoing land supply study is reviewing and identifying the range of locations within the area municipalities for the over 2,500 forecasted new housing units. It is expected that areas near St. Thomas and within the vicinity of the major employment (EV gigafactory battery plant) will have growth pressures. As part of the background to the forecasts and land needs study, one of the relevant demographic trends for Elgin County is that persons aged 55+ are the fastest growing age group.

B6.0 Core Housing Need

Core Housing Need is an indicator used by Statistics Canada and the CMHC to measure the suitability of a household's current housing based on three factors: housing adequacy, housing suitability, housing affordability. A household is considered to be in core housing need if its housing does not meet one of more of the three criteria AND it would be unaffordable (spending more than 30% of income on housing) to move to an adequate or suitable dwelling.

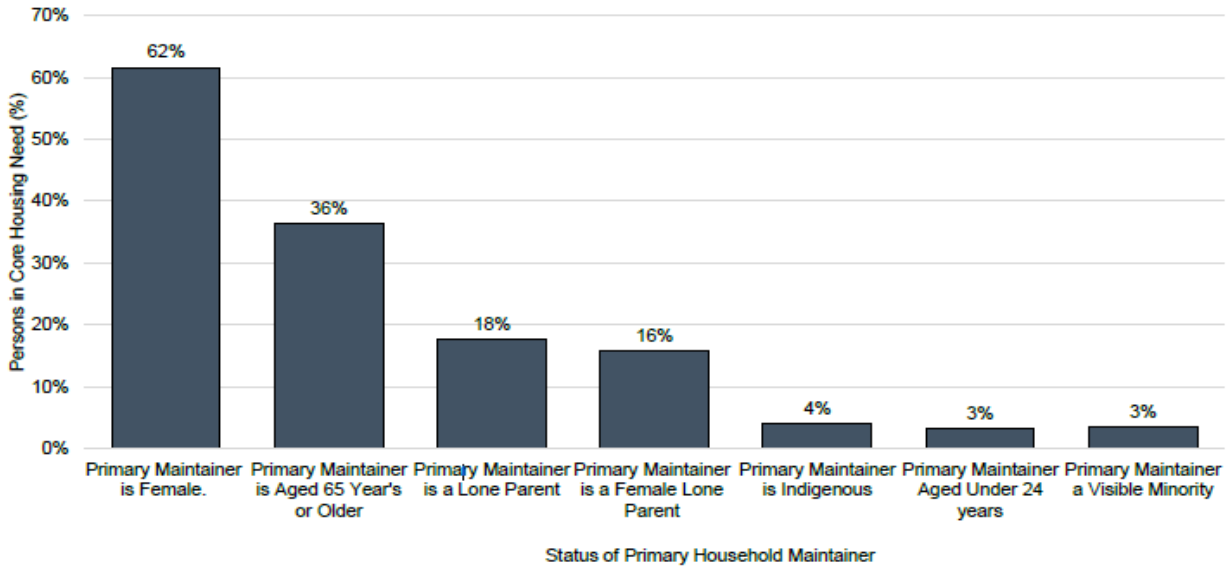
B6.1 Housing Needs Assessment Identified Core Housing Need

B6.1.1 St Thomas (from Watson 2025 Report)

The households in core housing need identified within the City of St. Thomas total 1,860 as of 2021. This amount has been derived from a total of 17,880 assessed occupied dwelling units and represents approximately 11% of households in core need in the City, which is lower than the provincial average of 12%. Of the households in core housing need, approximately 1,430 (77%) are renter occupied households and 430 (23%) are owner-occupied households. Of the renter occupied households in core housing need, 83% are not subsidized and 17% are subsidized households.

Of the households found in core need in 2021, approximately 62% were women-led, while 36% of households in core need were found to be maintained by an individual who was 65+ years of age. The next major in-need households were those led by a lone parent, and those led specifically by a lone-female parent, exhibiting allocations of 18% and 16%, respectively. As shown in the Figure below, the allocations for households maintained by the other priority groups were as follows: Indigenous-led households at 4%; households led by someone aged under 24 years at 3%; and visible-minority-led households had a prevalence rate of 3%.

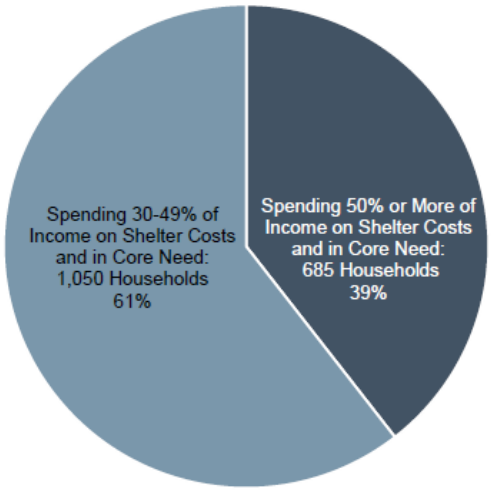
Figure 27 - Households in Core Housing Need by Priority Population, 2021 (St. Thomas)



Note: Numbers have been rounded.
Source: Derived from Housing Assessment Resource Tools (HART) by Watson & Associates Economists Ltd., 2024.

685 households were identified in severe core housing need, representing 39% of the City's total households in core housing need. Of the 1,735 households identified, an additional 61% (1,050 households) are spending 30% to 49% of their before-tax household income on shelter costs.

Figure 28 - Households in Severe Core Housing Need (St. Thomas)



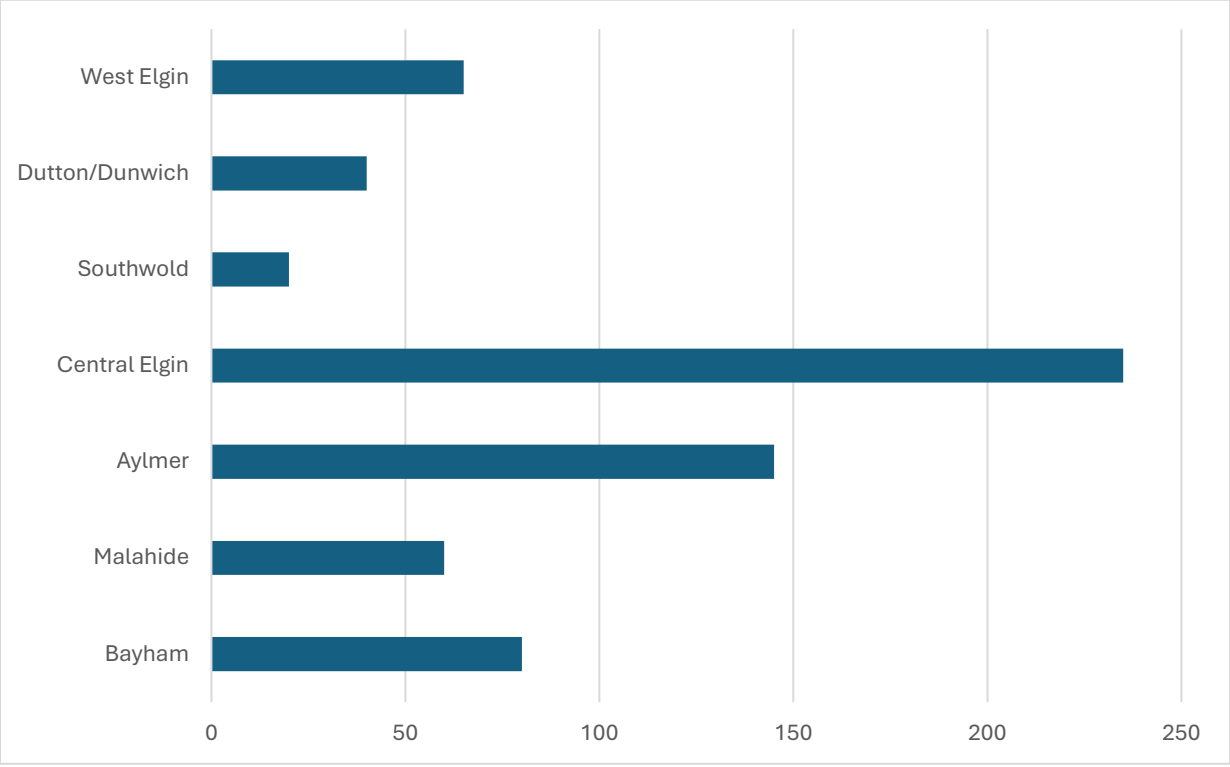
Note: Numbers may not add precisely due to rounding.
Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

Updated Housing Needs Assessment information from 2024 indicated that slightly more households, 1895 were now in core housing need with more than 25% of overall tenant households in core need and just under 4% of overall owner households in core need.

