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## MANAGEMENT REPORT

**Date:** March 10, 2026  
**To:** Social Services Subcommittee  
**From:** Michelle Melady, Research and Program Analyst  
Jeff Wilson, Manager of Housing  
**Report Number:** SOC26-005  
**Attachments:** None

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**Title:** Housing and Homelessness Divisions 2025 Year in Review

**Objective:** To provide the Social Services Subcommittee with an update on the 2025 activities of the Housing and Homelessness Divisions and future directions for the Divisions.

**Background:** As the Service System Manager (SSM) for Stratford, St. Marys, and Perth County, the Housing and Homelessness Divisions are responsible for oversight of social housing and homelessness response programs in the local service delivery area. The 10 Year Housing and Homelessness Plan identifies as its priority areas: Ending Homelessness, Creating Affordable (formerly Attainable) Housing Options; Sustaining Community Housing; and Addressing a Diversity of Needs. Programs which support these priority areas include:

- *Housing Allowances and Rental Supplements:* These benefits are a targeted way to increase rental affordability, are administered by the Housing and Homelessness Divisions, and may be funded through the municipal, provincial, or federal governments.
- *Local Housing Providers:* The City of Stratford is the sole shareholder and operator of the Perth & Stratford Housing Corporation, which includes 652 rent-geared-to-income units. The Housing Division has funding and administrative partnership with seven not-for-profit housing programs which provide 197 rent-geared-to-income units in the community.
- *Homelessness Prevention and Housing Stability –* As Consolidated Municipal Services Manager, the City of Stratford is responsible for administering homelessness prevention and housing stability programs, in partnership with local municipalities and community partners.

This report provides an analysis of local data related to these areas of service delivery, and directions for the Divisions in 2026.

**Analysis:**

**Housing Allowances and Rent Supplements**

Housing allowances, rent supplements, and housing benefits are a targeted way to increase affordability without having the need for a capital project to be budgeted for and built. These benefits are issued to either the tenant or landlord, based on eligibility, with the purpose of making private market rentals be able to be geared to income and need. The chart below shows that there was a decrease in housing allowances issued from 2024 to 2025. This decrease is primarily due to a reduction in provincial funding for rent supplements and housing allowances as well as a change in the calculation for the amount of funding to be provided.

Chart 1: Rental Supplements and Housing Allowances 2024-2025

	2024	2025	Increase/Decrease
<b>Rent Supplements</b>			
Total Households Supported	147	146	-1
Average Amount	\$471	\$448	-\$23
<b>Housing Allowances</b>			
Total Households Supported	81	49	-32
Average Amount	\$465	\$269	-\$196
<b>Canada Ontario Housing Benefit (COHB)</b>			
Cumulative Households Referred	150	162	+12

**Capital Investment**

Canada-Ontario Community Housing Initiative spending was \$849,300 in 2025, which is an increase from 2024 due to the previous Canada-Ontario Community Housing Initiative (COCHI) allocation used towards the rebuild of Perth & Stratford Housing Corporation building of 9 Fulton St., Milverton. 2025 COCHI funding was allocated to social housing providers for the following projects:

- Windows and furnaces for Banbury Cross Housing Co-Operative
- Gutters, downspouts, asphalt, balconies, fencing and furnaces for Bard of Avon Housing Co-Operative
- Accessibility improvements for the Emily Murphy Centre
- Windows and accessibility improvements for Festival City Co-Operative Housing
- Plumbing, a retaining wall, and access improvements for Little Falls Co-Operative Housing

- Access improvements for the Perth & Stratford Housing Corporation
- Elevators, concrete, plumbing and accessibility improvements for Spruce Lodge Non-Profit Housing
- Sidewalks, steps, and furnaces for Vineyard Village Non-Profit Housing

