

BRANTFORD-BRANT

Housing Stability Plan

2025-2035:

From Crisis Response to System Change





A Shared Commitment to Housing Stability

Housing stability is essential to the health, dignity, and long-term prosperity of everyone who lives and works in the City of Brantford and the County of Brant. Safe, stable, and affordable housing enables individuals and families to thrive, strengthens communities, and supports economic and social well-being across the region. As housing pressures continue to evolve, meeting the needs of residents requires a coordinated, community wide response grounded in prevention, increased affordable housing supply, and access to appropriate supports.

The City of Brantford delivers housing and homelessness services for both the City of Brantford and the County of Brant through a shared social services system. Together, the elected Councils of the City of Brantford and the County of Brant recognize the meaningful progress achieved in recent years, including new affordable housing development, stronger coordination across services, and improved outcomes for residents seeking stable housing. At the same time, both Councils acknowledge that housing challenges remain significant and that sustained, long-term action is required to respond to growing demand and increasing complexity.

The Brantford–Brant Housing Stability Plan 2025–2035 sets out a shared vision and a clear, actionable ten year framework to prevent and reduce homelessness, strengthen housing stability, and increase access to affordable housing across the region. The Plan establishes measurable priorities and guides decisions and investments developed collaboratively by elected officials from both the City and the County, while remaining flexible and responsive to changing community needs over time.

Through this Housing Stability Plan, the elected Councils of the City of Brantford and the County of Brant affirm their shared leadership and responsibility to advance housing stability for current and future residents. Working in partnership with community organizations, service providers, Indigenous partners, other levels of government, and residents, both Councils commit to sustained, evidence-based action to strengthen housing stability across the region over the next decade.

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Executive Summary

Ontario is at a critical point in its homelessness crisis. New data from the [Association of Municipalities in Ontario](#) reveals the unprecedented and growing stress on individuals, families, communities, and governments.

Nearly 85,000 Ontarians were known to be homeless in 2025, an increase of almost 8% in just one year and nearly 50% since 2021. People are also staying homeless for longer periods of time with more than half of homeless Ontarians meeting the definition of chronic homeless, meaning they have been without a home for at least six months or have cycled in and out of homelessness repeatedly. Provincially, the waitlist for social housing has grown to over 300,000 households, reflecting the urgent need for more deeply affordable housing.

The 2025–2035 Brantford–Brant Housing Stability Plan sets out clear actions, targets, and accountability measures to reduce homelessness, strengthen housing stability, and increase access to affordable housing over the next decade. As the Service Manager for the City of Brantford and the County of Brant, the City of Brantford will lead coordinated, evidence-based action focused on prevention, housing stability, and measurable system outcomes.

Responding to rising housing instability, the Housing Stability Plan shifts the local system away from crisis management toward more integrated, housing-focused solutions. It prioritizes preventing homelessness wherever possible, reducing the length of time people remain unhoused, and ensuring that experiences of homelessness are rare, brief, and non-recurring. These priorities are supported through real-time data from the By-Name List, a community-wide Coordinated Access System, and clear performance measures that are reported on regularly to Council and the community.

Over the past several years, Brantford–Brant has taken meaningful steps to strengthen housing and homelessness system coordination, expand affordable and supportive housing, and improve eviction prevention, outreach, and housing retention. Building on this progress, the Housing Stability Plan identifies where municipal action can advance outcomes immediately and where sustained provincial and federal investment is required to achieve long-term system change.

The Plan is organized around five strategic goals that will provide the framework from 2025 to 2035:

1 Reduce homelessness and work towards Functional Zero

2 Advance a human-rights based response to unsheltered and encampment homelessness

3 Increase and maintain affordable housing supply

4 Provide targeted and equitable support for priority populations

5 Strengthen system integration and advocacy

Each goal is supported by prioritized outcomes with targets and defined reporting timelines. Actions are clearly distinguished as municipal-led, senior government dependent, or requiring shared responsibility, supporting transparent decision-making and effective advocacy.

Together, these actions position Brantford–Brant to move beyond crisis response toward sustained, accountable progress on housing stability while clearly identifying the partnerships and resources required to deliver lasting change.

Progress and System Context

Since the publication of the Brantford–Brant Housing Stability Plan 2014–2024 Five Year Review (2019), the community has made meaningful progress across the housing continuum. Through initiatives such as the *Mayors’ Housing Partnerships Task Force* and the resulting *Affordable Housing Action Plan* and the *Brantford-Brant Municipal Housing Master Plan 2020–2030 (BBMHMP)*, a housing development target of 843 affordable housing units by 2030 was established. Of this total figure, 506 units were identified to be municipally developed, and 337 units were projected to be developed by non-profit organizations.

As of June 2026, 307 units of municipally developed housing have been completed or are in various stages of planning, representing 61% progress towards the municipal housing development goals set by the BBMHMP. In addition, non-profit organizations currently have 142 affordable housing units under development, with an estimated 112 units in various stages of planning. Including these proposed developments, a total of 252 non-profit affordable housing units are in the development pipeline, representing 75% progress toward the target of 337 affordable housing units to be delivered by non-profit organizations.

The Service Manager’s Centralized Housing Waitlist is at its lowest level in a decade, with over 928 families housed since 2019.

The City of Brantford has achieved strengths in homelessness system coordination and data quality that has been recognized at both provincial and national levels. The implementation of a community-wide Coordinated Access System and a real-time By-Name List has strengthened the community’s ability to track need, prioritize households, and measure outcomes. Brantford–Brant has received national recognition for achieving Reaching Home level Coordinated Access for attaining high quality By-Name List data standards and Built for Zero Canada through the Canadian Alliance to End Homelessness.

Innovative local responses including the City of Brantford Encampment Network housing outreach model, the Housing Stability Worker Program, and Live Well Brantford–Brant Supportive Housing Program have demonstrated strong results in preventing eviction, supporting housing retention, and reducing returns to homelessness. Major projects are also advancing, including the development of a holistic housing hub at 389 West Street, Brantford and new supportive housing projects led by community partners.

Ongoing Pressures and Emerging Risks

Despite this progress, pressures on housing and homelessness continue to intensify nationally, provincially, and locally. Homelessness has grown rapidly across Ontario, and Brantford–Brant is not immune.

The January 2026 AMO report confirms that nearly 85,000 Ontarians experienced homelessness in 2025, almost 50 per cent more than in 2021, with more than half now experiencing chronic homelessness. Shelters routinely operate at capacity, more seniors are experiencing housing instability and homelessness for the first time, and service providers are perpetually supporting individuals with increasingly complex needs.

These trends demonstrate that homelessness in Ontario is no longer a short-term issue, but reflects broader, ongoing system pressures such as systemic breakdown driven by persistent gaps in housing supply, affordability, income supports, and health and social services. Housing affordability remains the primary driver of housing instability.

Indigenous peoples, youth, seniors, single parent households, particularly women led households and survivors of intimate partner violence, experience disproportionately high rates of housing insecurity and homelessness. Indigenous peoples are significantly overrepresented among those experiencing homelessness, reflecting the ongoing impacts of historical and systemic factors, including inequities and underinvestment.

At the same time, municipalities are funding a growing share of housing and homelessness responses while facing constrained fiscal tools.

In 2024, funding for Housing and Homelessness programs in Ontario was an estimated \$4.1 billion, combining contributions from municipal, provincial, and federal governments to fund various services including homelessness prevention, emergency shelters, transitional housing, supportive housing, and affordable housing. The [Association of Municipalities of Ontario](#) estimates that municipalities now fund more than half (over \$2.1 billion) of the approximately \$4.1 billion spent annually on housing and homelessness supports by all levels of government.

Without sustained and better aligned provincial and federal investments, the gap between need and system capacity will continue to widen.

Purpose and Approach

The 2025-2035 Housing Stability Plan responds to immediate system pressures and will guide decision-making for long-term structural challenges.

It was developed using a mixed-methods approach that combined quantitative data analysis, a literature review conducted in partnership with Wilfrid Laurier University, extensive community engagement conducted between January and March 2026, and a review of previous local consultations led by both municipalities.

In total, the Housing Stability Plan was informed by more than **1,800 survey responses**, over **300 focus group participants**, and more than **60 in-depth interviews**.

The Housing Stability Plan is grounded in evidence-based practices such as prevention, diversion, Housing First, supportive housing, and coordinated access, while centering human-rights, equity, and Indigenous-led approaches.

It represents a shared commitment to coordinated local action and recognizes that homelessness is preventable, that housing stability improves health and community wellbeing, and that long-term success depends on strong partnerships across housing, health, social services, and Indigenous governance.

Strategic Commitments (2025–2035)

Work Toward Functional Zero Homelessness

Brantford–Brant is committed to reducing homelessness so that it is rare, brief, and non-recurring. The Housing Stability Plan establishes clear interim milestones informed by real time By-Name List data, with the goal of advancing towards Functional Zero for priority populations by 2031 and across all populations by 2035.

Expand Prevention and Housing First Responses

The community will prioritize eviction prevention, diversion, rent supplements, and after-housing supports, building on demonstrated success through programs such as the Housing Stability Worker Program, which has prevented eviction in the vast majority of cases supported.

Deliver and Protect Affordable and Supportive Housing

Building on the momentum of 559 affordable housing units completed or underway since 2019, the Housing Stability Plan advances municipal and non-profit housing delivery targets, expands supportive and transitional housing options, and prioritizes the preservation of existing community housing at risk due to End-of-Mortgage transitions.

Advance a Human-Rights Based Response to Unsheltered Homelessness

The City will continue to strengthen the impact of the City of Brantford Encampment Network (COBEN) by delivering coordinated outreach, prioritized pathways to housing, and improved health and safety supports for people experiencing unsheltered homelessness in the City of Brantford and the County of Brant.

Launch a Holistic Housing Hub at 389 West Street, Brantford

Through phased redevelopment, the 389 West Street site will deliver emergency shelter, transitional housing, supportive housing, and permanent affordable housing options. Co-locating housing with health and social services will improve system flow, reduce prolonged shelter stays, and limit repeated reliance on crisis responses.

Deliver Targeted and Equitable Supports for Priority Populations

The Housing Stability Plan embeds specific pathways that target priority populations and survivor centred responses within Coordinated Access to reduce inequities and improve housing stability outcomes.

Strengthen System Integration and Advocacy

The Housing Stability Plan commits to establishing housing linked pathways across health care, justice, and child welfare systems, supported by coordinated advocacy for sustained provincial and federal investment aligned with demonstrated local need.



Highlights 2019-2024

The City of Brantford, as Service Manager for the City of Brantford and County of Brant, has significantly advanced the delivery of housing and homelessness initiatives since the publication of the Brantford-Brant Housing Stability Plan 2014-2024 - Five Year Review:

Stronger Homelessness System Coordination

- Implemented a community-wide Coordinated Access System, creating a single, standardized pathway to housing and supports.
- Established a real-time quality By-Name List, improving the ability to prioritize households, target resources, and track outcomes.
- Achieved national recognition for homelessness data quality and system coordination through Built for Zero Canada.

Expanded Prevention and Housing Stability Supports

- Launched the Housing Stability Worker Program, successfully preventing eviction in the vast majority of cases supported.
- Expanded the Live Well Brantford–Brant Supportive Housing Program, providing intensive, wraparound housing supports for youth and adults with complex needs.
- Strengthened partnerships between housing providers and community agencies to support tenancy retention and reduce returns to homelessness.

Growth in Affordable and Supportive Housing Supply

- Completed or advanced nearly 559 affordable housing units across the City of Brantford and the County of Brant through municipal and non-profit housing development.
- Introduced the Brantford-Brant Municipal Housing Master Plan to guide long-term use of City-owned land and investment in affordable housing.
- Advanced major projects, including supportive housing developments and planning for a holistic housing hub at 389 West Street.

Improved Emergency and Unsheltered Response

- Expanded emergency shelter capacity and implemented 24-hour/7-day emergency shelter intake to improve access and safety.
- Shifted encampment response and strengthened inter-agency collaboration from enforcement based approaches toward coordinated outreach through the City of Brantford Encampment Network (COBEN), focusing on housing pathways and access to community resources.
- Strengthened inter-agency collaboration to better respond to complex physical health, mental health, and substance use needs of people residing unsheltered through the Coordinated Access and Complex Case Committee tables.

Reduced Barriers to Housing Access

- Modernized the Service Manager's Centralized Housing Waitlist, resulting in its lowest level in a decade and improving fairness and transparency.
- Increased use of financial housing subsidies like rent supplements and portable housing benefits to support housing stability in the private rental market.
- Improved system navigation for households at risk of homelessness through centralized intake and housing resource supports.