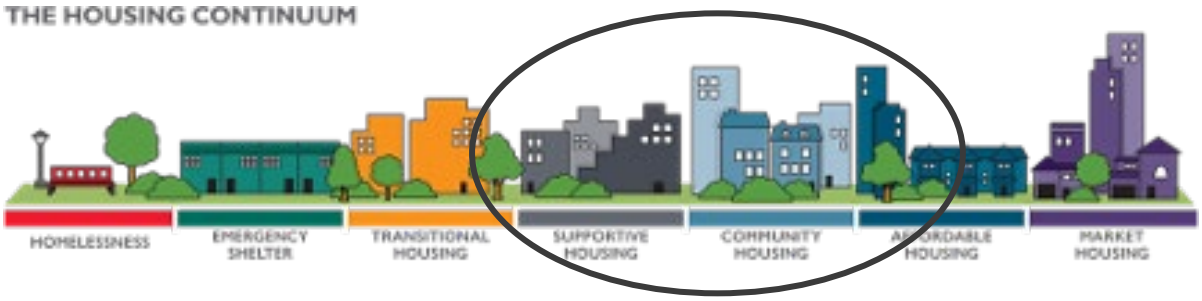
B6.1.2 Elgin County (from Tim Welch Report 2021)

According to the Elgin County Housing Needs Assessment (Welch, 2021), as of the 2016 Census, there were 1,270 households (7%) in core housing need in Elgin County, 980 of which were based on affordability. Renters appeared to be more cost burdened than owners, with 32% reporting spending more than 30% of before-tax income on housing compared to 15% of owners. From the 2021 Census Profile, the total households in Elgin County that were in core housing need was 645 or 3.3% (see Figure below). There were 2550 households (13.5% combined total with range of 6.4% to 19.4% amongst municipalities) reported as spending 30% or more of income on shelter costs.

Figure 29 - Housing Identified as Core Housing Need, 2021 Census (Elgin County)



B6.2 Supportive/Community-Social/Affordable (Rental) Housing Need



B6.2.1 St. Thomas

The St. Thomas Housing Needs Assessment (Watson, 2025) identifies a forecast over a ten year period of 1,680 out of 7,700 households could be needed as affordable. Of those households, it is estimated that 550 units should be rental (see earlier Figure).

Through research of other municipalities in Ontario, there generally is a range within housing forecasts and strategies of approximately 25-40% of total affordable rental need targeted as government-supported/community housing/non-market. This category includes:

- Rent-geared-to-income (RGI) / deeply affordable units
- Subsidized affordable units (at least 20% below average market rent)
- Supportive housing
- Non-profit / co-operative development
- Modular or rapid-build housing funded publicly

While the percentages vary by municipality, the range aligns with CMHC Housing Supply Gap estimates, Municipal Housing Strategy forecasts (Toronto, Ottawa, Peel, Hamilton, Waterloo, Niagara), standard practice that deep-affordability is structurally dependent on government intervention. Example patterns seen in Ontario strategies include:

- Toronto (Housing TO): ~35–40% of required units require public subsidy
- Peel and Halton: ~30–40% of affordable supply must be non-market
- Mid-sized municipalities: often use 25–30% government-assisted as a baseline

Essentially, deeper affordability cannot be produced by the private sector alone because capital costs and operating revenues will not cover the costs without significant grants, ongoing subsidies, and/or municipal incentives.

Looking forward for St. Thomas, given the more immediate term demand for supportive housing, the presence of non-profit partners, the potential for rental apartment development sites and feasibility (including subsidization potential within mixed income/market buildings), the urban context and growth forecasts, local incomes and other factors – a potential target for this Housing & Homelessness Plan to support would be 50% which would be at least 275 units.

The St. Thomas HNA further recommends supporting community partners with at least 150 supportive housing units in St. Thomas over a 10 year period.

Recommendation:

- There are several partnerships underway to help deliver on a significant portion of the HNA supportive housing goal; however, it is recommended that additional actions and supports be provided to complete the supportive housing portion of the target within the short-medium timeframe.

After considering the supportive housing goal portion of the potential target of 275 non-market/community housing units, this yields a further goal of 125 additional more deeply affordable housing units over the next 10 years within St. Thomas.

The remaining forecasted need of 275 rental units that meet the provincial definition of "affordable" would be needed through private-sector, market-oriented development. This would include purpose-built rental without direct subsidies through the actions of this plan but may be through other CMHC funded programs, through the City's Community Improvement Plan Residential Program, via Community Benefit incentives as part of Community Planning Permit By-laws, mid-lower range rentals targeted to moderate-income households, and other actions. The recent increase in vacancy rates and market conditions may ease pressures on some rents generally in the short term as well.

B6.2.2 Elgin County

The Elgin County HNA suggested a need for more affordable rental units. While the assessment did not provide a specific forecasted number for new affordable rental housing units that could be utilized as a target (but did provide recommendation that a greater amount of affordable rental units are needed), the Hemson, 2022 study with 2023 and 2025 updates do provide updated household forecasts that could be utilized with assumptions to estimate an amount of new affordable rental units. The most recent Hemson forecast (2025) represents an increase in the total amount of households and growth rate compared to the original study and the past given several factors including the substantial new major employment that was expected and now underway in the area.

For St. Thomas, the HNA used a forecasted estimate of about 35% of new households as rental (2,700 of 7,700) which would represent a slight increase compared to the previously identified amount of rental households (32%). In Elgin County, the past rental rate is significantly lower (15.2% combined of all lower tier municipalities, 2021 Census). Considering household incomes, affordability, increased need of more diverse housing

options and other factors, it is reasonable to assume a higher rate of rental housing as part of the future forecast for Elgin County. Using a rate of 20% of new households as rental, this would equate to approximately 510 new units (out of 2,550 total). With the closest proxy for the amount of 'affordable' rental units being 20% of overall rental (St. Thomas HNA), this would yield 102 new affordable rental units required to meet the forecasted growth.

Using the same target of supporting at least 50% of the needed affordable housing as non-market/community housing through this Plan, that would mean 51 units over the next ten years within Elgin County.

Of those, when considering the By-Names List, existing and potential conditions, potential community partner supports, scale and other factors, the amount of new supportive housing units recommended outside of St. Thomas may be limited – but if opportunities exist, at least 10 of the units could be targeted as supportive housing.

B6.2.3 Overall

Based on the above, in considering a potential goal for investment and support of non-market affordable rental units and supportive housing units over a ten-year period, this Plan could target supporting and investing in at least 326 units in total (275 in St. Thomas and 51 in Elgin County). Of this, 150 units are recommended as supportive housing in St. Thomas and 10 in Elgin County.

Figure 30 - Breakdown of Forecasted Affordable Rental Need, Social Housing (Supportive & Subsidized) Target, 2026-2036 (St. Thomas & Elgin County)

Dwelling/Tenure Type	**St. Thomas**	**Elgin County**	**Overall**
Total Rental Housing Forecasted Need	2700 units	510 units	3210 units
Portion as Affordable Rental Need	550 units	102 units	652 units
Portion of Affordable Rental Need as Private-Sector / Market-Oriented Target	275 units (50%)	51 units (50%)	326 units (50%)
Portion of Affordable Rental Need as Supportive or Subsidized (Community/ Social) Housing Target	**275 units (50%)**	**51 units (50%)**	**326 units (50%)**
Supportive Housing Target (subtotal)	140 units	10 units	150 units
Subsidized (Community/Social) Housing Target (subtotal)	135 units	41 units	176 units

The 50% target of the forecasted affordable rental need as government-supported affordable and community housing would include those that are aimed at deeper affordability (80% of AMR or lower) and include types such as:

- Rent-Geared-to-Income units
- Subsidized affordable units
- Supportive housing
- Non-profit / co-operative development
- Publicly funded modular or rapid-build housing

The private-sector / market-oriented affordable rental housing component includes purpose-built rental without subsidy, mid-range rental targeted to moderate-income households, and below-market rental produced through incentives (CIPs, DC waivers/ deferrals, tax incentives, grant programs, Community Planning Permit System community benefits, etc.). Private development can address moderate-income needs, turnover-generated affordability, and increased vacancy rates that ease pressure on rents generally. There are challenges with the economics and ability to ensure that affordable units are provided *and maintained* through private development.