Chart 2: Perth & Stratford Housing Corporation Repairs 2024-2025

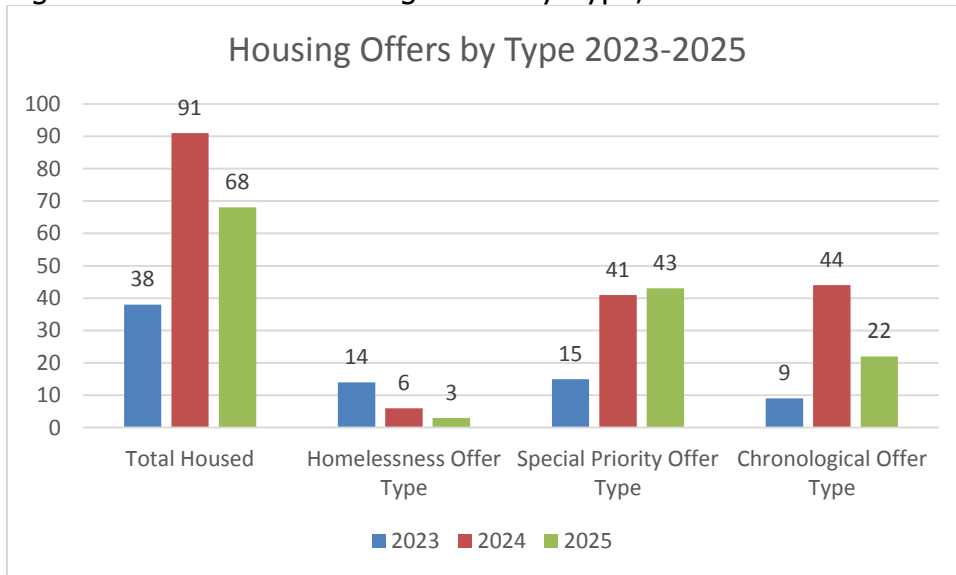
	2024	2025	Increase/Decrease
PSHC Repairs	\$3.1 million	\$3.4 million	+\$300,000
PSHC Capital Upgrades	\$1.7 million	\$941,000	-\$759,000
Work Orders	4,196	5,546	+1,350

This data shows an increase in overall repairs spending, which coincides with the number of work orders completed in 2025 also increasing. Capital upgrades fluctuate year-over-year.

### Centralized Waitlist and Housing Offers

Overall, the waitlist has steadily been increasing. As of December 2023, there were a total of 459 households on the waitlist, increasing 28% to 590 households in December 2024, and increasing 19% to 704 households in December 2025. The waitlist only decreased for 4 months of the 36 months in the period discussed.

Figure 1: Number of Housing Offers by Type, 2023-2025



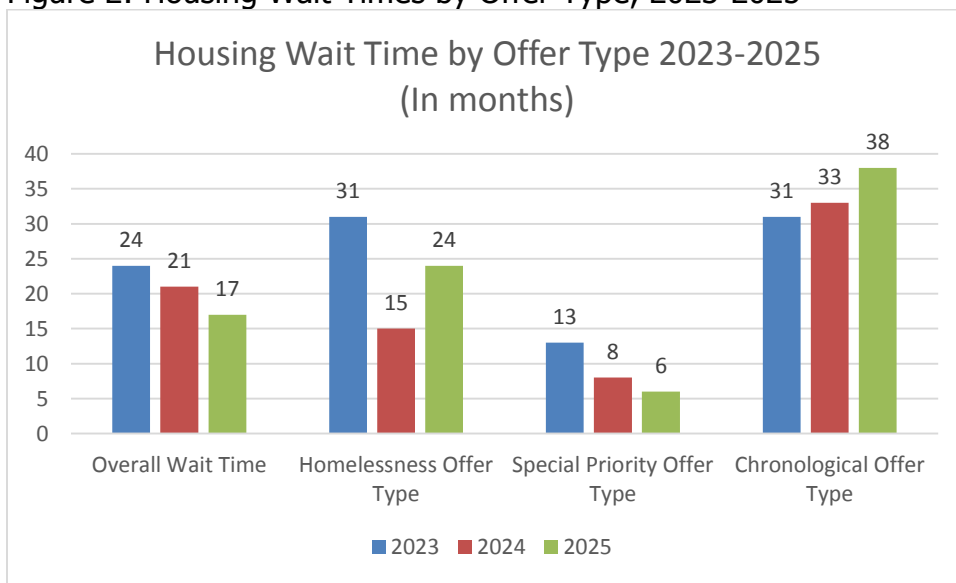
The chart above shows the number of offers by offer types from the Centralized Waitlist for all rent-gear-to-income housing placements including rent supplements and social housing providers. An increase of 78% from 2023-2025 in total households housed was observed, although a decrease of 25% from 2024-2025 in total households housed was observed. The offer type of homelessness is consistently decreasing over the past three

years. The offer type of Special Priority Status, which can include individuals who have experienced abuse or trafficking, has increased significantly over the past three years.