The progress achieved between 2019 and 2024 demonstrates that coordinated action, data driven decision-making, and targeted investment can produce tangible results.

The 2025-2035 Brantford-Brant Housing Stability Plan builds on this foundation, focusing on scaling effective approaches, addressing persistent gaps, and setting clear, measurable targets to respond to growing housing instability over the next decade.

Action Plan

The Brantford-Brant Housing Stability Plan 2025-2035 was informed by consultation, quantitative data analysis, and research with Wilfrid Laurier University.

Goals

The Brantford-Brant Housing Stability Plan incorporates the following goals:

Goal 1 Reduce homelessness and work toward Functional Zero

Goal 2 Advance a human-rights based response to unsheltered and encampment homelessness

Goal 3 Increase and maintain affordable housing supply

Goal 4 Provide targeted and equitable support for priority populations

Goal 5 Strengthen system integration and advocacy

Implementation

The Brantford-Brant Housing Stability Plan provides the framework for implementing a phased Action Plan that prioritizes prevention, housing stability, and long-term system change.

Actions are organized by five strategic goals, with actions sequenced over short-, medium-, and long-term horizons. Actions are identified as municipal-led, shared, or dependent on senior government funding to ensure transparency, accountability, and realistic expectations.

Goal 1: Reduce Homelessness and Work Toward Functional Zero

The Action Plan prioritizes preventing homelessness, reducing the length of time people remain homeless, and increasing exits to permanent housing. Key actions include strengthening Coordinated Access and diversion practices at all entry points, expanding the Housing Stability Worker Program to prevent evictions, increasing the use of rent supplements, and implementing population specific housing pathways for priority populations. Progress toward Functional Zero will be tracked using By-Name List data, with targeted supports to ensure chronic homelessness becomes rare, brief, and non-recurring.

Goal 2: Advance a Human-rights Based Unsheltered and Encampment Response

Actions under this goal focus on voluntary, housing-focused responses to unsheltered homelessness. The Plan strengthens the City of Brantford Encampment Network (COBEN), expands proactive outreach, and prioritizes people living in encampments for housing through Coordinated Access. Additional actions address immediate health and safety needs, reduce reliance on motels, and improve coordination with healthcare and justice systems to prevent discharges into homelessness.

Goal 3: Increase and Maintain Affordable Housing Stock

The Action Plan advances municipal and non-profit affordable housing development targets, including deeply affordable and supportive housing. Actions include delivering approved municipal projects, supporting non-profit and Indigenous housing providers, advancing phased redevelopment at 389 West Street, and using planning and financial tools such as Community Improvement Plans and Municipal Housing Facilities Agreements. The Plan also emphasizes preserving existing affordable housing through balanced End-of-Mortgage and End-of-Operating Agreement transitions and proactive asset management.

Goal 4: Provide Targeted and Equitable Supports for Priority Populations

This goal ensures housing and supports respond to the needs of populations facing the greatest barriers, including Indigenous peoples, youth, seniors, survivors of intimate partner violence, and rural residents. Actions include embedding priority pathways within Coordinated Access, strengthening Indigenous-led housing and governance, expanding youth and senior specific supportive housing options, and improving rural outreach and access. Equity outcomes will be monitored through disaggregated data and system wide equity indicators.

Goal 5: Enhance System Integration and Advocacy

The Action Plan strengthens integration across housing, health, social services, and justice systems, while advancing coordinated advocacy for sustainable funding. Key actions include establishing an implementation table for the housing hub, formalizing housing linked health and justice pathways, improving performance reporting and public transparency, and aligning municipal advocacy with provincial and federal funding cycles.

Monitoring and Accountability

The Housing Stability Plan is supported by a performance framework that tracks inflow and outflow from homelessness, shelter system pressure, housing stability, and housing supply outcomes. Progress will be reviewed through existing governance tables and reported regularly to Council and the community.

The Service Manager holds overall accountability, working in partnership with the City of Brantford, the County of Brant, Indigenous organizations, and community agencies.

This Plan positions Brantford-Brant to move from crisis response to measurable system change, while clearly identifying where municipal action can advance outcomes now and where sustained senior government partnership is required.

The full Action Plan including detailed actions, timelines, performance measures, leads, and funding dependencies is included in Appendix A (Action Plan). A condensed version is provided in Appendix B (Condensed Action Plan).

Progress and Monitoring

Progress under the Housing Stability Plan will be monitored through a combination of data driven performance tracking, regular reporting, and governance oversight embedded in existing housing and homelessness systems.

At the system level, core datasets including the By-Name List, HIFIS, Point-in-Time Counts, shelter occupancy data, and centralized waitlist data will be used to track inflow, outflow, chronic homelessness, time to housing, eviction prevention, and housing placements. These indicators align directly with the Measures identified under each Goal in the Action Plan, allowing staff to assess whether actions are producing the intended outcomes.

Operationally, progress will be reviewed through existing governance and coordination structures, including the City of Brantford Encampment Network (COBEN), the Brantford-Brant Coordinated Access System, the Community Advisory Board, and internal municipal planning and reporting processes.

These tables will review performance trends, identify bottlenecks, and recommend course corrections where targets are not being met.

Reporting will occur through regular internal dashboards and formal public reporting, such as legislated annual updates to the Ministry of Municipal Affairs and Housing (MMAH), Social Services Committee, and the community. These reports will summarize key indicators, highlight progress toward Functional Zero milestones and housing supply targets, and identify risks, gaps, or shifts in demand requiring policy or resource adjustments.

Progress monitoring will be ongoing and adaptive. Data trends will be used to report performance and to actively inform investment decisions, partnership priorities, and advocacy efforts with provincial and federal governments over the life of the plan.



Housing Policy

Housing and homelessness planning in Ontario is shared across municipal, provincial, and federal governments, with distinct roles and responsibilities at each level.

Under the *Housing Services Act, 2011*, the City of Brantford is designated as the Service Manager for the City of Brantford and the County of Brant. In this role, the City is responsible for planning, funding, and coordinating community housing and homelessness services and for developing and implementing a ten-year Housing Stability Plan.

Service Manager responsibilities include maintaining rent-geared-to-income housing, administering the centralized housing waitlist, entering into and overseeing agreements with housing providers, allocating housing and homelessness funding, and reporting on system performance and outcomes. Within this authority, municipalities play a central role in prevention, system coordination, housing stability, and the delivery of municipal and non-profit housing solutions.

Provincial and federal housing strategies establish the broader policy and funding context within which local housing and homelessness systems operate. Federal initiatives such as **Canada's National Housing Strategy** and **Reaching Home: Canada's Homelessness Strategy**, alongside provincial frameworks such as **Ontario's Community Housing Renewal Strategy**, emphasize reducing chronic homelessness, expanding supportive housing, accelerating housing supply, and strengthening accountability through measurable system outcomes. Funding programs associated with these strategies including the Canada–Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI), Canada–Ontario Housing Benefit (COHB), as well as other federal and/or provincial programs and grants are essential to advancing deeply affordable and supportive housing at scale.

Canada–Ontario Community Housing Initiative (COCHI)

COCHI is a federal–provincial program designed to sustain and preserve Ontario's existing community housing system. It provides funding to support repairs, capital renewal, and affordability protections for municipally owned, non-profit, and co-operative housing, including projects reaching the end of their original operating agreements or mortgages. COCHI also supports limited expansion of rent assisted units where funding and approvals allow.

Ontario Priorities Housing Initiative (OPHI)

OPHI is a flexible, shared-cost program that supports the creation of new affordable housing and provides housing assistance in the private rental market. Eligible uses include capital development, rent supplements, housing allowances, and home-repair programs such as Ontario Renovates. OPHI is intended to respond to local housing pressures but is time-limited and subject to annual provincial allocations.

Canada–Ontario Housing Benefit (COHB)

The Canada–Ontario Housing Benefit is a portable, income-based housing benefit that helps low income households pay rent in the private market. The benefit is provided directly to the household, and is portable, allowing recipients to retain assistance if they move. COHB is jointly funded by the federal and provincial governments and is targeted to priority populations, including people experiencing or at risk of homelessness.

Reaching Home: Canada’s Homelessness Strategy

Reaching Home is the federal government’s primary homelessness funding program. It provides community based funding to prevent and reduce homelessness through housing-focused interventions such as outreach, housing stabilization, shelter diversion, Coordinated Access, and data systems. Funding is delivered through distinct streams, including the Housing Reduction Innovation fund, which is project-based and time-limited.

Homelessness Reduction Innovation Fund (HRIF)

The Homelessness Reduction Innovation Fund is a \$45-million federal initiative, administered by the [Canadian Alliance to End Homelessness \(CAEH\)](#) in partnership with the National Indigenous Homelessness Council (NIHC), providing one-time grants to Canadian communities to test, implement, and document innovative, system-level projects that lead to measurable reductions in homelessness.

Build Canada Homes

Build Canada Homes is a new federal agency within Housing, Infrastructure and Communities Canada (HICC) that will build affordable housing at scale. It will leverage public lands, offer flexible financial incentives, attract private capital, facilitate large portfolio projects, and support modern manufacturers to build the homes that Canadians need. Build Canada Homes has three primary functions: build affordable homes; finance affordable homes; and catalyze the housing industry.

Homelessness Prevention Program (HPP)

Ontario’s Homelessness Prevention Program is the Province’s primary funding stream supporting individuals and families who are homeless or at risk of homelessness. HPP funds a range of interventions, including emergency shelters, street outreach, eviction prevention, temporary accommodation, and housing stability supports. While foundational to local homelessness response systems, HPP funding is allocated annually and is not permanently indexed to population growth or housing market conditions.

Collectively, these programs currently form the core funding framework of the local housing and homelessness system; however, most are time-limited, capital-funding focused, or subject to periodic renewal. Long range housing and homelessness planning is constrained by the absence of permanent and predictable funding commitments from provincial and federal governments. This funding uncertainty places increased pressure on municipal Service Managers and respective municipalities on long-range, system-wide planning.

Many of the programs that address homelessness prevention, supportive housing operations, rent supplements, and system coordination rely on funding that is short-term, time-limited, and requires frequent renewal. This uncertainty limits the ability of municipalities and community partners to plan over a ten year horizon, sustain proven programs, retain skilled staff, or confidently advance housing projects that require long-term operating support. In the absence of stable senior government funding aligned with local planning cycles, municipalities are required to manage growing system pressures with constrained fiscal tools, increasing financial risk and the delivery of durable, preventative housing solutions at scale is undermined.

The lack of permanent and predictable provincial and federal funding commitments creates ongoing challenges for long-range planning, undermining program stability, workforce retention, and the ability to maintain or expand effective housing and homelessness interventions.

Indigenous Housing Policy Context

Indigenous housing policy is guided by Indigenous-led frameworks and commitments to reconciliation, equity, and self-determination. National and provincial initiatives, including the **Truth and Reconciliation Commission's Calls to Action** and the **National First Nations Homelessness Action Plan**, underscore the need for Indigenous governance, decision-making authority, and culturally grounded housing solutions.

Indigenous peoples continue to experience disproportionate housing instability and homelessness as a result of colonialism, displacement, and systemic inequities. A minimum of 13.2% of homeless Ontarians are Indigenous, despite accounting for only about 3% of Ontario's population.ⁱ Effective responses require Indigenous-led housing and support approaches, rather than one-size-fits-all models alongside sustained federal and provincial investments that reflect the scale and nature of need.

Municipal Constraints and Advocacy

Municipalities carry increasing responsibility for housing and homelessness responses while operating within constrained fiscal tools.

The Association of Municipalities of Ontario (AMO) has noted that provincial and federal funding has not kept pace with rising construction costs, operating pressures, and growing service demands. Municipalities account for the largest and fastest growing share of housing and homelessness funding in Ontario, while facing limited fiscal tools to respond.ⁱⁱ At the same time, municipalities are expected to deliver more housing, respond to unsheltered homelessness, and address complex health and social needs.

Within this context, the 2025-2035 Brantford–Brant Housing Stability Plan serves two purposes: guiding action within municipal authority and strengthening evidence-based advocacy for sustained provincial and federal investment.

By clearly distinguishing municipal-led actions from those dependent on senior government funding or policy change, the Housing Stability Plan supports transparent decision-making, realistic expectations, and coordinated advocacy aligned with demonstrated local need.



Methodology

The Brantford-Brant Housing Stability Plan 2025-2035 was developed using a mixed methods approach that combined community engagement, data analysis, and research.