Recommendations:

- Supporting at least 326 affordable rental units as non-market/community housing (minimum of 275 units in St. Thomas and minimum of 51 units in Elgin County), of which at least 150 are supportive housing.
- Consider other actions, planning and development policies, prioritization or other incentives to assist private built rental with affordable units.

B6.3 Affordable Housing Need (Ownership)

The gap is really widening between affordable and average purchase price for home ownership – both in St. Thomas and Elgin County. The highest disparity being for single detached dwellings in Elgin County on average. A transition to other dwelling types and housing options, such as townhouses and multiple dwelling forms, is expected to continue. Another option is the inclusion of Additional Residential/Dwelling Units in new builds or renovations of existing dwellings in order to provide a measure of affordability for both the homeowner and renter.

From the St. Thomas HNA (Watson, 2025), 1,130 out of the total of 1,680 affordable household unit needs over the forecasted growth of the next 10 years were identified as ‘ownership’ for St. Thomas (67.3% of the affordable forecast amount and 14.7% of the total 7,700 new household forecast). Using a similar estimate for Elgin County’s forecasted growth of new households would yield approximately 382 affordable ‘ownership’ needs (at 15% of the total 2,550 new household forecast).

Combined, the estimated forecast needs would include approximately 1,500 new affordable 'ownership' housing units over the next 10 years.

There are fairly limited options for a municipality or Service Manager to control the purchase price of new homes within the market; however, there are a few options to consider over the next 10 years as this affordability gap for housing is significantly widening.

Recommendations:

- Develop supports for affordable home ownership, including programs such as:
    - down payment loan assistance
    - municipal land for affordable ownership (which may include non-profit or co-op housing models)
    - non-profit home ownership development, partnerships and financial agreements
    - CIP/financial incentives for affordable ownership subject to affordability agreements
    - Rent-to-own
    - Community land trust
    - Permission for gentle density/new development with multi units like stacked townhouses, back-to-back townhouses, low-rise condominiums and new dwellings with ARUs
    - Buyer readiness and financial literacy

B6.4 Specified Type – Victims of Domestic Violence

Like other communities across Ontario, the Ministry of Children, Community and Social Services (MCCSS) provides funding for essential services in St. Thomas-Elgin for victims of domestic violence including and not limited to emergency shelters, transitional and other housing support, counselling services, crisis lines and action plans. In St. Thomas-Elgin, this includes Velora Place, an emergency shelter for women and children who are victims of domestic violence; and, Second Stage, a transitional housing program for the same vulnerable population.

In addition to these specialized essential services, St. Thomas-Elgin Social Services, through its Housing Stability Services area also prioritizes victims of domestic violence and human trafficking for housing resources including:

- social housing placements through a Special Priority Policy (SPP); and,

- prioritization for the Canada Ontario Housing Benefit (COHB), a rent supplement program that aims to offset the affordability challenges for specific priority populations.

Since 2020, there has been a steady increase in the need for these resources. On average, these essential services run at capacity and may have households waiting to access services.

In the last five years, 20 households who were victims of domestic violence or human trafficking were prioritized to receive a COHB. On average since 2020, 44 households per year were prioritized through SPP, with average wait times to move into social housing ranging from 2 to 15 months depending on unit size for this prioritized population.

Recommendations:

- Work with local service providers to monitor and assess the short-, medium- and long-term needs of this population.
- Increase transitional housing for vulnerable women / families.

B6.5 Specified Type – Accessible Housing for Persons with Disabilities

The number of new or renovated units for accessibility is not directly reported through annual building permit reports. CMHC has some tracking and funding programs which reports on at least 48 new accessible units being created in St. Thomas over 10 years.

When considering 'accessibility' this could include:

- Universal design homes (step-free entry, wider doors)
- AODA-compliant units
- Fully accessible units (grab bars, roll-in showers, lower counters, etc.)
- Adaptable units (can be modified easily later)

Given the increase in higher age cohorts and forecasted growth, there is expected to be a much higher proportion of households over the age of 65 into 2036 and beyond. By 2036, in Elgin County, the largest age cohorts are forecasted to be in the age 70-74 and 75-79 ranges. While the forecast into 2036 of population by age for St. Thomas is relatively flat, one of the highest adult age cohorts is expected to be 75+ which then continues to be the largest adult age cohort into the future. A greater range and mix housing will be required to accommodate these shifts.

There is a likely need for a portion of new housing units to be designed for accessibility. The Ontario Building Code has some minimum requirements for barrier-free access in multi-unit buildings over a certain size. Given an aging population with increasing needs, to estimate a potential number of new units that should be designed for accessibility, a base minimum of 5% is utilized. Considering the overall new household estimate of 10,250, this would yield at least 512 of those units over the next 10 years that should be 'accessible'.

When considering a range of 5-10% of new housing units to be designed for accessibility, that would require approximately 500-1,1000 over the next 10 years of forecasted growth in units.

Recommendations:

- Review and create incentives for accessible housing units above OBC requirements (e.g. through Community Improvement Plans).
- Work with the local homebuilders and development industry to promote additional incorporation of accessible units above OBC requirements.

B7.0 Housing Needs Assessment Recommendations

In addition to reviewing the existing housing context and providing future forecasts and housing needs, both the St. Thomas and Elgin County Housing Needs Assessment provide a series of overall housing-related recommendations. Many of these are similar in terms of policy initiatives, supports and services or advocacy and partnerships. A summary of the recommendations is below.

Figure 31 - St. Thomas Housing Needs Assessment, 2025 (Watson Report)



Figure 32 - Elgin County Housing Needs Assessment, 2021 (Welch Report)

Area	Recommendation	Parties Involved
Policy	1. Include a requirement for affordable housing as a percentage of development in municipal Official Plans. Ensure 'affordability' is defined.	• Area Municipalities • County of Elgin
	2. Amend zoning by-laws to support housing supply through upzoning and increased multi-residential permissions	• Area Municipalities
	3. Support and promote the creation of Second Units for new and existing development	• Area Municipalities • Development Community
	4. Explore municipal incentives to support the creation of affordable housing: • Non-payment of municipal fees • Property tax exemptions	• Area Municipalities • County of Elgin • Private & Non-Profit Builders
	5. Develop a policy to review municipal and County land for housing suitability prior to selling it on the general market	• Area Municipalities • County of Elgin
Services	6. Advocate for increased funding to support both urban and rural areas: • Capital and support services • Direct financial support for those in need	• Area Municipalities • Municipal Service Manager • Federal & Provincial Governments • Community Agencies
	7. Explore opportunities to increase rural transit and introduce virtual supports	• Area Municipalities • Municipal Service Manager • County of Elgin • Community Agencies
Community	8. Use planning and legislation tools and community engagement, communication, and education to address community concerns	• Municipalities • Municipal Service Manager • Community Agencies • Housing Stability Coalition
	9. Approach community groups and non-profits to see if they have land suitable for housing	• Housing Stability Coalition • Community Agencies
	10. Work with community organizations to develop affordable housing proposals for specific sites to prepare for future proposal calls for government funding	• Housing Stability Coalition • Community Agencies

The recommendations are to be implemented through Official Plan updates, in St. Thomas through the Housing Accelerator Fund initiatives, through other planning and housing work, policy or incentive updates.

B7.1 Housing Needs Assessment Recommendations Summary – Combined

There are many similarities between the City and County HNA recommendations. A summary of the commonalities includes:

Figure 33 - Combined Housing Needs Assessment Recommendations for St. Thomas & Elgin County



The recommendations that are most relevant for this Plan are being considered as an input to the directions, strategic focus areas, objectives and actions.

B8.0 Legislation, Policies and Programs (Housing & Homelessness Related)

B8.1 Federal

The primary federal-related housing direction is through the National Housing Strategy. The There are a number of programs and funding opportunities. The Canada Housing and Mortgage Corporation helps deliver housing programs throughout Canada, including financing solutions, funding and research / data reporting. In 2024 and 2025, a national Housing Accelerator Fund was awarded to municipalities throughout Canada, including St.

Thomas in 2025 to undertake policy and program changes to incentive and establish longer-term increase in housing options and supply.

In 2025, the Build Canada Homes Agency was announced with actions and funding programs aimed at large-scale affordable and non-profit housing delivery expected beginning in 2026.

B8.2 Provincial

Legislation

The *Ontario Housing Services Act, 2011, as amended* and associated regulations establish the legislative framework for the planning, delivery, and funding of housing and homelessness services across the province. The Act designates municipalities and District Social Services Administration Boards as "Service Managers," giving them responsibility for administering social housing, homelessness prevention, and related housing programs at the local level.