This is due to most offers going to households with Special Priority Status. Every fifth offer outside of Special Priority Status is issued to an individual or family experiencing homelessness from the waitlist who is also on the local By-Name-List, with the rest being considered a chronological offer within Perth & Stratford Housing Corporation. The offers shown in this figure captures all programs that house individuals and families from the Centralized Waitlist and do not reflect the 1:5 ratio of homelessness offers that Perth and Stratford Housing Corporation practices.

Wait times are increasing for those waiting on the waitlist and receiving offers based on chronological order. The length of time between application and housing offer have increased 22% from 2023-2025 for chronological offers. The average wait time for all of Ontario for rent-geared-to-income housing programs is 65 months. Wait times per offer type are shown below.

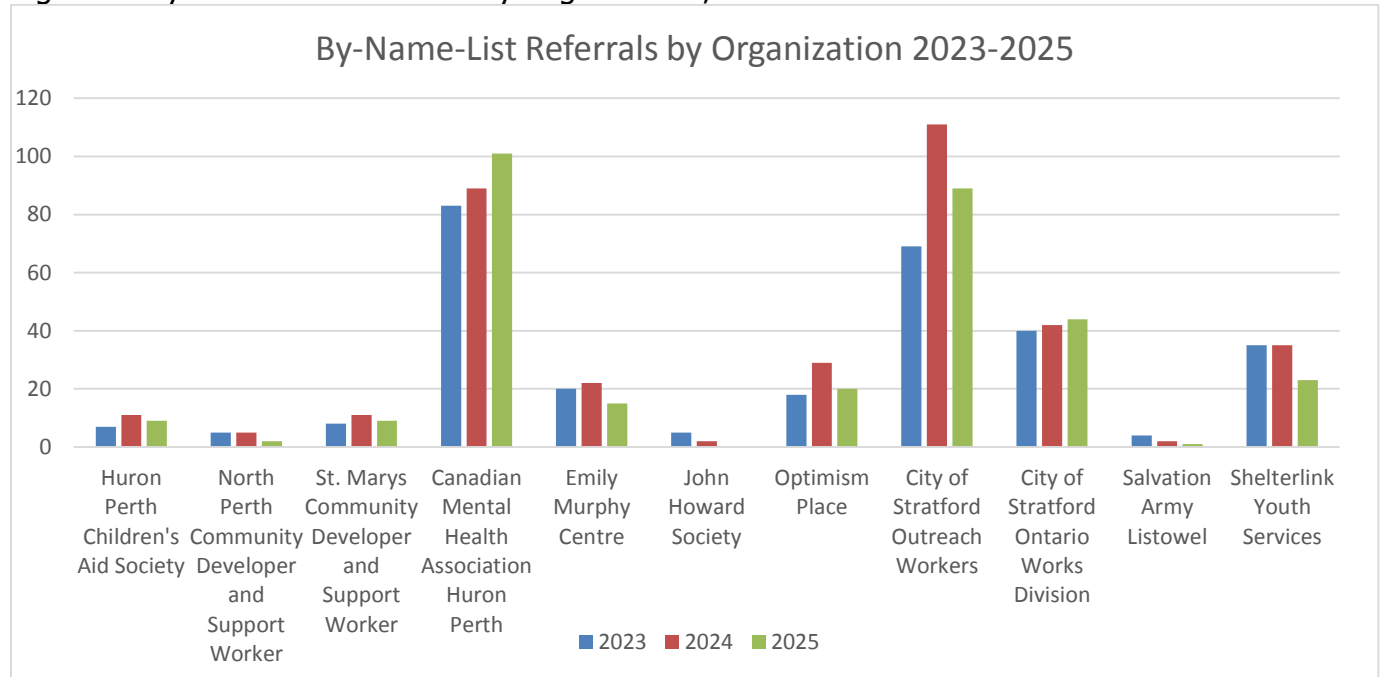
Figure 2: Housing Wait Times by Offer Type, 2023-2025



## Homelessness

The following data was collected by using the By-Name-List. This data is collected by several local agencies that support and/or frequently come in contact with those experiencing homelessness. The below chart shows referrals to the By-Name-List by organization. Exact numbers are not shown because one person may be referred to the By-Name-List by more than one agency. The three largest referral sources are the City of Stratford Social Services Outreach Workers, the Canadian Mental Health Association Huron Perth, and the City of Stratford Ontario Works Division.

Figure 3: By-Name-List Referrals by Organization, 2023-2025



Temporary, informal living arrangements, informally known as 'couch-surfing,' are the most common form of homelessness reported in the service manager area with 117 individuals reporting this during at least one monthly update in 2023, 127 in 2024, and 112 in 2025. This shows there is a bit of variation but overall, this is a steady trend for those experiencing homelessness.