From January to March 2026, targeted community engagement consisted of surveys, focus groups, and interviews with community agencies, municipal leadership and staff, and people with lived experience of housing instability.

A review of previous consultation was conducted, including consultation from **Brantford 2050: Our Path Forward (2025)**, **Community Safety and Wellbeing Plan (2025)**, **Healthy Aging Strategy (2025)**, **Intimate Partner and Gender-Based Violence Community Action Plan (2025)**, **Empowering Youth Strategy (2025)**, **Building Safer Communities with Neurodivergent Artist Collective (2025)**, **Food Security Action Plan (2025)**, **Town and Gown Action Plan (2025)**, **Let's Talk Rental Housing (2025)**, **Newcomer Welcome Day (2025)**, **Housing Stability Worker Pilot Evaluation**, **National Housing Day (2025)**, and **389 West Street Community Consultation (2025)**.

Additionally, feedback was incorporated from County of Brant strategic plans, including **Our Future Brant: Strategic Plan 2024-2027**, **County of Brant Community Safety and Wellbeing (2025)**, **A Roadmap to Housing Needs in Brant (2025)**, and **County of Brant's Plan for an Age-Friendly Community (2021)**.

In total, this Housing Stability Plan was informed by 1,800+ survey responses, 300+ focus group participants, and 60+ one-on-one interviews.

Staff also reviewed quantitative data from the Homeless Individuals and Families System (HIFIS), Point-in-Time (PIT) Counts, Statistics Canada, County of Brant Housing Needs Assessment, City of Brantford Housing Needs Assessment, and departmentally tracked data.

Wilfrid Laurier University faculty and students conducted a literature review of best practices and analyzed qualitative data from surveyed individuals with lived experience of homelessness in Brantford-Brant. Research from Brantford Native Housing and Wilfrid Laurier University, which included insight from over 60 Indigenous people with lived experience of housing instability in Brantford-Brant, was also incorporated.ⁱⁱⁱ

Together, these inputs provided comprehensive evidence to inform the priorities and actions outlined in this plan.

Community Profile

Population

The City of Brantford and the County of Brant are experiencing sustained population growth alongside rising housing pressures, with distinct urban and rural dynamics shaping local need.

Brantford functions as the region's primary urban centre, with a higher concentration of renters, services, and homelessness. The County of Brant is predominantly rural and faces unique challenges related to transportation access, service availability, and housing choice.

Across Brantford–Brant, population growth is occurring alongside an aging demographic, particularly among residents aged 65 and over. This trend is increasing demand for accessible, age-friendly housing, supportive living options, and proximity to health and community services. At the same time, income levels remain below provincial averages, and a significant proportion of households rely on fixed or low incomes, heightening vulnerability to housing instability.

Table 1: Population Growth and Projections

Population	Brantford	Brant
2016	98,563 ^{iv}	35,640 ^v
2021	104,688 ^{vi}	39,474 ^{vii}
Projected 2035	128,046 ^{viii}	49,490 ^{ix}

Figure 1: Population Growth Estimates, 2015-2025

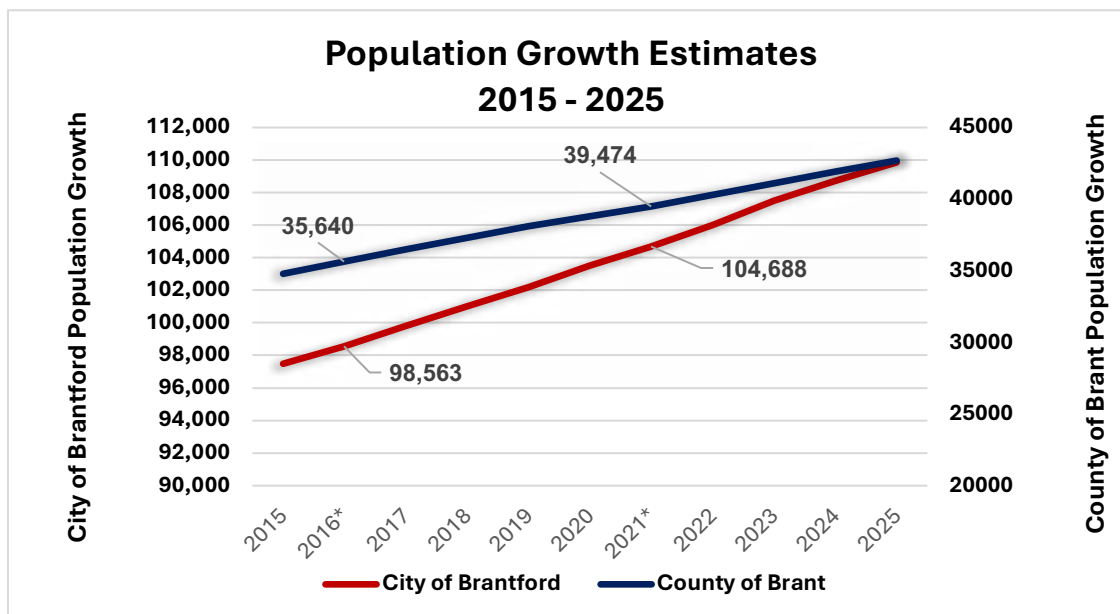


Table 2: Age Distribution, Brantford CMA vs. Ontario

Age demographic	Brantford CMA	Province of Ontario
0-14	17.1%	15.8%
15-64	63.6%	65.6%
65 and older	19.3%	18.5%
85 and older	2.5%	2.4%



Housing Affordability

Spending over 30% of income on housing is a widely used indicator of housing affordability risk, recognized by the Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada.

Housing affordability is a strong driver of housing instability in Brantford–Brant with a growing share of renter households spending more than 30% of their income on housing costs, placing them at increased risk of eviction and homelessness.

It is very important to note that the Brantford Census Metropolitan Area (CMA) is consistently below the provincial average, where housing is more affordable compared to Ontario and most peer communities in both Census years.

However, despite improvements, one in five Brantford CMA households still spent more than 30% of income on housing in 2021, confirming ongoing affordability pressures. The most recent available data from Statistics Canada is from 2021 and does not capture post-2021 rental cost increases, meaning current affordability pressures are likely more severe than reflected in currently available data.

Table 3: Housing Affordability, 2016 vs 2021

Geography	2016	2021	Change
Ontario	27.7%	24.2%	-3.5 pts
Brantford CMA	23.3%	20.5%	-2.8 pts
Hamilton CMA	25.2%	23.0%	-2.2 pts
Haldimand-Norfolk CMA	24.6%	21.0%	-3.6 pts
Peterborough CMA	27.0%	22.1%	-4.9 pts
Kingston CMA	26.0%	22.6%	-3.4 pts
Greater Sudbury CMA	21.5%	17.2%	-4.3 pts

In the Brantford CMA, 38.6% of renter households spend more than 30% of income on housing. This is comparable to Ontario overall (38.4%) and comparator municipalities. Even in regions with lower overall affordability pressure, roughly one-third or more of renters exceed the affordability threshold.

Affordability pressures are substantially lower for homeowners, but still meaningful. In the Brantford CMA, 13.2% of owner households spent more than 30% of income on housing. Brantford performs better than Ontario overall (17.7%) and is comparable or better than most peer communities.

Figure 2: Housing Affordability



Income Status

Based on the latest national and regional data, 10.2% of Canadians live in poverty with child poverty and deep poverty¹ levels showing concerning trends.

Using 2021 census-based indicators and historical data, around 13-15% of all residents in the City and 8-10% of residents in the County are considered as living with low income.

Based on the latest available data and provincial averages, approximately 7.2% of the population under age 65 in the City and County are estimated to be receiving social assistance either through Ontario Works or the Ontario Disability Support Program (ODSP).^{2,x}

Canada's child poverty rate is currently at 10.7% which is the highest since 2017.^{xi} In comparison, Ontario's child poverty rate is at 31.4% for children under the age of 18, 33% for children under the age of 6, and 29.3% for children in single female parent households. Children represent 33% of foodbank users in Ontario despite being only 20% of the population.^{xii}

Senior citizens over the age of 65 comprise one of the larger age groups in the City and County and are the fastest growing demographic. While not all senior citizens rely exclusively on a fixed income³, a majority rely primarily on government transfers. Nationally, over 70% of seniors depend on OAS, GIS, and CPP as their main income sources.^{xiii} Applying this information locally, approximately 22,000 seniors in the City of Brantford and the County of Brant are on a fixed income.

Figure 3: Estimated Children in Poverty (based on 2021 Census data and 2023 national trends)

Region	Estimated Children in Poverty	Based on National/Provincial Rates
City of Brantford	~ 1,900–2,700	10.7%–15% of children under 14
City of Brant	~ 520–840	8%–12% of children under 14

1. Deep Income Poverty is defined as having disposable income below 75% of the Market Basket Measure (MBM) threshold. MBM is Canada's official poverty line, based on the cost of a basket of goods and services representing a modest standard of living.

2. This estimated percentage is combined and is based on provincial averages for Ontario in 2023-24 as specific recipient data for the County of Brant is not published separately.

3. Fixed income including the following sources: Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Canada Pension Plan (CPP).

Figure 4: Estimated Seniors on a Fixed Income

Region	Estimated Seniors on Fixed Income
City of Brantford	~ 13,800–15,000
City of Brant	~ 6,300–7,000

Ontario Works (OW) is Ontario’s primary social assistance program for individuals without disabilities. The OW program provides temporary financial assistance for essential living expenses (food, shelter) and connections to employment support (job training, resume workshops) to Ontario residents in urgent financial need. It aims to help recipients achieve financial independence, providing benefits and support toward sustainable employment.

Social assistance rates for the OW program have remained unchanged since October 2018. A single individual can receive up to a maximum of \$733 per month (\$343 for basic needs and \$390 for shelter). The prolonged rate stagnation has contributed to homelessness, food insecurity, deepened poverty outcomes, and increased reliance on OW and other community supports.^{xiv}

In 2025, Brantford-Brant had an average of 2,845 households receiving OW each month, 17% more than in 2024, a 63% increase since the 2021 low point, and a 43% increase since 2015. This is the highest Ontario Works caseload in Brantford-Brant in the past ten years. Caseload growth has averaged 16% per year since 2022, and if this trend continues, the local caseload is projected to reach 3,329 by the end of 2026 which is 18% (507 cases) above the Ministry’s forecasted average.

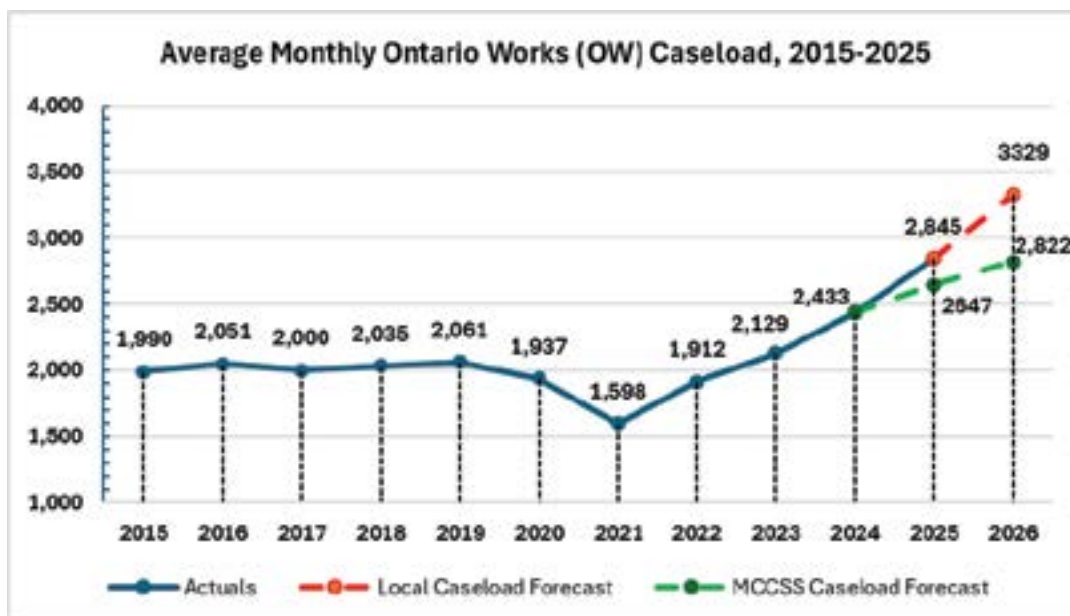
This lack of investment in funding the Ontario Works program results in competing systemic pressures in other areas such as community housing, homelessness, health care, and corrections.