The Act requires service managers to develop and maintain a local housing and homelessness plan—commonly referred to as a 10-Year Housing and Homelessness Plan—that assesses local housing needs, sets strategic priorities and outcomes, and guides service delivery, funding decisions, and partnerships.

Overall, the Act's purpose is to create a more locally responsive, integrated, and accountable housing system by consolidating previous housing legislation, establishing provincial objectives and minimum standards, and enabling service managers to tailor long-term housing and homelessness strategies to local conditions while aligning with provincial policy direction.

Action Plan Under National Housing Strategy

According to Ontario's most recent Third Action Plan under the National Housing Strategy (NHS 2025-2028), the primary housing challenges faced by Ontarians relate to affordability, lack of supply, and the aging stock of much of the existing affordable housing. This includes that:

- House prices and rents have risen much faster than household incomes, creating a widening affordability gap.
- Substantial housing construction is needed to keep up with rapid population growth and demand.
- A large proportion of the most affordable housing (for example, rental and government-subsidized housing) is 40 years old or more and at risk of loss due to poor condition and expiring obligations to provide subsidized housing.

Key highlights of the most recent 3–year Action Plan are as follows:

- A description of the housing challenges faced by Ontario related to affordability, supply, and supportive housing.
- Details on how Ontario is addressing these housing challenges through various priorities including Ontario's market housing supply initiatives (and associated legislation), and programs such as the Homelessness Prevention Program (HPP) and Indigenous Supportive Housing Program (ISHP).
- Additional details regarding Ontario's plan to increase rent-assisted units. (15% expansion target)

Ontario's Action Plan is operationalized through 3 provincially delivered NHS initiatives: Canada-Ontario Community Housing Initiative (COCHI); Ontario Priorities Housing Initiative (OPHI); and Canada-Ontario Housing Benefit (COHB).

Policy, Programs, Funding, Tools

In addition to the *Housing Services Act, 2011*, *as amended* and Ontario's bilateral agreements under the National Housing Strategy, the Province of Ontario plays a significant role in shaping housing and homelessness outcomes through a range of policy, program, funding, and regulatory tools. Provincial land use planning policy, including the Provincial Planning Statement and related growth and infrastructure frameworks, directs municipalities to plan for a full range and mix of housing, increase housing supply and density, support affordable and supportive housing, and remove barriers to development. These policies establish the broader planning environment within which local housing and homelessness strategies are implemented.

The Province also provides funding and program frameworks to support homelessness prevention, community housing renewal, supportive housing, and housing stability initiatives, with delivery typically administered by municipal service managers. Through regulations, standards, and guidance—such as building code accessibility requirements, asset management expectations for community housing, and performance measurement and reporting requirements—Ontario sets minimum requirements while allowing flexibility for local implementation. In addition, the Province supports data collection, research, and best-practice guidance to assist service managers in identifying local needs, setting priorities, and measuring outcomes.

Together, these provincial policies and programs provide the strategic direction, accountability framework, and enabling conditions for service managers to develop and implement 10-Year Housing and Homelessness Plans that respond to local housing needs, align with provincial priorities, and contribute to broader objectives related to housing supply, affordability, and homelessness prevention.

B8.3 Local

Within the St. Thomas – Elgin area, each municipality and the County of Elgin have some policies, plans or some may have incentive programs that encourage or support housing

opportunities. St. Thomas – Elgin Social Services as the Service Manager has a significant body of strategies, reports, action plans and programs for affordable housing, community housing and homelessness-related (as partially outlined in Sections 2 and 3 of this document). Some of the additional local framework for housing is outlined below.

B8.3.1 St. Thomas

The City of St. Thomas Official Plan 1980, as amended (OP) includes a number of policies supporting, encouraging and endevouring to ensure there is an adequate provision of a variety of dwelling and tenure types of housing at affordable prices. This includes policies informed by various housing and affordable housing studies along with inclusion of a specific affordable housing unit target of 807 units by 2041 or 35 per year (Policy 6.2.6).

There are a number of housing policies aimed at helping implement the direction for affordable housing including items such as:

- land supply and unit mix
- Zoning By-law mix of housing standards
- participation and advocacy for funding programs
- monitoring
- provision of financial incentives
- information sessions
- alternative development standards
- assistance to non-profit housing organizations
- creation of non-profit housing corporation
- support for co-op housing
- permissions for special needs housing
- seniors housing as part of mixed-use sites and areas
- condominium conversion policies, and more

The City already has a number of policy tools and programs in place regarding affordable housing – including the Community Improvement Plan and funded programs (which includes grants and loans for affordable housing units, reductions/waivers on development fees, brownfield support and more).

St. Thomas received a federal Housing Accelerator Fund (HAF) grant for the 2025-28 period. Part of this required Action Plan initiatives to be undertaken in 2025-26 to amend policies, procedures and provide incentives and programs to support housing, including affordable housing, over sustained period of time (including the next 10 years). As part of continue to receive the HAF grant into 2028, there is a housing target of 1183 new housing units created via building permit that must be achieved between Jan. 1, 2025 and Dec. 31, 2027. The housing target includes additional provisions whereby of the overall target, at least 275 units are to be missing middle housing (semi-detached, townhouses, ARUs, multiple dwellings, low-rise apartments), 315 units as apartments greater than 4 storeys, and a minimum of 75 units as affordable units.

The St. Thomas Action Plan initiatives included amending and adding funding to the Community Improvement Plan Residential and Development Charges Programs, creating a new Affordable Housing Grant Program, reviewing all development incentives, amending land use permissions to allow 4 residential units per lot city-wide as-of-right and providing guidebook for Additional Residential Units, create a process and identify City-owned land for (affordable) housing, create a new Community Planning Permit System policies and by-law for a specific development area, and more.

B8.3.2 Elgin County

The Elgin County Official Plan, 2025 identifies that housing "is a fundamental human requirement that encompasses a wide range of forms from emergency shelters, transitional housing, assisted living, supportive housing, community housing, affordable housing, and market-rate housing" (Section 4.0). The intent is to ensure an appropriate supply and range of housing types and tenures including objectives related to:

> "b) Ensure an adequate mix of housing types and tenures to address the current and future needs of households in the County;
>
> c) Ensure the development of housing that is affordable for most County households, including the protection of rental housing supply;
>
> d) Support and encourage the development of special needs and supportive housing types;..."

Policy 4.1 states that the County "recognizes the importance of housing to the social and physical health and well-being of residents, as well as the economic success of the County" and includes direction for an adequate supply of housing for residents regardless of their socio-economic condition, health, age or ability. The figure below is included:

Figure 34 - The "Housing Wheelhouse" Model (Elgin County Official Plan, 2025)



Policy 4.6 identifies that approximately 55% of the County's households are considered low- to moderate- income households under provincial policy definitions and as such a County-wide target is indicated of new residential units should be affordable. Policies to assist in reaching the target include:

- All local OPs to have policies for achieving the target
- Advising applicants for subdivisions and condominiums to demonstrate how the proposal works towards achieving the target or why not
- Opportunities to fund affordable housing CIPs
- Reporting to Council on progress

There are also policies related to disposal of public assets for affordable housing, emergency and transitional housing, community housing, additional dwelling units, demolition and condominium conversion policies, and more.

Some of the area municipalities within the County of Elgin already have a target for affordable housing provisions, although affordable may not always be defined or requires update to the contemporary Provincial Planning Statement definition. Examples include 20% of all new housing or housing with 5 or more units as affordable or a specific numerical target to be achieved within a specified timeframe. Updates would be required under the more recent PPS and County OP.

Many of the area municipalities have permissions for 2 dwelling units on a lot; however, many Additional Residential Unit proposals require a Zoning By-law Amendment or there are no permissions for 3 units as-of-right as per provincial legislation and regulation (as of the time of this Plan).

Recommendations:

- Update local Official Plan policies regarding affordable housing.
- Elgin County to coordinate or establish an annual reporting system for residential permits by type and affordable housing unit numbers.
- Area municipalities to establish appropriate 3 units as-of-right zoning provisions as per provincial legislation.
- St. Thomas, and area municipalities, to review and establish policies or protections where possible regarding "renovictions" and to consider implications of future gentrification.
- Elgin County (and any area municipalities) to review and consider creating additional Community Improvement Plan and funded program(s) to incent ARUs and affordable housing development (rental and ownership).