Unsheltered homelessness has slightly decreased in the service manager area with eighty-seven reporting being unsheltered during at least one monthly update in 2023. This decreased to 85 in 2024 and 80 in 2025.

The number of individuals who accessed emergency accommodations in 2023 was 210, in 2024 was 211, and in 2025 was 201. While this represents a reduction, the decrease is not considered statistically significant.

Of those on the local By-Name-List, 221 reported being a victim of domestic violence in 2023, 241 in 2024, and 207 in 2025.

The total number observed for households with children or have children who would return to the household upon becoming housed, were 44 in 2023, 54 in 2024, and 34 in 2025. This shows an overall decrease. This may be attributed to the higher instances of Special Priority Status housing offers for rent-geared-to-income housing in 2025. The most common family household compositions are families with 1 or 2 children. An average of sixteen families per year have two children in the household and an average

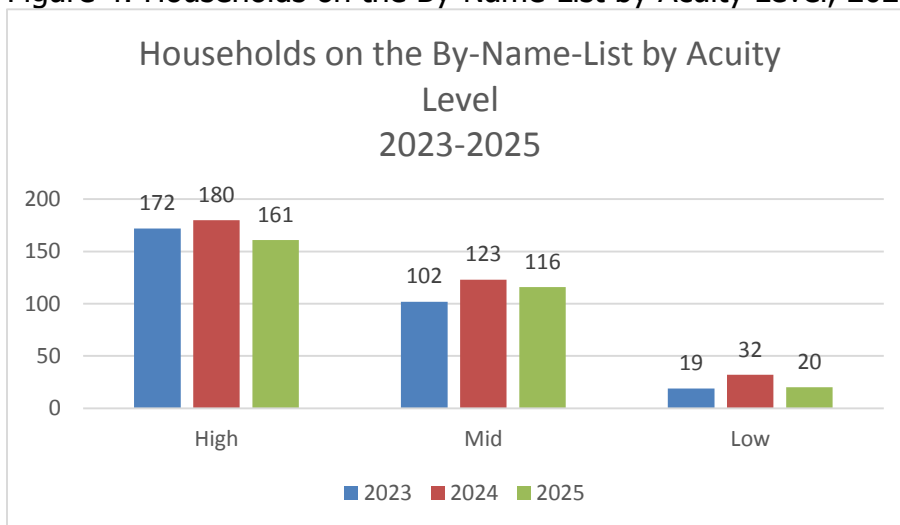
of fourteen families per year have had one child in the household. This indicates a larger need for 2-and/or 3-bedroom units.

Chart 3: Households on By-Name-List that secured housing, 2023-2025

	2023	2024	2025
Total Housed	83	115	88
Proportion Housed in Private Market Housing	48%	51%	58%
Proportion Housed in Subsidized Housing	36%	41%	32%
Proportion who were housed with type unknown	16%	8%	10%
Total who were housed and returned to homelessness	31	36	45