Locally, the top two reported reasons for submitting an OW application in 2025 were “Inability to Obtain Employment and Employment Insurance Exhausted”, inferring that most caseload growth is likely driven by labour market instability, housing affordability pressures, and demographic shifts: factors consistently identified as key determinants of social assistance utilization.^{xv}

In February 2025, Brantford was listed as one of the top five cities in Canada most vulnerable to U.S. tariffs.^{xvi} Although caseload numbers cannot be entirely linked to geo-political and economic issues, the City of Brantford and County of Brant's unemployment rate reached 9.3% in December 2025, exceeding the provincial and national averages.

Under the current economic climate, it is expected that applications by Brantford-Brant citizens to Ontario Works will continue to increase, as social assistance caseloads typically rise early in an economic downturn and are slower to decline even after broader economic conditions have stabilized.

Figure 5: Average Monthly Ontario Works Caseload, 2015-2025



Core Housing Need

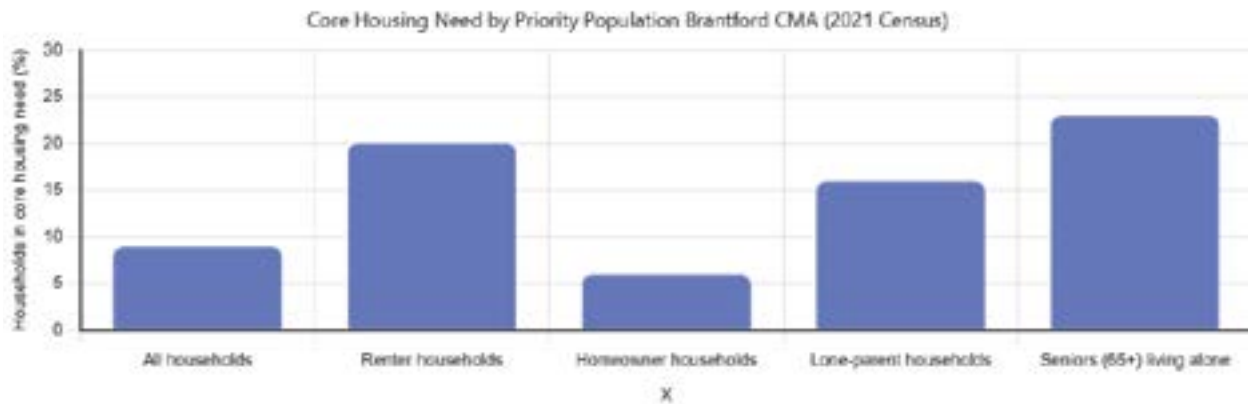
2021 Census data show that core housing need in the Brantford CMA is concentrated among specific priority populations.

While approximately one in eleven households overall experience core housing need, the rate rises sharply among renter households, lone parent families, and seniors living alone.⁴

Around one in five renter households are in core housing need, compared to a much smaller share of homeowners. Seniors living alone experience the highest rate of core housing need, reflecting the combined pressures of fixed incomes, rising housing costs, and limited access to smaller, affordable units.

These findings highlight the importance of targeted affordable rental supply, housing affordability supports, and aging in place solutions within the Housing Stability Plan.

Figure 6: Core Housing Need by Priority Population, Brantford CMA, 2021 Census



2021 Census data show that core housing need in the Brantford CMA is concentrated among National Housing Strategy priority populations, including women-led households, renters, lone-parent families, seniors living alone, Indigenous households, and people with disabilities.⁵

These inequities highlight the importance of targeted affordable and non-market housing supply, accessible and age-friendly housing, and affordability supports that respond to the distinct needs of priority populations over the next decade.

4. Percentages are rounded for clarity and based on Statistics Canada 2021 Census housing indicator data for the Brantford Census Metropolitan Area (CMA).

5. Detailed CMA level estimates for some priority populations are subject to Statistics Canada disclosure limits. Where Brantford specific disaggregation is unavailable, findings are informed by Census based Ontario and national patterns applicable to mid-sized CMAs.

Women and Women-Led Households

While Statistics Canada does not publish a single consolidated “women-led household” indicator at the CMA level, Census housing indicators consistently show that women experience higher rates of core housing need than men, particularly among women living alone and female-led lone parent families. Nationally, 12.8% of women-led households were in core housing need in 2021, with higher rates among senior women living alone. These gender based disparities are reflected across Ontario CMAs, including mid-sized communities such as Brantford.

Seniors (65+) Living Alone

Seniors living alone represent one of the highest risk populations for core housing need. Census data show that over one in five senior-led one person households are in core housing need, driven by fixed incomes, rising shelter costs, and limited availability of smaller, affordable, and accessible housing options. Given Brantford CMA’s aging population profile, housing pressures for seniors are expected to intensify over the life of the Plan without targeted intervention.

Lone-Parent Households

Lone-parent households experience significantly elevated rates of core housing need, with Census data indicating that approximately one in six lone-parent households are affected. Women account for the majority of lone-parent household maintainers, meaning affordability and housing constraints faced by this group disproportionately impact women and children. Affordability is the primary driver of core housing need for lone-parent families.

Renter Households

About 20% of renter households are in core housing need, compared to fewer than 10% of homeowner households. Considering NHS priority populations, including women-led households, seniors living alone, newcomers, and low-income households are over represented in the rental market, affordability pressures among renters have system-wide implications for housing stability.

Indigenous Households

Statistics Canada data show that Indigenous households are more likely to be in core housing need than non-Indigenous households, due to higher rates of affordability challenges and housing inadequacy. While Census disclosure rules limit detailed Indigenous housing data at the CMA level, these national and provincial trends are relevant to the Brantford CMA and underscore the need for culturally appropriate, Indigenous-led housing solutions.

People with Disabilities

Households with a person with a disability face higher rates of core housing need, reflecting affordability pressures, accessibility barriers, and limited availability of appropriate housing. Nationally, people with disabilities are more likely to be in core housing need than those without disabilities, a pattern that applies across Ontario CMAs, including Brantford and Brant County.



“We are seeing more seniors experiencing homelessness for the first time than ever before.”

Housing Stability Plan
Focus Group Participant, 2026

Health, Housing Stability, and Community Wellbeing

Housing stability is a foundational determinant of health for residents of the City of Brantford and the County of Brant.

Grand Erie Public Health (GEPH) identifies housing as a core social determinant of health that significantly influences physical health, mental well-being, substance use outcomes, and exposure to preventable health risks. Individuals and families who experience housing instability or homelessness are more likely to face poorer health outcomes, barriers to accessing care, higher exposure to stigma, and increased reliance on emergency health and social services.

Local public health surveillance demonstrates that substance use related harms remain a pressing health challenge in Brantford-Brant. GEPH's Opioid and Substance Use Surveillance System identifies sustained rates of opioid-related emergency department visits, non-fatal poisonings, and overdose deaths, drawing on data from the Ministry of Health, the Office of the Chief Coroner, and local police services. Evidence consistently links untreated substance use and concurrent mental health conditions with an increased risk of housing loss, challenges maintaining tenancies, and chronic homelessness, particularly in the absence of integrated housing and health supports.

Mental health pressures further compound housing instability. GEPH and its system partners, including the Brantford Brant Norfolk Ontario Health Team (BBNOHT), identify mental health and addictions as priority population health concerns. Public health reporting notes that individuals experiencing mental illness are at higher risk of eviction, shelter use, and prolonged homelessness when appropriate community based supports and affordable housing options are unavailable. These trends reinforce the importance of supportive and transitional housing models that integrate health, mental health, and addiction services to promote housing retention and long-term stability.

In 2025, Brantford-Brant saw the lowest rate of suspected drug-related deaths and emergency department visits due to opioid-related poisoning that the community had seen since 2018. While opioid related deaths have declined since 2021, substance use continues to be closely linked with precarious housing, trauma, stigma, and difficulty maintaining tenancies. The presence of concurrent mental health conditions, untreated addiction, and limited access to consistent, integrated treatment are key risk factors that can precipitate eviction, involvement with emergency systems, or chronic homelessness, especially for individuals living in poverty or without stable social supports.

These challenges are reinforced by Ontario Health Team data showing that mental health, addictions, and homelessness are priority areas for the BBNOHT. The BBNOHT estimates that more than 30,000 people in the region require some level of mental health support annually and identifies homelessness as both a cause and a consequence of poor health outcomes.

Individuals experiencing homelessness face heightened barriers to primary care, higher rates of unmanaged chronic illness, and increased reliance on emergency services, all of which make it more difficult to secure and sustain housing. Community homelessness reporting further shows a high proportion of individuals who are chronically homeless, many with complex health needs that cannot be adequately addressed through emergency shelter alone, underscoring the need for supportive housing models that integrate health, mental health, and addiction services.



Housing Instability and Homelessness Profile

Homelessness has increased significantly in Brantford–Brant in recent years, reflecting broader provincial and national trends.

Everyone Counts 2024 – Highlights Report Part 2 published by Housing, Infrastructure, and Communities Canada (HICC), presents the national findings from the 2024 coordinated Point-in-Time (PiT) Count.^{xxi}

The report shows that communities nationwide are experiencing similar patterns in homelessness, including significant variation in where people stay overnight, diverse demographic profiles, and persistent themes such as long-term homelessness, early onset of housing instability, and complex health and disability related needs. It also identifies consistent systemic drivers such as income insecurity, movement between communities, and the disproportionate overrepresentation of Indigenous peoples, newcomers, 2SLGBTQI+ individuals, and racialized groups within the homeless population.

These national trends closely mirror those observed in local PiT Counts, including the one conducted in Brantford-Brant. The same factors influencing homelessness across Canada—chronic homelessness, mental and physical health challenges, and the need for coordinated, system-level responses—are evident at the municipal level. HICC’s published report reinforces that Brantford-Brant’s experiences align with broader national patterns in the drivers, demographics, and service needs surfaced through local enumeration and survey efforts.

In 2024, the Association of Municipalities of Ontario (AMO), in partnership with the Ontario Municipal Social Services Association (OMSSA) and the Northern Ontario Service Deliverers Association (NOSDA), selected HelpSeeker Technologies to quantify current and projected homelessness, identify and cost provincial-level solutions to achieve functional zero by 2030, and determine the investment gap between current and required funding across all government levels to address the homelessness crisis.

On January 9, 2025, the Association of Municipalities of Ontario (AMO) released a comprehensive report titled *Municipalities Under Pressure: The Growing Human and Financial Cost of Ontario’s Homelessness Crisis*. One year later, on January 13, 2026, AMO released *Municipalities Under Pressure One Year Later: An Update on the Human and Financial Cost of Ontario’s Homelessness Crisis* which updates key data to provide a picture of homelessness in Ontario one year after AMO’s previous report,^{xxii} underscoring the escalating urgency of Ontario’s homelessness crisis, highlighting the need for coordinated action across all levels of government, and reinforcing the growing pressures facing municipalities.

AMO's updated analysis confirms that Ontario has moved beyond a temporary homelessness crisis into a structural, system-level failure. Homelessness is growing fastest in rural and northern communities, encampments are expanding and decentralizing, and municipalities are shouldering an increasing financial burden with inadequate long-term tools. Without coordinated, multi-government investment focused on housing supply and prevention, homelessness is projected to intensify dramatically in human impact and fiscal cost.

In 2025, approximately 84,973 people experienced known homelessness in Ontario, representing a 7.8 per cent increase, about 6,200 individuals, over 2024. This continues a notable upward trend, with homelessness rising nearly 50 per cent since 2021. Although the rate of annual growth has slowed from the peak years of the COVID 19 pandemic (2021–2023), homelessness has neither stabilized nor declined, indicating sustained and significant system pressures.

The nature of homelessness in Ontario has also shifted. More than half of individuals experiencing homelessness are now considered chronically homeless, meaning they have remained unhoused for six months or longer or are repeatedly cycling through homelessness. **This points to a transition from primarily short-term housing instability to longer term and more complex housing and support needs.**

Homelessness is no longer concentrated in large urban centres. Rural communities like those in the County of Brant experienced a 31 per cent increase in homelessness in a single year, while Northern Ontario saw an increase of more than 37 per cent between 2024 and 2025. Since 2021, homelessness in Northern Ontario has grown by approximately 117.5 per cent which is more than double the provincial rate, highlighting significant regional disparities and service capacity challenges.

Encampments continue to be a visible and growing feature of homelessness across Ontario. An estimated 2,000 encampments were identified in 2025, up from approximately 1,400 in 2023. While targeted interventions see some reductions in large urban encampments, encampments are now generally smaller, more dispersed, and present across nearly all regions of the province. This trend is increasing operational pressures on municipal governments, public health systems, emergency services, and by-law enforcement.