- Utilize Community Planning Permit (CPP) Bylaws where possible and appropriate to include affordable housing provisions as part of the facility, services and matters in exchange for added development.
    - St. Thomas to review the potential, and initiate studies where appropriate, for the utilization of Inclusionary Zoning within a CPP Bylaw area.
- All municipalities (local and County) should review public assets and make surplus land available for affordable housing, where appropriate

B8.3.3 Strategic Plans

The City of St. Thomas Strategic Plan 2024-2027, Brighter Future, within one of the strategic pillar's includes Priority #5 - Housing for Everyone. This aligns/coincides with the vision of this Housing & Homelessness Plan. There are other priorities within the Strategic Plan related to sustainable community growth, economic development, equity/ accessible/inclusive communities that also provide elements that support affordability and housing within complete communities.

The Elgin County Strategic Plan 2024-2026 under Strategy 5: Community Well-being and Inclusivity includes Goal 1: Supporting Housing Needs and Diverse Populations. The tactics identified involve an active role on the social housing committee, promoting mixed-use and affordable housing developments, leveraging funding to support housing initiatives and policies to encourage secondary suites. There are also goals regarding services for youth/seniors/diverse populations, improving public health and social services, and under Strategy 4: Sustainable Community Growth a tactic aimed at attainable housing options.

APPENDIX C

ENGAGEMENT - CONSULTANT REPORT

St. Thomas – Elgin

10-YEAR HOUSING & HOMELESSNESS PLAN

Appendix C

St. Thomas-Elgin Social Services

10-Year Housing and Homelessness Plan: Community Engagement Summary Report

Prepared by: Collective Results Inc.
February 2026

COLLECTIVERESULTS

Helping you do good work better
www.collectiveresults.ca

Table of Contents

Table of Contents 80
Executive Summary 81
Project Overview 82
Interviews 83
- Findings 83
- Significant Gaps or Unmet Needs 83
- Barriers to Creating New Housing 84
- Top Priorities for the New 10-Year Plan 85
- Resources, Supports and Changes Needed to Better Meet Needs 85

Group Engagement Sessions 86
- Description of Sessions 86
- Findings 86
- Functionally End Homelessness and Sustain It 86
- Preserve, Adapt and Invest in Existing Housing 87
- Create New Housing Supply 87
- Collaborative Leadership 88
- Achieving the Plan: Resources Needed and Municipal Actions 89

Next Steps 90
Appendix 91
- Appendix A – Interview Guide 91
- Appendix B – Engagement Session Plan 95

Executive Summary

For the development of the St. Thomas-Elgin 10-Year Housing and Homelessness Plan, St. Thomas-Elgin Social Services engaged with key system leaders, community partners, and people with lived/living experience with homelessness to learn more about the community's priorities for the next decade. St. Thomas-Elgin Social Services worked closely with the social purpose firm Collective Results to develop and deliver several virtual and in-person engagement sessions and key informant interviews to better understand the progress made when it comes to housing and homelessness, the pressing needs and inform next steps. The data collected through the interviews and engagement sessions were analyzed and synthesized to produce overall themes and summarize what was shared by the participants. The findings from this report will inform the strategic areas of focus and objectives that are to be included in the 10-Year Housing and Homelessness Plan.

This summary report outlines:

- The gaps or unmet needs from the previous plan to address in the new plan
- The potential barriers to creating new housing
- The top priorities suggested by participants for the new 10-year plan
- Strategies to achieve the draft strategic focus areas and what resources need to be in place
- The actions needed at the Municipal level that could ensure housing for everyone

The following themes provide a high-level overview of the priority areas and ideas shared during the interviews and engagement sessions:



Tiered and flexible supportive housing



Innovative and diverse housing formats



Prevention and addressing root causes



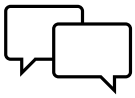
Importance of operational funding for staffing



Mental health and addiction support



Strong collaboration and partnerships



Include voices of people with lived/living experience



Provide support through transition stages



Apply an equity-based lens to planning

Project Overview

St. Thomas-Elgin is a leading community in Canada in the work to functionally end homelessness. The progress that has been made has been driven by meaningful community engagement, strong and coordinated partnerships with all system partners, and thoughtful planning and action by municipal staff and elected officials. To inform the development of the next 10-Year Housing and Homelessness Plan, St. Thomas-Elgin Social Services engaged with key community partners, community members and people with lived/living experience to better understand the progress made with housing and homelessness during the previous plan, identify pressing needs and develop practical actions to inform next steps. St. Thomas-Elgin Social Services worked with the social purpose consulting firm Collective Results to plan and deliver several engagement sessions in January 2026. The methods of engagement included one-on-one interviews with key leaders and virtual and in-person group engagement sessions. The interviews provided an opportunity to maximize the depth of conversations, whereas the virtual and in-person engagement sessions provided an inclusive and accessible platform for participants to share insights.

In total, there were 11 participants interviewed and included a combination of leaders from community service provider organizations, municipal leaders and elected officials, homebuilders, and people with lived/living experience from both St. Thomas and Elgin County. For the group engagement sessions, 45 participants attended the in-person drop-in sessions, and 19 participants attended the virtual session.

Collective Results performed a thematic analysis with all engagement data to identify themes and patterns across the findings. A summary of the main themes is outlined in this report to support St. Thomas-Elgin Social Services with the development of the new 10-Year Housing and Homelessness Plan.

Interviews

The interview guide was designed with a focus on reflecting on the previous plan, identifying current housing needs and challenges, and identifying priorities for the future. Refer to Appendix A for interview guide. The interview participants were asked questions that would inform the following objectives:

1. Identify gaps or unmet needs that remain from the previous plan.
2. Identify barriers to creating new supportive and/or affordable housing in the community.
3. Identify the top priorities for the new 10-year plan.
4. Identify resources, supports, or changes that would help better serve people with housing needs.

Group Engagement

The group engagement sessions (in-person and virtual) were designed based on the following three objectives:

1. Collect feedback on draft strategic focus areas and objectives to ensure the plan reflects community priorities and addresses locally identified challenges and gaps.
2. Gather additional data to inform draft strategic focus areas and objectives through participant input and feedback.
3. Build community ownership and awareness of the housing and homelessness planning process while also fostering and strengthening relationships with community partners.

Interviews

Findings

Significant Gaps or Unmet Needs

Theme 1: Income Support Inadequacy

Participants consistently identified that income supports (Ontario Works and ODSP) have not kept pace with the rising cost of housing, creating a structural gap that prevents individuals on fixed incomes from accessing and maintaining housing. Participants noted that this gap has worsened over the past decade.

Theme 2: High Acuity and Complex Needs Housing

Participants remarked how there is an ongoing gap in housing and supports for individuals with the highest levels of need, including those with serious mental health challenges, addictions, and cognitive barriers. The closure of psychiatric centers decades ago created a gap that has never been adequately filled.

Theme 3: Youth-Specific Programming and Supports

Participants noted that youth experiencing homelessness require specialized programming and supports that differ from adult services. Current gaps include insufficient youth-specific housing options and inadequate supports for young people with complex needs.

Theme 4: Affordable Housing for Working Poor

Participants shared how supportive housing has received significant attention and investment. However, general affordable housing for working individuals and families who do not qualify for supportive housing has not received the same amount of attention.

Theme 5: Prevention and Root Causes

Participants pointed out how the previous plan focused heavily on crisis response rather than prevention strategies and understanding root causes of homelessness and housing instability.

Theme 6: Rural Service Gaps

Participants identified that rural areas have been underserved in terms of housing options, outreach services, and supports compared to urban centers.

Theme 7: Plan Specificity and Homelessness Focus

Participants commented on how the previous plan lacked sufficient detail and specific focus on homelessness being distinct from general affordable housing. The previous plan addressed housing broadly but did not adequately differentiate homelessness-specific strategies.

Barriers to Creating New Housing

Theme 1: Operational Funding Shortage

Participants explained that while capital funding is often available for housing construction, organizations face critical shortages in operational funding to be able to staff and run supportive housing facilities at the level required (i.e., 24/7 facility for individuals with high acuity).

Theme 2: Land Availability and Contamination

Participants highlighted how suitable land for housing development is scarce, and much of the currently available land in urban areas is contaminated brownfield land that requires expensive remediation before development can occur.

Theme 3: Government Process and Process Delays

Participants shared how complex and lengthy application processes for government funding, along with bureaucratic delays in approvals and permits, create barriers to timely housing development. Provincial and federal government programs were highlighted by participants as being especially complex and time consuming.

Theme 4: NIMBYism and Community Opposition

Participants commented on how '*Not In My Backyard'* (NIMBY) attitudes can create political and social barriers to developing supportive and affordable housing, particularly in certain neighbourhoods and rural areas.