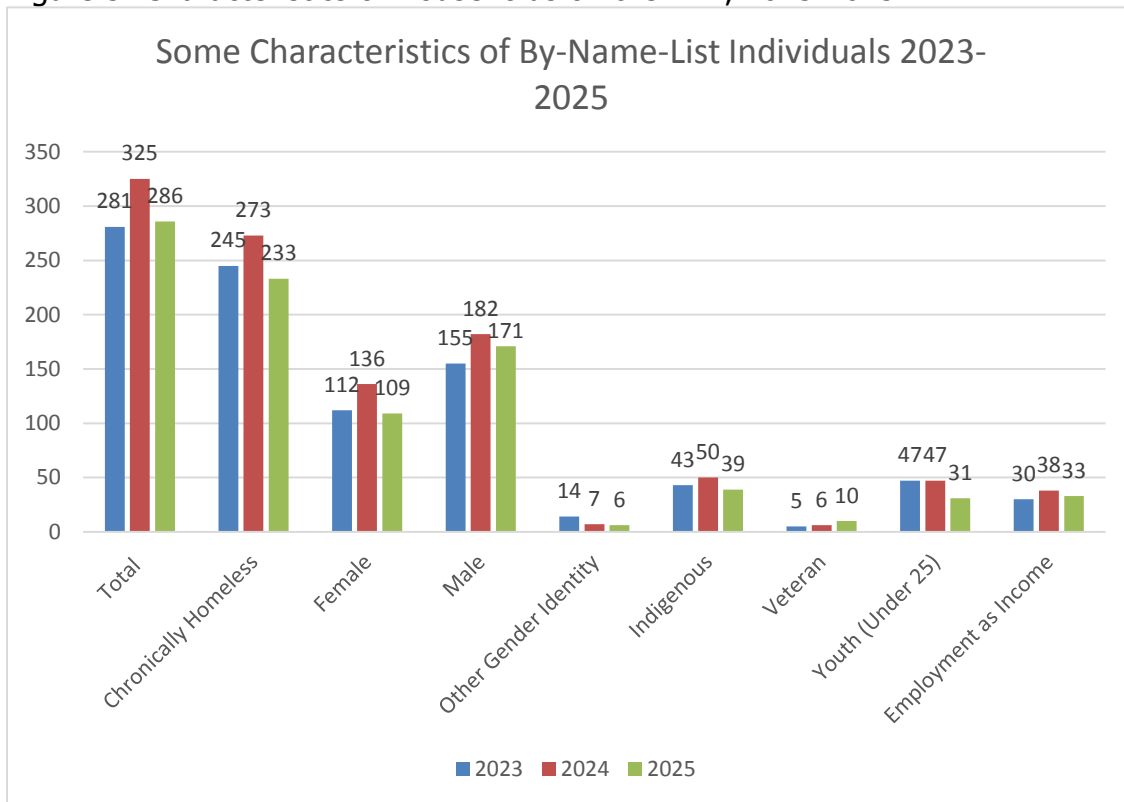
The insight from this chart is that there was a slight decrease in those housed from 2025 compared to 2024, although an overall increase from 2023. There is an observed increase in those securing housing in the private market, although this may be due to a change in May 2025 where the By-Name-List began considering someone in a room rental to be housed, whereas they would have been previously considered to be homeless although provisionally accommodated. There is a significant increase in those who returned to homelessness from housing, which may indicate that there is a lack of appropriate housing available for those who are exiting homelessness. Lacking appropriate housing may mean the housing is not affordable for the individual or the individual may require more support in order to live independently based on a complexity of barriers that people experiencing homelessness often face. The chart below shows that most individuals on the By-Name-List are of high complexity based on acuity level measured by the Vulnerability Index - Service Prioritization Decision Assistance Tool.

Figure 4: Households on the By-Name-List by Acuity Level, 2023-2025



The last figure, which is below, observes some characteristics of households on the By-Name-List. Many of the characteristics do not seem to change according to the proportion of total individuals on the By-Name-List. There is a slight decrease in individuals with a gender identity other than female or male. There is a slight increase in veterans experiencing homelessness. There is a slight decrease in youth experiencing homelessness.

Figure 5: Characteristics of Households on the BNL, 2023-2025



### Moving into 2026

Key activities planned for 2026, following the 10 Year Housing and Homelessness Plan’s priority areas are as follows:

*Ending Homelessness* – The focus in the year ahead will be the strengthening of partnerships with local community agencies with the goal of promoting housing stability and ending homelessness.

*Creating Affordable Housing Options* – The Housing and Homelessness Divisions will continue working with private landlords with the goal of seeking more opportunities for rent supplement and housing allowance partnerships.

*Sustaining Community Housing* – The Housing and Homelessness Divisions are continuing to work with not-for-profit housing providers to determine and address long-term capital and operational needs.

*Addressing a Diversity of Needs* – In addition to strengthening partnerships with local community service agencies to better serve tenants and clients, the Housing and Homelessness Divisions will be continuing to expand the provision of transitional and supported housing.

**Financial Implications:**

**Financial impact to current year or future year operating budget:**

There are no financial impacts of this report but monitoring ongoing data and trends will inform planning and decision-making regarding housing and homelessness programs.

**Link to Asset Management Plan:**

With building condition assessment data being gathered currently, this link will be demonstrated in future reports.

**Alignment with Strategic Priorities:**

**Build Housing Stability**

Housing and homelessness programs managed by the City of Stratford are intended to support and strengthen vulnerable individuals in our community. Monitoring and reporting on trends and impact in these areas allow better-informed decision-making which can then strengthen services.

**Alignment with One Planet Principles:**

**Health and Happiness**

Encouraging active, social, meaningful lives to promote good health and wellbeing.

**Staff Recommendation: THAT the report titled, "Housing and Homelessness Divisions 2025 Year in Review " (SOC26-005), be received for information.**

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**Recommended by:** Kim McElroy, Director of Social Services  
André Morin, CPA, Chief Administrative Officer