The report also highlights ongoing and deepening inequities affecting Indigenous Peoples. At least 13.2 per cent of people experiencing homelessness identify as Indigenous, despite Indigenous Peoples comprising approximately three per cent of Ontario's population; this figure is widely regarded as an undercount. Indigenous homelessness increased by 23 per cent between 2024 and 2025, reflecting deep systemic barriers and housing supply inequities.

Local Point-in-Time (PiT) Count Data

A Point-in-Time (PiT) Count is an enumeration method that seeks to identify the number of people experiencing homelessness at one specific Point-in-Time. The PiT Count is comprised of two components: an enumeration of those who are homeless (conducted through system data analysis, visual identification, and conversations) and a survey to better understand the stories, experiences, and needs of people experiencing homelessness.

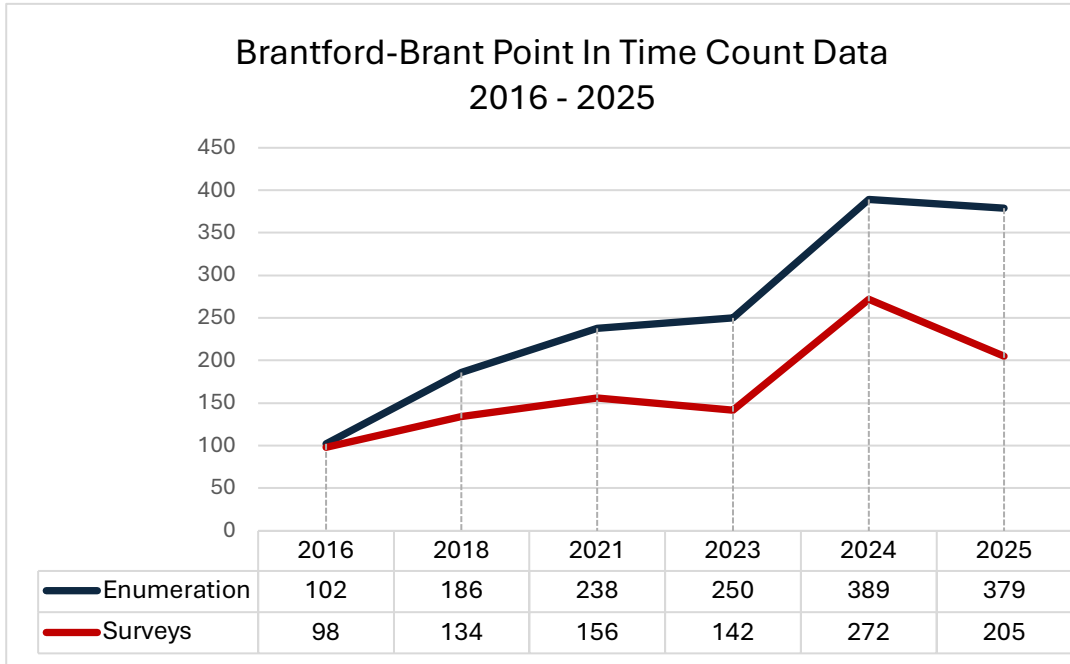
The PiT Count methodology is unable to capture everyone experiencing homelessness in a community and should be viewed as an estimated minimum number of people experiencing homelessness on a given date.

Certain demographics within the homeless population are often harder to connect with during outreach activities due to their increased vulnerability, systemic barriers, and the experiences of hidden homelessness. This includes Indigenous peoples, women fleeing violence, 2SLGBTQI+ Youth, people living temporarily with others without guarantee of continued residence or access to permanent housing, and people accessing temporary rental accommodations without security of tenure. These groups are often overrepresented in populations experiencing homelessness but underrepresented in data collection.

The 2025 PiT Count enumeration completed in October 2025 for Brantford-Brant identified 379 individuals experiencing homelessness.⁶

6. The 2025 PiT Count figure is 43% lower than the City's By-Name List data which had 665 unique individuals identified as experiencing homelessness in October 2025. The difference between the By-Name List data from October 2025 and the results of the 2025 Point-in-Time (PiT) Count is expected.

Figure 7: Brantford-Brant Point-in-Time Count Data, 2016-2025



Quality By-Name List Data

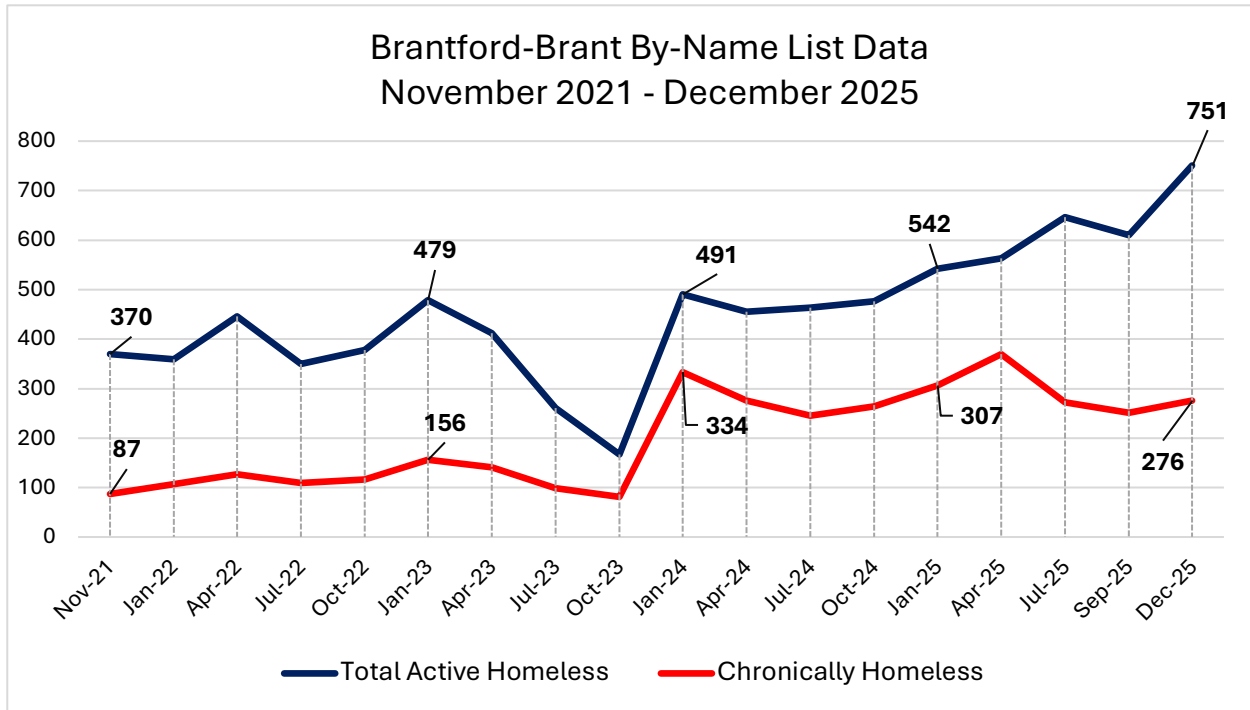
The City of Brantford has been nationally recognized for having Quality By-Name List (BNL) Data to provide an accurate and detailed measure of homelessness in Brantford-Brant.

A By-Name List is a real-time list of all people experiencing homelessness in a community. It includes a robust set of data points that support coordinated access and prioritization at a household level and an understanding of homeless inflow and outflow at a system level.

The BNL captures all known individuals experiencing homelessness in Brantford-Brant who have engaged with the homelessness system and have agreed to ongoing case management and is a more accurate measurement of all types of homelessness.

In December 2025, 751 individuals were identified as being homeless in Brantford-Brant with 276 meeting the definition of chronically homeless.

Figure 8: Brantford-Brant By-Name List Data, November 2021 - December 2025



Who Is Experiencing Homelessness

To determine a community picture of who is experiencing homelessness in Brantford-Brant, By-Name List data was compiled for March 2026.

Data drawn from the Homeless Individuals and Families Information System (HIFIS) reflects only those individuals who have accessed homelessness serving programs and provided consent, and therefore likely underrepresents the full scope and diversity of hidden, unsheltered, or episodically homeless populations within the community.

In March 2026, 766 unique individuals were known to be experiencing homelessness in Brantford-Brant with 290 people (40%) meeting the definition of chronically homeless.

Of these, 132 people (17%) were identified as experiencing unsheltered homelessness.

Indigenous people were disproportionately represented, with 152 individuals (20%) identifying as Indigenous, reflecting ongoing impacts of systemic discrimination. Five individuals identified as veterans, highlighting a smaller but important subgroup with distinct service and support needs. In terms of gender, the population was predominantly male (433 individuals), while 324 identified as female, three as non-binary, and six individuals chose not to disclose their gender, illustrating some diversity in gender identity alongside continued gaps in disclosure.

Homelessness in Brantford–Brant spans the full age spectrum, affecting children, youth, adults, and seniors. Notably, 103 children under the age of 12 were experiencing homelessness, emphasizing the significant impact on families and early childhood development. A further 88 youth aged 13 to 24 were identified, a group often navigating the transition to independence without stable housing or supports. The largest age cohort was adults aged 25 to 49, with 413 individuals, followed by 116 older adults aged 50 to 64. Forty-six individuals were seniors aged 65 and older, highlighting growing vulnerability among aging populations who may face fixed incomes, health challenges, and limited housing options.

Household composition data further illustrates the varied experiences of homelessness locally. While 462 individuals were single, a substantial portion were part of family units: 135 individuals identified as heads of household and 169 identified as family members, such as spouses or dependents. This reflects the presence of both individual and family homelessness within the system and underscores the need for a diverse range of housing responses, including family-appropriate shelter, transitional housing, and long-term affordable options.

Collectively, these figures demonstrate that homelessness in Brantford–Brant is not confined to one demographic group but affects people across genders, ages, and household types. The data reinforces the importance of coordinated, equity-informed, and prevention-focused strategies within the Housing Stability Plan to address both immediate needs and the structural drivers of homelessness in the community.

Figure 9: Gender of individuals experiencing homelessness in Brantford-Brant, HIFIS

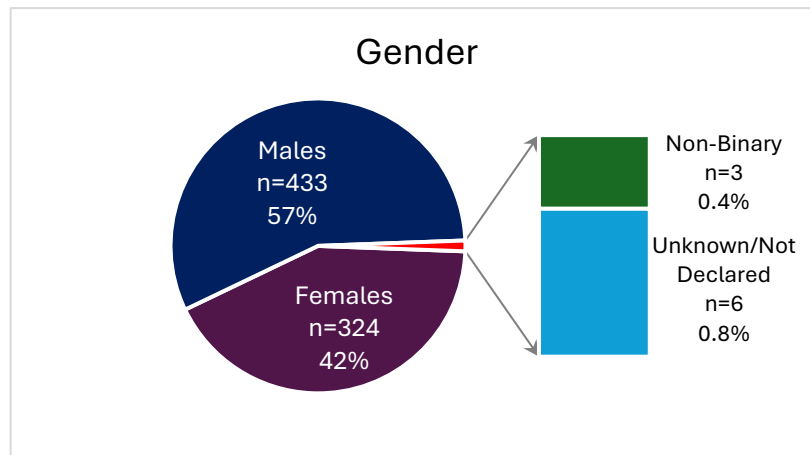


Figure 10: Ages of individuals experiencing homelessness in Brantford-Brant, HIFIS