Theme 5: Financial Viability and Deep Affordability

Participants remarked how the economics of building housing does not align with the need for deep affordability. Development costs require rents that are unaffordable for those on fixed incomes, and developers have little incentive to build deeply affordable units.

Theme 6: Rural-Specific Barriers

Participants identified that rural municipalities sometimes face unique barriers including the lack of servicing infrastructure (water, sewer); at times there is less political will for affordable or supportive housing, as well as transportation challenges.

Theme 7: Mental Health and Addiction Service Gaps

Participants highlighted that there is a significant need for additional mental health and addiction supports in the community. Currently, there are insufficient supports and this creates barriers to housing stability, as these issues often underlie housing crisis that are not adequately resourced.

Theme 8: Complexity of People Served

Participants shared how the increasing complexity and acuity of individuals experiencing homelessness makes it more challenging and resource-intensive to provide effective housing supports that meet complex needs.

Top Priorities for the New 10-Year Plan

Theme 1: Maintain Momentum to Functional Zero

Participants stated how striving towards achieving functional zero homelessness within the next 1-3 years should remain a top priority, building on significant progress already made with the previous plan.

Theme 2: Prevention and Addressing Root Causes

Participants expressed a desire to shift focus more upstream to prevention strategies and understanding root causes of homelessness, rather than only responding to crisis. This includes preventing youth homelessness, supporting families before they lose housing and finding housing options for aging older adults.

Theme 3: Diverse Housing Stock and Address the Missing Middle

Participants highlighted the need for building a range of different housing types including market rent apartments, townhomes, and affordable options. These housing options would be appropriate for a variety of individuals and families including individuals who do not qualify for supportive housing but cannot afford current market rent.

Theme 4: Housing Stability Supports

Participants acknowledged the importance of ensuring people not only get housed but stay housed through ongoing case management and supports. This includes exploring funding options for wraparound services for individuals that need and require additional health, case management, etc. programs and services.

Resources, Supports and Changes Needed to Better Meet Needs

Theme 1: Operational Funding for Staffing

Participants identified the need for dedicated, sustainable operational funding to hire and retain staff for supportive housing, case management, and wrap-around services. This is distinct from capital funding and was highlighted by participants as the most critical need.

Theme 2: Increased Income Supports

Participants highlighted the need for Provincial government to significantly increase Ontario Works and ODSP rates to align with actual cost of living and housing. However, participants recognized this request was beyond the responsibility of St. Thomas-Elgin Social Services but could be an area of focus for future advocacy.

Theme 3: Mental Health and Addiction Services

Participants stated the need for enhanced mental health and addiction supports integrated with housing services, including on-site services, trauma-informed care, and crisis response.

Theme 4: Community Collaboration and Partnerships

Participants emphasized the need for strong relationships between municipality, service providers, developers, and community partners with shared vision and accountability.

Group Engagement Sessions

Description of Sessions

In the group engagement sessions, participants were asked to review the initial draft of the strategic focus areas and objectives that have been developed for the new plan. The draft strategic focus areas and objectives were developed using performance data from the previous 10-year plan as well as early engagement with community planning tables. The draft strategic focus areas are:

- Functionally End Homelessness and Sustain It
- Preserve, Adapt and Invest in Existing Housing
- Create New Housing Supply
- Collaborative Leadership

For each strategic focus area, participants were asked to indicate whether they believed the focus area and objectives would address the housing and homelessness challenges in St. Thomas-Elgin. If not, participants were asked to provide feedback on what was not included that should be or what was missing to adequately address the local housing and homelessness challenges.

Additionally, participants were asked three questions to gather greater insight into the potential implementation of the new strategy, including:

- How can we achieve these strategic focus areas and objectives?
- What resources and which partners are needed to meet the strategic focus areas and objectives?
- Are there any other actions and/or activities that we can take at the municipal level to ensure that we have housing for everyone?

The sessions were delivered virtually and in-person. Refer to Appendix B for a detailed version of the engagement plan.

Findings

Functionally End Homelessness and Sustain It

Participants were asked to indicate whether they believed the focus area and objectives for "*Functionally End Homelessness and Sustain It*" would address the housing and homelessness challenges in St. Thomas-Elgin. 33 participants responded with yes, these are the right priorities, and 15 responded that something was missing.

When participants were prompted to provide details about what was missing, the following themes were shared:

- Prevention was underemphasized in the initial draft relative to crisis response
- Embed diversion and prevention practices more deeply into the system using proactive outreach, leveraging existing data systems and early education in schools

- Lack of adequate supports for people exiting other systems leaving individuals without a safe place to go at high-risk transition points (hospitals, prisons, etc.)
- Strong call for individualized, integrated mental health and addiction supports rather than generic services
- The initial draft does not sufficiently centre the needs of people with the highest acuity and most complex needs
- The need for deeply affordable, supportive, and multidisciplinary housing options needs to be highlighted
- The initial draft needs an equity lens to more explicitly address the needs of populations who have been historically and currently oppressed as well as often overlooked
- Absence of life skills programming and educational resources
- There is a strong desire for new and innovative approaches to collaboration across sectors rather than defaulting to established processes

Preserve, Adapt and Invest in Existing Housing

Participants were asked to indicate whether they believed the focus area and objectives for "*Preserve, Adapt and Invest in Existing Housing*" would address the housing and homelessness challenges in St. Thomas-Elgin. 38 participants responded with yes, these are the right priorities, and 10 responded that something was missing.

When participants were prompted to provide details about what was missing, the following themes were shared:

- Not just preserving existing housing but actively improving and upgrading deteriorating units
- Repurpose underused spaces, use vacant lots or use buildings already available in the community rather than always building new
- Need for housing solutions that are accessible, low-barrier, and appropriately matched to the needs and preferences of those being served (i.e., low income, seniors, youth, newcomers and immigrants)
- Need for a clearer continuum of housing options ranging from higher-acuity housing into less intensive options that allow people to move through the stages with structured programming to guide that journey as they stabilize
- Need to invest in support staff and wrap-around services is essential to prevent returns to homelessness and ensuring people remain housed
- Importance of allowing people to remain connected to their existing community and support networks rather than being displaced (i.e., portable housing benefits)
- Long-term housing solutions need to consider the ecological impact and incorporate environmental sustainability into housing investments

Create New Housing Supply

Participants were asked to indicate whether they believed the focus area and objectives for "*Create New Housing Supply*" would address the housing and homelessness challenges in St.

Thomas-Elgin. 31 participants responded with yes, these are the right priorities and 7 responded that something was missing.

When participants were prompted to provide details about what was missing, the following themes were shared:

- Creating new housing must go beyond a single model and needs to encompass a wide variety of housing types to provide a more robust and flexible housing stock
- Need for affordable housing and financial supports for low to moderate income households (i.e., government incentives for landlords, income support access)
- Need for a more nuanced supportive housing system that matches the level of support to individual needs rather than applying a one-size-fits-all-approach
- Need for clear transitions and support between levels of care
- Need for greater tenant advocacy efforts and structural safeguards in the plan to protect renters from the risk of wrongful eviction
- New housing needs to be integrated into communities with access to transit and mixed-use amenities to tie into broader neighbourhood connectedness and livability
- Explore potential system integration with long-term care as a solution to free up existing homes and reduce pressure on the housing stock
- Adopt best practices from other communities to help set goals and guide targets

Collaborative Leadership

Participants were asked to indicate whether they believed the focus area and objectives for "*Collaborative Leadership*" would address the housing and homelessness challenges in St. Thomas-Elgin. 36 participants responded with yes, these are the right priorities, and 4 responded that something was missing.

When participants were prompted to provide detail about what was missing, the following themes were shared:

- Need to actively and meaningfully involve people with lived/living experience with homelessness as genuine contributors to the design, development, and leadership of housing solutions (i.e., formal structures in place such as advisory groups)
- Gap in programming to build peer support leadership capacity among people who have experienced homelessness to boost community-rooted change
- Gaps as well as duplications in the current partnership structure at the collaborative table (i.e., missing key voices at the table and also duplication across multiple tables)
- Need more mental health and addiction supports within the collaborative leadership framework (i.e., increased involvement from hospital and mental health professionals)
- Shift the narrative around mental health and housing to reframe support needs as a systemic issue rather than personal failures
- Concerns with the long-term sustainability of the collaborative work and losing momentum over time due to people leaving or burning out doing this work (i.e., need for succession planning or formalized structures to retain institutional knowledge)

- The plan needs to reflect the reality of people's pathways as not always being linear (i.e., a stepped model that aligns housing options with levels of care that allows for movement in multiple directions)

Achieving the Plan: Resources Needed and Municipal Actions

How can we achieve these strategic focus areas and objectives?