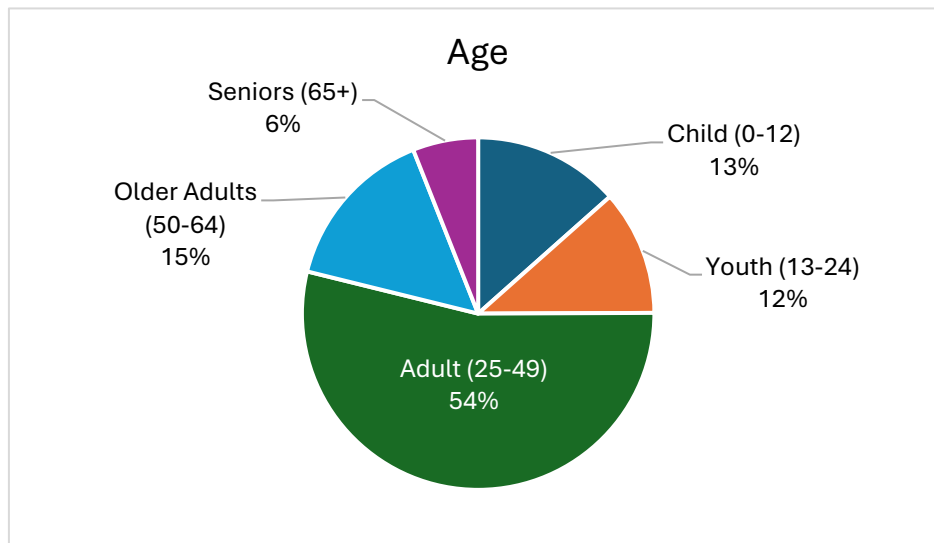
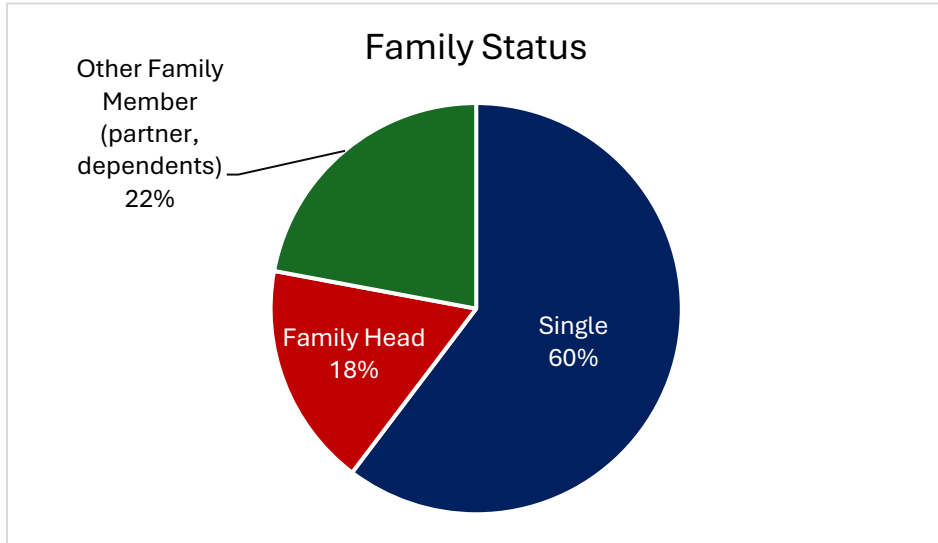


Figure 11: Family status of individuals experiencing homelessness in Brantford-Brant, HIFIS



Unsheltered Homelessness

According to AMO's 2026 update, *Municipalities Under Pressure: One Year Later*, encampments were reported in most of Ontario's homelessness service areas in 2025, based on data collected from the province's 47 municipal service managers, indicating that encampments are now a widespread issue rather than confined to a small number of large urban centres.

AMO's 2025 homelessness report warned that rising unsheltered homelessness was driving a rapid growth in encampments across Ontario, with Service Managers reporting about 1,400 encampments province-wide and noting that people were remaining unhoused for longer due to a severe shortage of affordable and supportive housing.

The 2026 AMO update confirmed these warnings, finding that unsheltered homelessness has continued to expand, with an estimated 2,000 encampments reported in 2025, increasingly smaller and more dispersed across urban, rural, and northern communities despite efforts to address large sites.

Encampments are a visible symptom of systemic failures in housing supply, income supports, and mental health and addictions services. Enforcement alone will not reduce unsheltered homelessness without sustained investments in housing and supports.

City of Brantford Encampment Network (COBEN)

Since July 2023, collaboration and coordination with multiple community partners that are members of the Brantford-Brant Coordinated Access system has greatly improved, providing a community response to encampments in the City of Brantford and the County of Brant.

The City of Brantford Encampment Network (COBEN) coordinates and leads encampment response in the City of Brantford and the County of Brant. Current COBEN partner organizations include Brantford Native Housing, Grand River Community Health Centre (GRCHC), Gihekdagye Friendship Centre (BRISC), City of Brantford's Family and Income Stability Division (Ontario Works), Ontario Disability Support Program, SOAR Community Services including the Housing Resource Centre and Emergency Shelter Intake, Brantford Rapid Access to Addiction Medicine Clinic (RAAM), Crisis Outreach and Support Team (COAST), Mobile Crisis Response Team (MCRT), and Brantford Public Library.

Identified gaps in previous encampment outreach service delivery led to the Housing-Bylaw Pilot Project, launched in July 2023, to provide outreach services to people residing in encampments. This program was subsequently made permanent in April 2025 and is expanding in 2026 to provide street outreach in the City of Brantford and regular encampment and street outreach services in the County of Brant.

A coordinated and trauma-informed response is essential when engaging with individuals experiencing homelessness. People experiencing homelessness in general, and encampment residents in particular, continue to face significant stigma. Vulnerable populations remain overrepresented among those experiencing homelessness and are at heightened risk of housing instability. The needs of unhoused individuals are shaped by intersecting and often compounding systemic barriers, emphasizing the importance of the City of Brantford's collaboration with relevant community partners to ensure the provision of comprehensive and coordinated support.

In 2025, a total of 278 encampments were visited: a 13% increase in comparison to the previous two years. Encampment outreach staff had 249 unique encounters, of which 238 people (96%) were identified as known to the system. Staff had 223 repeat encounters, meaning staff met individuals in an encampment that they had already engaged with previously in the year.

In 2023, 2024, and 2025 substance use was the number one self-reported cause of homelessness by people residing in encampments followed by mental health and family crisis.



I am forever grateful for you guys. Once you showed me how to do housing, it was all downhill and easy. I would have died out there without you, and I'm really proud of us.

Outreach Client Interview, 2026



Regarding city homelessness outreach workers: **"They were positive and wanted to actually solve homelessness problems," Jessica said. "They saved our lives and helped us accomplish other tasks such as getting our identification back and birth certificates."**

Brantford Expositor Article, Written by Vincent Ball, 2024

Community Advisory Board (CAB)

Under Reaching Home: Canada's Homelessness Strategy, a Community Advisory Board (CAB) is a locally established, representative body that provides strategic direction and community oversight for federal homelessness funding.

The CAB is responsible for guiding and approving the community's Housing Stability or Community Plan, ensuring it reflects local priorities, Indigenous participation, and the voices of people with lived and living experience of homelessness. It also assesses and recommends projects for Reaching Home funding to the Community Entity, helping ensure investments are aligned with outcomes such as homelessness prevention, housing stability, and reductions in chronic homelessness. The CAB supports accountability by advising on progress reporting, community engagement, and continuous system improvement in accordance with federal Reaching Home directives.

The City of Brantford is the Community Entity for Reaching Home funding and works closely in partnership with members of the local CAB to monitor the federal funding for homelessness-related initiatives, identify service gaps, and advocate for vulnerable community members. The CAB is comprised of federal staff from Housing, Infrastructure and Communities Canada (HICC), municipal staff, community services providers, Indigenous partners, and people with lived experience (PWLE).

Brantford-Brant Coordinated Access System

A Coordinated Access System (CAS) is a community-wide approach that ensures people experiencing or at risk of homelessness can access housing and supports through a standardized, fair, and transparent process, regardless of where they first seek help.

Reaching Home requires communities to use Coordinated Access to assess needs consistently, prioritize those with the greatest vulnerability, and match people to appropriate housing resources, supported by shared data systems such as HIFIS. The Canadian Alliance to End Homelessness (CAEH) reinforces Coordinated Access as a best practice for eliminating homelessness, emphasizing equity, Housing First principles, and the use of real-time data (e.g., By-Name Lists) to make housing placements faster, more effective, and focused on those most in need.

Complex Case Committee

The Complex Case Committee supports the Brantford-Brant Coordinated Access System by bringing together multiple agencies to case conference individuals with the highest and most complex needs that have been identified via the By-Name List or frontline partner referrals. This model has proven effective in improving coordination, reducing service silos, and advancing housing outcomes for high-acuity individuals and is aligned with best practices reflecting a high level of system coordination that many other communities are working to develop.

Identified System Gaps

Service and system gaps for people experiencing homelessness persist due to the scale of homelessness, the accelerating pace of growth, and the diverse and complex needs of the population.

In addition to long-term planning, consultation with key stakeholders identified several immediate needs. Focus group participants outlined the need for accessible 24-hour sheltering especially during extreme weather; storage solutions for people living unhoused; increased access to hygiene facilities including showers and laundry; and enhanced transportation supports.

Participants also emphasized the importance of providing people experiencing unsheltered homelessness dedicated digital support for court, health, and administrative appointments; skills-building and housing-readiness supports; and the expansion of culturally appropriate, Indigenous-led programs and services.

Addressing gaps through upstream prevention, long-term system planning, and responding to critical needs today will help reduce homelessness and create a safer and more dignified experience for individuals experiencing homelessness and make it infrequent and episodic.



“I’m not sure people realize how many barriers there are to getting off the street”

Laurier research participant



“... there’s no place to really rent if you’re on Ontario Works.”

Laurier research participant

Achieving Functional Zero

Achieving Functional Zero in the City of Brantford and the County of Brant

In 2024, Lethby Consultants completed a comprehensive review of the current homelessness service system and provided recommendations to achieve Functional Zero in the City of Brantford Service Manager area. A “Functional Zero” end to homelessness means that communities have a systematic response where homelessness is prevented and otherwise is rare, brief, and non-recurring. Lethby Consultants provided the following core recommendations:

1. Address the cause of homelessness and focus on social connections.
2. Realign housing-focused services to invest in homelessness-prevention and after-housing support.
3. Review direct service provision to ensure municipal staff are trained on diversion, track housing targets, and identify property opportunities.
4. Enhance service provision in the County of Brant by focusing on transportation, satellite support, and youth-at-risk in high schools.
5. Target priority populations including Indigenous peoples, including First Nations, Inuit, and Métis peoples, youth (ages 16–29), families with dependents, and veterans.

The comprehensive list of recommendations are [available here](#) and have been incorporated into the Housing Stability 10-Year Action Plan.

Emergency Sheltering System

Shelter Operations

Emergency shelters play a critical role in responding to immediate housing crises in Brantford–Brant, providing safety and short-term, temporary accommodations for individuals and families experiencing homelessness. As in other communities across Ontario, emergency shelters remain an essential component of the homelessness response but are not designed to resolve long-term housing instability on their own.

In recent years, increasing demand and longer stays have placed sustained pressures on the emergency shelter system, underscoring the limitations of a shelter based response to homelessness without adequate prevention, housing, and supports.

A strongly functioning emergency shelter framework depends on robust system throughput: ensuring people can move quickly from an emergency shelter into stable, more permanent housing is imperative so that shelter space is available to respond to emergencies and immediate need.

The Brantford–Brant emergency sheltering system includes centralized emergency shelter intake services, the Housing Resource Centre, and multiple emergency shelter / transitional housing providers (Table 4). Intake services operate 24 hours a day, 365 days a year, with the primary focus on diversion from the emergency sheltering system whenever possible, connection to emergency accommodation when necessary, and rapid linkage to housing and supports through Coordinated Access.

Table 4: Brantford-Brant Contracted Emergency Shelter Providers

Shelter Provider	Demographic Served	Bed Capacities November 1, 2025 – March 31, 2026	Bed Capacities April 1 – October 31, 2026
SOAR Cornerstone House – Transitional Housing	Youth (18-29 years)	11	11
Nova Vita – Emergency Shelter	Women and Children	12	10
Rosewood House – Emergency Shelter	All Adults	46	40
Salvation Army Brantford Booth – Emergency Shelter	Male Adults	28	28
Total Beds in System:		97	89

There remains a systemic gap between the healthcare and homelessness systems in Brantford–Brant, resulting in some individuals being discharged from hospital or other institutions without having been connected to coordinated housing and support pathways. These disconnections increase reliance on emergency shelters and contribute to prolonged or recurring homelessness for individuals with complex health needs.

Experience from other communities shows that practical, scalable solutions exist.

Step down and transitional medical models can support individuals who are medically stable but not yet ready for independent living by bridging the gap between acute care, shelter, and permanent housing. Strengthening these pathways reduces avoidable shelter use and improves both health and housing outcomes.

Strengthening access to primary care and integrated service delivery is also a critical local priority. Efforts to improve primary care attachment and coordination across health, housing, and social services will be supported through implementation of the [City of Brantford's Primary Care Action Plan](#).

Shelters are carrying an increasing share of system pressure without corresponding relief through housing exits. Persistently high occupancy, longer lengths of stay, and reliance on motels signal a system under strain.

Reducing pressure on emergency shelters requires upstream prevention, faster access to permanent housing, and expanded supportive and transitional housing options. These priorities are reflected in the Housing Stability Plan's focus on diversion, Housing Stability Worker supports, Coordinated Access improvements, and targeted housing development.

Use of Motels

Service gaps within the emergency sheltering system result in motels continuing to be utilized as an extension of the emergency sheltering system for individuals and families who cannot be accommodated by current emergency shelter providers. Motels are also utilized for overflow spaces when an extreme weather alert is issued by the Grand Erie Public Health Unit (GEPH) to ensure that any individual or household seeking shelter during an extreme weather alert has a safe place to stay.

Gaps in the current system include a shortage of emergency shelter options suitable for seniors, families with dependents, couples, and other vulnerable priority populations, particularly Indigenous people who continue to be disproportionately represented among those experiencing homelessness. Consultations further identified a known key barrier affecting system flow: while local Indigenous housing providers offer sobriety-based transitional housing, the Brantford–Brant community lacks Indigenous-led housing pathways for individuals who are not yet ready to access abstinence-based programs. This limits housing exits and contributes to reduced system throughput.

While motel placements help prevent unsheltered homelessness, they do not support timely transitions from shelter to permanent housing and are not a sustainable long-term solution due to high costs, inconsistent availability, and the absence of on-site staffing and supports.



Shelter Occupancy and Length of Stay

An emergency shelter system should operate at or below 90% to be flexible for unanticipated demands. Operating above 90% signals that there is significant pressure on emergency systems where demand is quickly outpacing capacity.

Emergency shelters in Brantford–Brant have operated at near capacity year round with average occupancy levels at 96% in 2025. This significantly limits system flexibility to respond to sudden increases in demand and reduces system capacity to manage people safely and effectively. Longer stays further contribute to system congestion and reduce the ability of shelters to function as short-term crisis responses.

Simultaneously, while the overall average length of stay in shelter has remained fairly consistent over the past three years, there continues to be an increasing number of individuals and families who stay well beyond the 15-day average or return into emergency sheltering shortly after having exited, reflecting both housing affordability challenges and limited availability of appropriate housing options for individuals with wide-ranging needs.

Emergency shelter providers are increasingly reporting the need to support individuals with high acuity and complex needs, including mental health challenges, substance use, chronic illness, and mobility limitations. This has expanded the scope of shelter operations beyond temporary accommodation and increased pressure on frontline staff and contributed to a rise in the number and severity of safety incidents within shelters. Shelter staff are increasingly required to manage medical emergencies, conflict de-escalation, and safety concerns that exceed the traditional scope of shelter operations. These pressures have also raised concerns among neighbouring residents and highlight the need for stronger system supports.

Figure 12: Monthly Shelter Occupancy Rates, 2023-2025

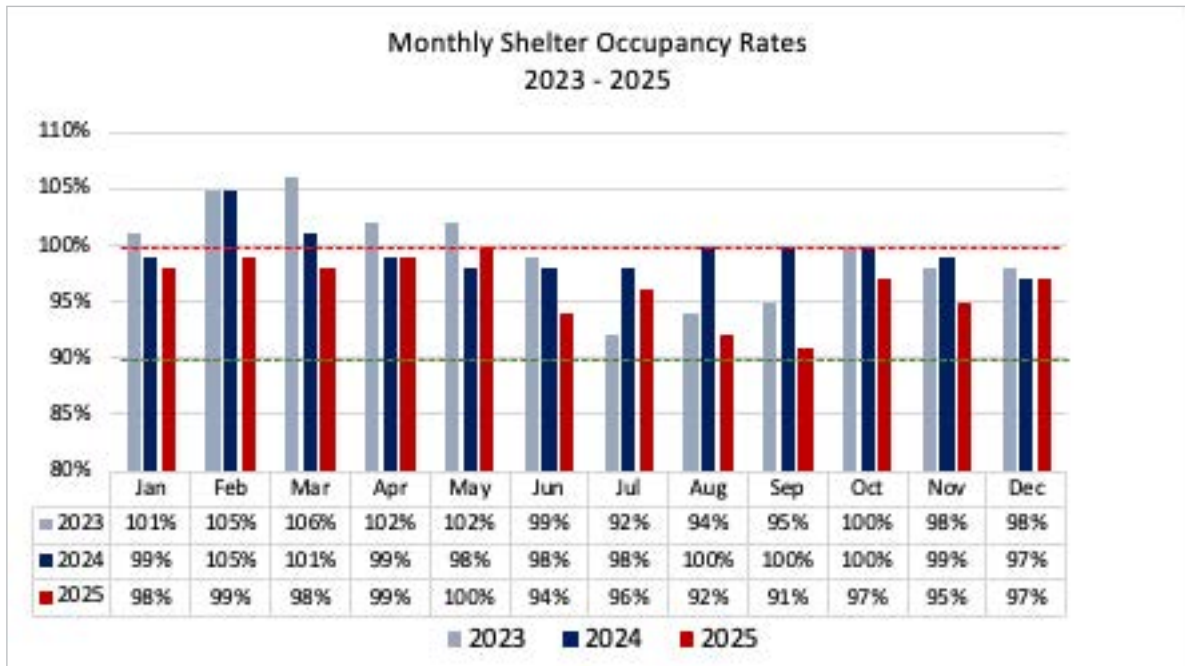
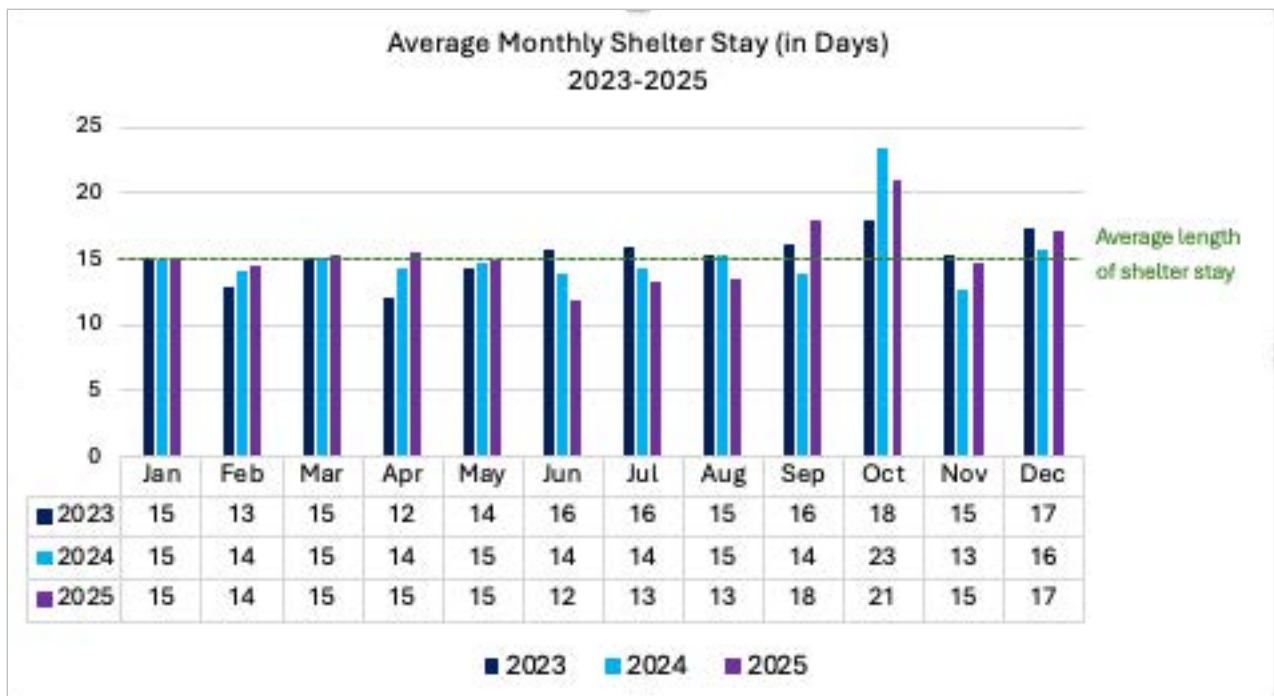


Figure 13: Average Monthly Shelter Stay (in Days), 2023-2025



7. Average length of stay calculations are based on bed nights used every month from all shelters combined divided by the number of admissions in that month.

Shelter Users

In 2025, 853 unique individuals accessed emergency shelter services, the vast majority of whom were adults aged 20–64 (769 people), with much smaller numbers of children (32), youth (22), and seniors (30).

Shelter users were primarily male (488) and female (357), with a very small number identifying as gender diverse or choosing not to disclose. Indigenous peoples accounted for approximately one quarter of reported users, including First Nation, Inuit, Métis, and Non-Status individuals, though this is likely underreported due to non-disclosure during intake.