- **Person-centred, needs-based approaches**: Meeting people where they are, understanding their unique needs (i.e., Housing First as a foundational principle)
- **Tiered and flexible supportive housing**: The need for a range of housing and support options that match the varying acuity levels of individuals
- **Community education and shifting public attitudes**: Greater community engagement and empathy-building to cultivate broader public support for inclusive housing
- **Innovative and diverse housing formats**: Need to move beyond the conventional housing models and explore novel and flexible formats to expand affordable options
- **Value of peer-based support models**: Need for ongoing and direct relational engagement with people experiencing homelessness as a key mechanism for change
- **Robust data systems and collaborative infrastructure**: Need for continued investment in community partnerships along with a coordinated and aligned data system

What resources and which partners are needed to meet the strategic focus areas and objectives?

- **Inclusion of equity-deserving and marginalized communities**: This will address the current gap in representation to include involvement of Indigenous leaders and teachers, newcomer population and people with lived/living experience to shape the plan
- **Specialized supportive housing providers**: These are critical partners that must be engaged and resourced as part of the planning to meet the current needs
- **Health system partners and mental health supports**: Given that these systems touch many people experiencing homelessness, these partners need to be more actively brought into the collaborative work (e.g., hospital, court, mental health professionals)
- **Peer support and addiction services**: These are essential resources that need to be better integrated with community partners as key to effective service delivery
- **Government funding and political will**: Attracting additional funding and projects were seen as a necessary condition for sustaining the high level of local effort and progress

Are there any other actions and/or activities that we can take at the municipal level to ensure that we have housing for everyone?

- **Policy and bylaw reform to enable affordable and dense housing**: Need for targeted policy and bylaw changes that create the right conditions for affordable housing growth (e.g., incentives for attainable housing, support for increased density, enabling smaller-scale development projects)
- **Tenant protections and eviction prevention:** This includes both policy tools to stop unsafe housing situations and active diversion programs to interrupt pathways into homelessness

- **Rent supplements and financial supports:** Increasing rent supplements was a suggested priority action to help low-income individuals maintain housing
- **Economic engagement and workforce connections**: Explore opportunities to engage local businesses and industries as part of the housing and homelessness response (e.g., work programs)
- **Transparent and accountable political alignment**: Keeping municipal council informed and engaged on both the successes and challenges being faced is essential
- **Data-informed planning for long-term sustainability**: Need for proactive, evidence-informed municipal planning to ensure the community is prepared for future needs (e.g., trend analysis on housing and homelessness, feasibility studies for long-term projects)

Next Steps

The key informant interviews and in-person and virtual engagement sessions were effective in capturing the feedback, perspectives and ideas of local system leaders, community partners, community members and people with lived/living experience with homelessness. The input was invaluable and summarized in this report as themes and ideas that will now be used to inform the next draft of the strategic focus areas and ultimately the 10-Year Housing and Homelessness Plan.

See below for a high-level summary of priority areas identified by participants for the next 10 years:



Tiered and flexible supportive housing



Innovative and diverse housing formats



Prevention and addressing root causes



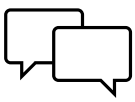
Importance of operational funding for staffing



Mental health and addiction support



Strong collaboration and partnerships



Include voices of people with lived/living experience



Provide support through transition stages



Apply an equity-based lens to planning

ATTACHMENTS

Attachment A – Interview Guide

St. Thomas-Elgin 10 Year Housing & Homelessness Plan Partner Interviews

General Interview Guide Template

Participant:	
Interview date and time:	
CR Interviewer Name:	

Introduction – Scrip to Read to Interviewee
Hello! Thank you for taking the time to speak with me today. I am Ishan Angra from Collective Results, a consulting firm based in Guelph, Ontario, and I am going to be asking you some questions today about housing and homelessness in St. Thomas-Elgin. We are currently supporting St. Thomas-Elgin with the development of the next 10 Year Housing & Homelessness Plan for St. Thomas-Elgin and your input and experiences will be valuable for the process.

Review letter of information/consent with participant.

Virtual interview Consent
Consent 1: Do you agree to be part of this interview?
(verbal consent obtained and documented)
Yes or No

Consent 2: Do you consent to the use of non-identifiable direct quotes from this interview?
(verbal consent obtained and documented)
Yes or No

Consent 3: Do you consent to the transcription of this interview using Teams Transcription?
(verbal consent obtained and documented)
Yes or No

Question before interview
Do you have any questions before we get started? [answer as needed]

Interview Questions

Part A: Introduction Question
Tell me a bit about your role(s) and how you may be involved with or intersect housing and/or homelessness issues in St. Thomas and Elgin.

Probes:

- How long have you been working in this area?
- What motivated you to get involved in this work?
- What populations or issues do you primarily work with?
- Why are you speaking with me today?

Part B: Reflection on the Previous Plan

Looking back at the previous 10-year plan or accomplishments/progress the community has achieved to date, what do you see as the most significant achievements or positive changes in our community?

Probes:

- Can you give me specific examples?
- What made these initiatives successful? What worked?
- Were there any unexpected positive outcomes? Any surprises?
- Which of the four strategic directions from the previous plan do you think had the most impact and/or progress?

  **For reference the strategic directions are: (1) Increasing housing supply, (2) Providing supports to keep people housed, (3) Preventing and rapidly ending homelessness, (4) Community partnerships and advocacy

  - Why do you think this direction was most effective?
  - What resources or partnerships made this possible?
  - Where should there have been progress, but there was not?

What do you see as the most significant gaps or unmet needs that remain from the previous plan?

Probes:

- Are there specific populations not being adequately served?
- What barriers prevented certain goals from being achieved?
- What resources or supports were missing?

How have housing and homelessness issues in our community changed over the past 10 years?

Probes:

- Have you noticed changes in who is experiencing housing challenges?
- Have the types of housing issues changed?
- What new challenges have emerged?
- What trends or emerging needs are you most concerned about?
- Are there any areas or issues that were not mentioned in the previous plan?

- Are there specific populations experiencing greater challenges (e.g. seniors/older adults, newcomers. Etc.)
- What's driving these changes?
- Are current services adequate for this population?
- What would better meet their needs?

Part C: Current Housing Needs and Challenges

What barriers do you see to creating new supportive and/or affordable housing in our community?
Probes:

- Are these barriers financial, regulatory, political, or something else?
- How do these barriers differ between urban and rural areas?
- What role does land availability play?
- What about community acceptance or NIMBYism?

Part D: Future – Vision and Priorities

What do you think should be the top two or three priorities for the new 10-year plan?
Probes:

- Why these priorities?
- What would it take to achieve them?
- Are there any quick wins we should pursue?
- Which ones require long-term commitment?

What resources, supports, or changes would help you better serve people with housing needs?
Probes:

- Funding?
- Staff capacity?
- Training or expertise?
- Infrastructure or facilities?
- Policy changes?
- Better coordination mechanisms?
- Better or more quality data?
- Mental health and addictions supports?

PART E: Closing Questions

Is there anything important about housing and homelessness in our community that we have not discussed?

Probes:

- Anything you want to make sure is included in the plan?
- Any concerns or opportunities we have not covered?
- Are there specific groups or individuals that need to be engaged?

Is there anything else you would like to add?

Part F: Additional Question for Participants from County

Theme - Rural Perspective

What unique housing and homelessness challenges exist in the rural parts of Elgin County versus St. Thomas?

Probes:

- How do transportation issues affect access to housing and services?
- Are there different types of housing needs in rural areas?
- Is homelessness different in rural communities?
- How can services better reach rural residents?

Closing the Interview

Thank you for taking the time to speak with me today. I really appreciate you sharing your thoughts and answering my questions. As a reminder, your name will not be linked to your comments today. A report that summarizes the findings from this project will be provided to St. Thomas-Elgin Social Services.

If you think of anything else later, please do not hesitate to reach out.

Do you have any final questions for me?

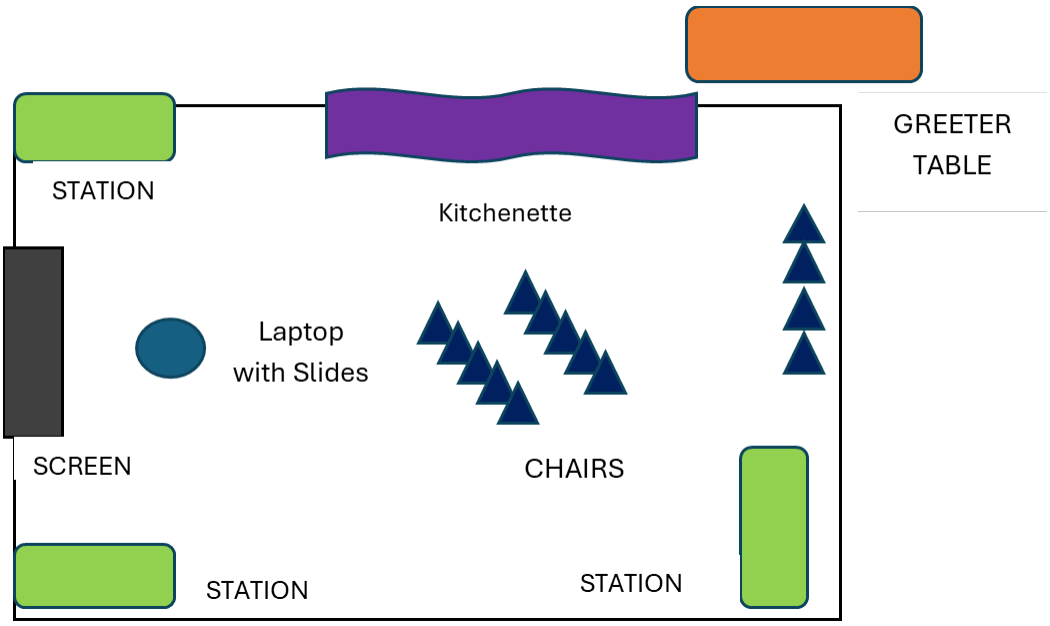
Attachment B – Engagement Session Plan

In Person Engagement Session Activities – St Thomas-Elgin Housing and Homelessness Plan

Session Objectives:

1. **Collect feedback on draft strategic focus areas and objectives** to ensure the plan reflects community priorities and addresses locally identified challenges and gaps.
2. **Gather additional data to inform draft strategic focus areas and objectives** through participant input and feedback.
3. **Build community ownership and awareness** of the housing and homelessness planning process while also fostering and strengthening relationships with community partners

Room Layout



The Plan

- Drop in style engagement session
- Participants will be greeted at the door and provided with instructions on how to participate.
- Participants will be encouraged to circulate the room and stop at all four stations to contribute their ideas.
- Session dates
    - Jan 27
    - Jan 28

Activities

Activity #1: Are we on the Right Track?

Goal: To gather feedback and input on the draft strategic focus areas and objectives.

Station #1:

- Please review the draft 'Functionally End Homelessness and Sustain It' and 'Preserve, Adapt and Invest in Existing Housing' strategic focus areas and objectives
- Answer the following questions:
    - Sheet 1 – Will the strategic focus areas and objectives address the housing and homelessness challenges in St Thomas-Elgin? Place green, yellow and red stickers beside the strategic focus areas and objectives to communicate
        - Yes, this is the right priority
        - No, we need something different
    - Sheet 2 – Are there priorities not included that should be? What is missing? Use stickies to share your feedback.

Station #2:

- Please review the draft 'Create New Housing Supply' and 'Collaborative Leadership' strategic focus areas and objectives
- Answer the following questions:
    - Sheet 1 – Will the strategic focus areas and objectives address the housing and homelessness challenges in St Thomas-Elgin? Place green, yellow and red stickers beside the strategic focus areas and objectives to communicate
        - Yes, this is the right priority
        - No, we need something different
    - Sheet 2 – What is not included that should be? What is missing? Use stickies to share your feedback.

Activity #2 – Making it Happen

Goal: To identify specific activities, resources and partners necessary to move the plan forward.

Station #3

- Sheet 1 – How can we achieve these strategic focus areas and objectives? Provide specific activities (the more specific the better). Use stickies to share your feedback. If your activity is for missing objectives, please note on your stickie.
- Sheet 2 – What resources and which partners are needed to meet the strategic focus areas and objectives? Use stickies to share your feedback. Identify the objective.
- Sheet 3 – Are there any other actions and/or activities that we can take at the municipal level to ensure that we have housing for everyone? Are there any issues or actions that have not been mentioned today?

APPENDIX D

IMPLEMENTATION PLAN

St. Thomas – Elgin

10-YEAR HOUSING & HOMELESSNESS PLAN

Appendix D

1. Key Performance Indicators: Strategic Themes – Objectives and Targets

Targets / KPIs	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	% Progress
END Homelessness												
By-Names counts (total, youth, families, chronic)												
Number of people housed per year by program type												
Average time from referral to housing placement												
Eviction prevention interventions & success rate												
Client outcomes: tenancy sustainment (6- & 12-month)												
Number of supportive units with on-site services (ex.+new)												
Action progress (%)												
Notes/Comments:												
SUSTAIN Housing												
Number of City-owned and managed housing units (total)												
Number of RGI units												
Amount for capital repairs/ invested in existing housing												
Amount of rent supplements												
Action progress (%)												
Notes/Comments:												
BUILD More												
New affordable housing units invested in												
Total number of new affordable units via building permit issuance (Municipal) and occupancy (CMHC)												
Rental vacancy rate (CMHC)												
No. of new accessible units												
Action progress (%)												
Notes/Comments:												
LEAD Collaboratively												
Funding secured (capital, operating)												
Partnership feedback survey												
Action progress (%)												
Notes/Comments:												

2. Monitoring and Reporting Table: Measures to Achieve (Actions)

Action	Strategic Theme	Partners	Annual Reporting Updates	Overall Status (Planned, Underway, Complete, Defer)	Results
Short Term (Years 1-3)					
1. Expand Supportive Housing	END				
2. Complete Supportive Housing	END				
6. Expand Outreach Support	END				
8. Enhance Spec. Services w/ Shelter	END				
13. Mental Health/Addiction Services	END				
16. Tenant Supports	SUSTAIN				
17. Housing Stability Services	SUSTAIN				
25. Municipal Land Inventory/Housing	BUILD				
38. Embed Healthcare Into Systems	LEAD				
46. Coordinated Data System	LEAD				
47. Budget Plan and Forecast	Implement				
48. Census/Data Review	Implement				
Medium Term (Years 4-6)					
9. Housing Protection Tools/Policies	END				
11. Enhance Prevention Education	END				
21. Explore Housing Transition Paths	SUSTAIN				
22. Update Housing Agreements	SUSTAIN				
23. Expand Skills & Program Supports	SUSTAIN				
24. Update OPs / Affordable Housing	BUILD				
29. ARU Enhancements	BUILD				
30. Study/Consider IZ for CPP Areas	BUILD				
32. Increase RGI Units	BUILD				
43. Public Awareness & Education	LEAD				
44. Strengthen Connections	LEAD				
49. 5-Year Plan Review	Implement				
Long-Term (Years 7-10)					
26. Assemble 3 Build-Ready Sites	BUILD				
50. Housing Needs Assessment	Implement				
Duration (Throughout Years 1-10)					
3. By-Names Data	END				
4. Expand Case Management	END				
5. Strengthen Flexible Supports	END				
7. Increased Prevention Funding	END				
10. System of Prevention & Diversion	END				
12. Strengthen Rural Resources	END				
14. Capital Repair Programs	SUSTAIN				
15. Housing Support Programs/Funds	SUSTAIN				
18. Housing for Vulnerable Popns.	SUSTAIN				
19. Eviction Prevention	SUSTAIN				
20. Rent Payment Program	SUSTAIN				
27. Affordable Home Own Initiatives	BUILD				

Action	Strategic Theme	Partners	Annual Reporting Updates	Overall Status (Planned, Underway, Complete, Defer)	Results
Duration (Throughout Years 1-10) – Cont.					
28. Accelerate AH Partnerships	BUILD				
31. Housing for Low-Income Seniors	BUILD				
33. Support New Innovative Housing	BUILD				
34. Strong Political Alignment	LEAD				
35. Sustainable Funding Advocacy	LEAD				
36. Sustain Community Tables	LEAD				
37. Strengthen Coordinated Access	LEAD				
39. Increase Cross-Sector Collab.	LEAD				
40. Private Sector Partnerships	LEAD				
41. Include Lived/Living Experience	LEAD				
42. Culturally Responsive Approach	LEAD				
44. Information/Success Sharing	LEAD				