Figure 14: Age of Emergency Shelter Users in 2025

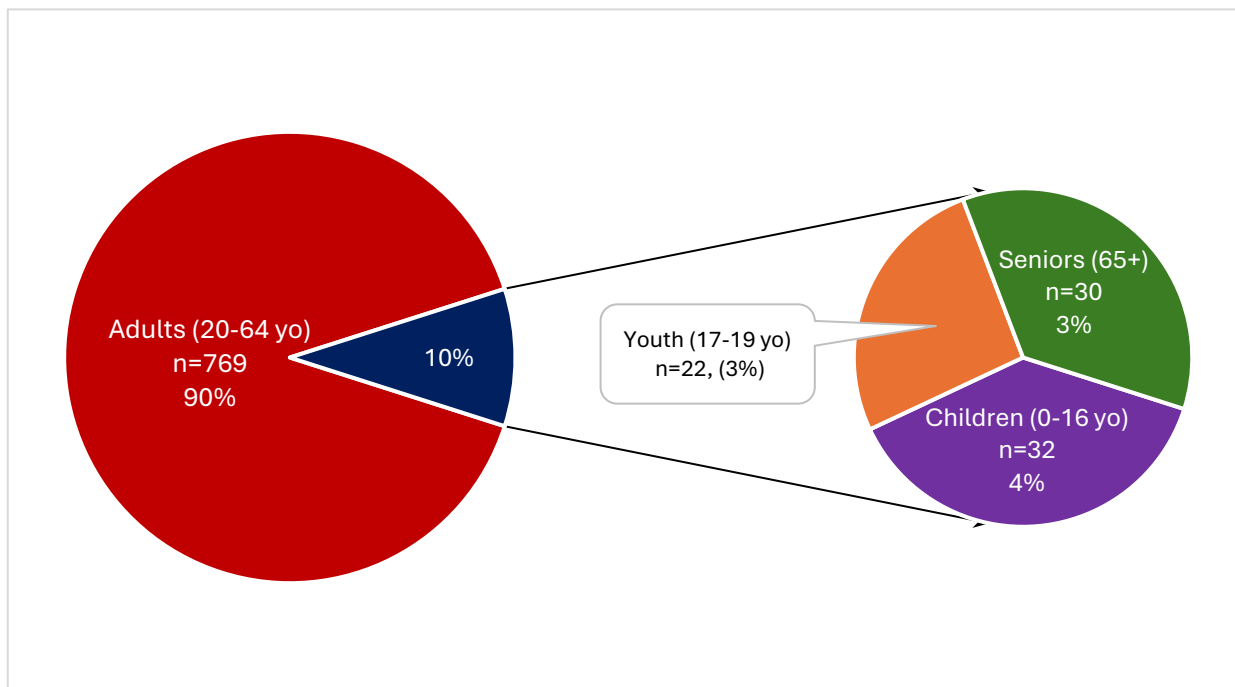


Figure 15: Declared Gender of Emergency Shelter Users in 2025

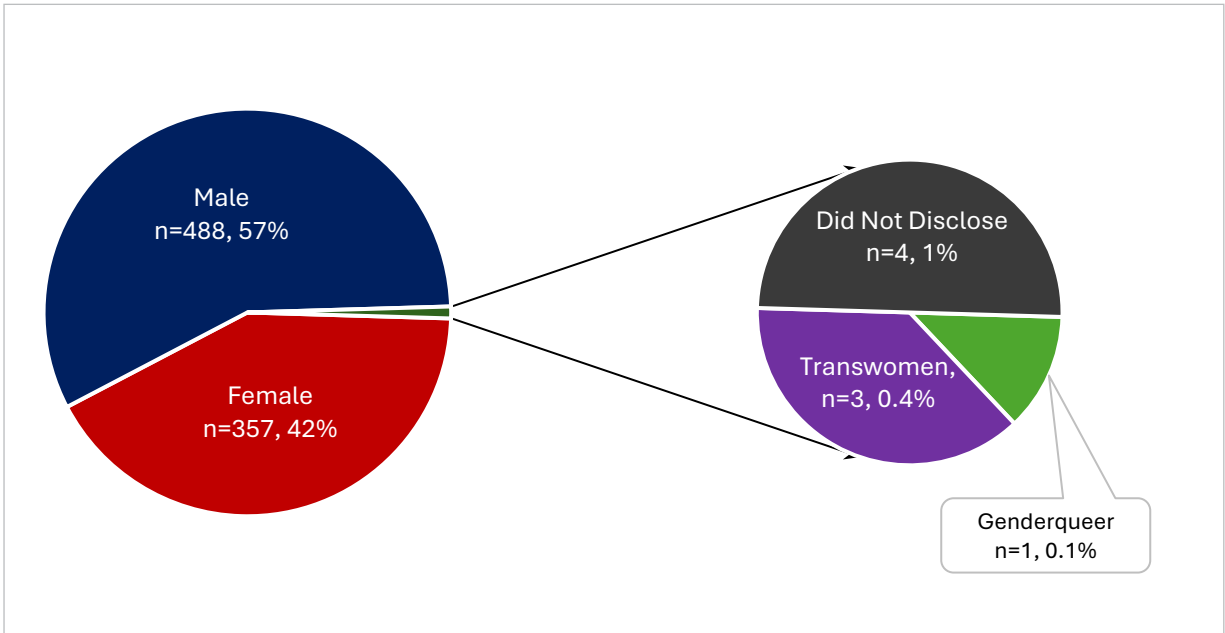
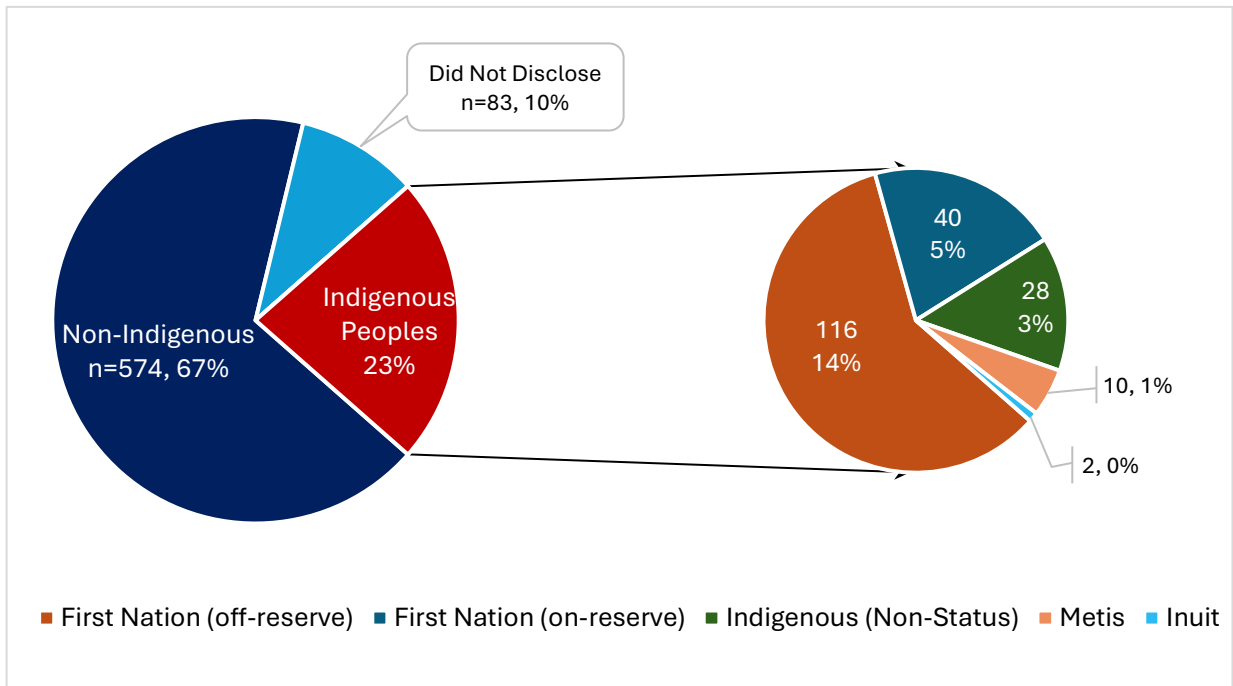


Figure 16: Self-Reported Indigenous Identity of Emergency Shelter Users in 2025



Transitional and Supportive Housing

Expanding the availability of transitional and supportive housing units is a critical pathway to reducing homelessness and improving housing stability in Brantford–Brant.

Transitional housing provides temporary, time-limited accommodation paired with intensive case management to support individuals and families in stabilizing after experiencing homelessness and preparing for independent living. Supportive housing, by contrast, offers permanent housing with ongoing, individualized supports for individuals who require long-term assistance to successfully maintain housing stability.

Together, these housing models represent key system outflows from emergency shelters.

By enabling timely transitions from shelter into appropriate housing, transitional and supportive housing projects reduce pressure on emergency shelter capacity, improve overall system throughput, prevent returns to homelessness, and lead to better outcomes for individuals with higher or more complex needs.

Transitional housing in Brantford–Brant is currently delivered by multiple community organizations, while supportive housing is primarily provided through a range of site-based and program-based models. Planned housing developments, including significant new supportive housing investments by community partners, present an important opportunity to address identified service gaps and strengthen housing exits from the homelessness system.

However, existing capacity does not meet demonstrated need. Limited access to capital funding, ongoing operational funding constraints, and restricted access to suitable land continue to impede the expansion of both supportive and transitional housing. Addressing these constraints will be essential to meeting the needs of individuals experiencing chronic or high acuity homelessness.

Over the next five years, several non-profit organizations are planning or actively constructing more than 200 new supportive housing units, representing a critical step toward addressing local demand.

Live Well Brantford-Brant Supportive Housing Program

Live Well Brantford-Brant program continues to be a successful and effective supportive housing initiative in the community.

The Live Well Brantford–Brant Supportive Housing Program provides intensive case management for youth and adults experiencing chronic homelessness or ongoing housing instability. The program delivers tiered supports across youth and adult focused approaches and integrates housing, health, and social services.

Since implementation, Live Well Brantford–Brant has supported successful housing outcomes for chronically homeless youth and adults, including transitions to more independent living. These results demonstrate the effectiveness of sustained, wraparound supports in promoting long-term housing stability for individuals with complex needs.



“I’m 60 years old and I was almost homeless. I was terrified and didn’t know what to do... I cried in front of everyone ... I fell through the cracks.”

Live Well Brantford-Brant Client, 2026

Supportive Housing Need

There is a strong need within the community for additional supportive housing and transitional housing for individuals with high acuity needs. .

People who have experienced chronic homelessness or ongoing difficulty obtaining and maintaining housing often cycle back into the homelessness system when supportive housing is unavailable. This reflects persistent structural gaps rather than individual readiness or motivation.

Expanding supportive housing in Brantford-Brant faces several challenges, including limited capital funding and access to land for non-profit housing development, insufficient operational funding to sustain supportive housing programs, and the complexity of integrating supportive and non-supportive units without access to 24/7 on-site supports.

Over the next ten years, a significant expansion of supportive and transitional housing will be essential to meet the increasingly complex needs of individuals experiencing homelessness in Brantford-Brant.

Supportive housing programs play a critical role in helping individuals retain housing and avoid returns to homelessness.



“The main problem is the cost of rent. I was homeless and couch surfed for months before I found an apartment that was 80% of my income.”

Housing Tenant Survey Respondent, 2026

Community (Rent-Geared-to-Income) Housing

The City of Brantford as the Service Manager owns and operates 1,056 RGI units and 185 affordable market housing units in Brantford-Brant.

The 12 non-profit and co-op housing providers under Service Manager oversight provide 764 Rent-Geared to-Income (RGI) units and 435 affordable market housing units in Brantford-Brant.

Local Point-in-Time information, By-Name List data, and shelter intake data consistently indicate that housing affordability and insufficient income are the primary drivers of homelessness in Brantford–Brant.

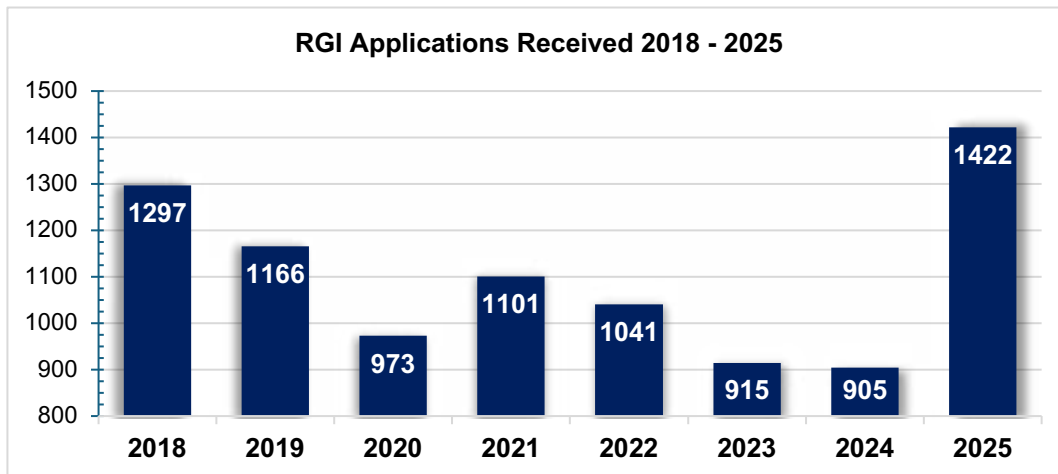
Household incomes have not kept pace with rising housing costs, placing increasing pressure on low and moderate-income households and pushing more people into housing insecurity. Expanding the supply of community housing – both municipally delivered and non-profit housing – is therefore essential to improving housing stability and preventing homelessness.



Service Manager's Centralized Waitlist

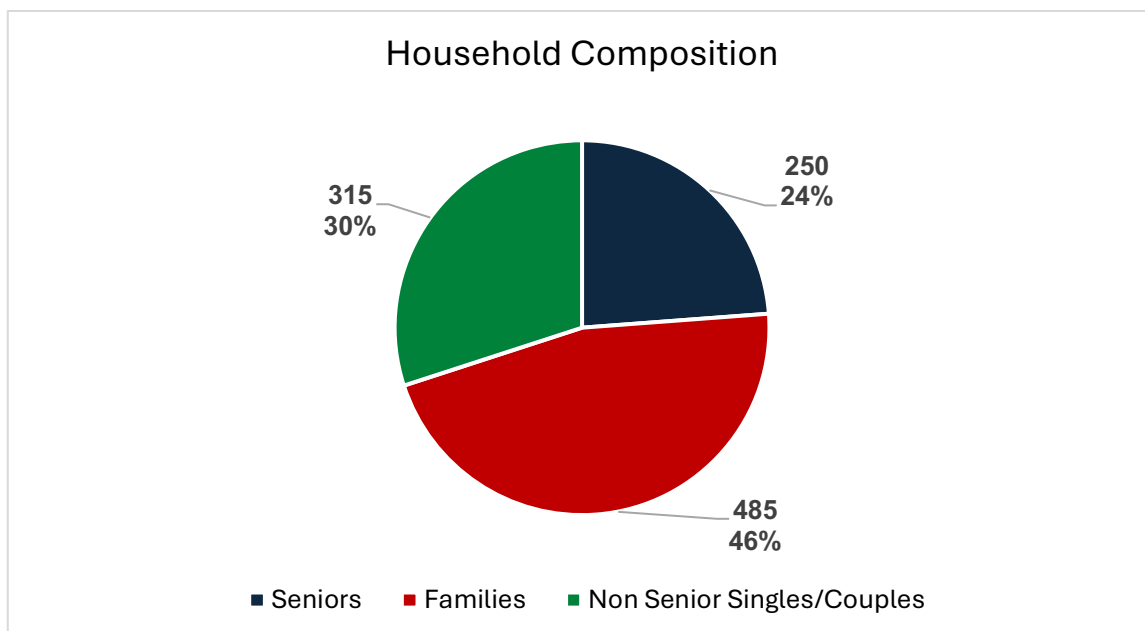
In 2025, staff processed a record number of 1,422 new RGI housing applications following the launch of the online application portal, which improved accessibility and reduced administrative processing time (see Figure 17).

Figure 17: RGI Applications Received, 2018-2025



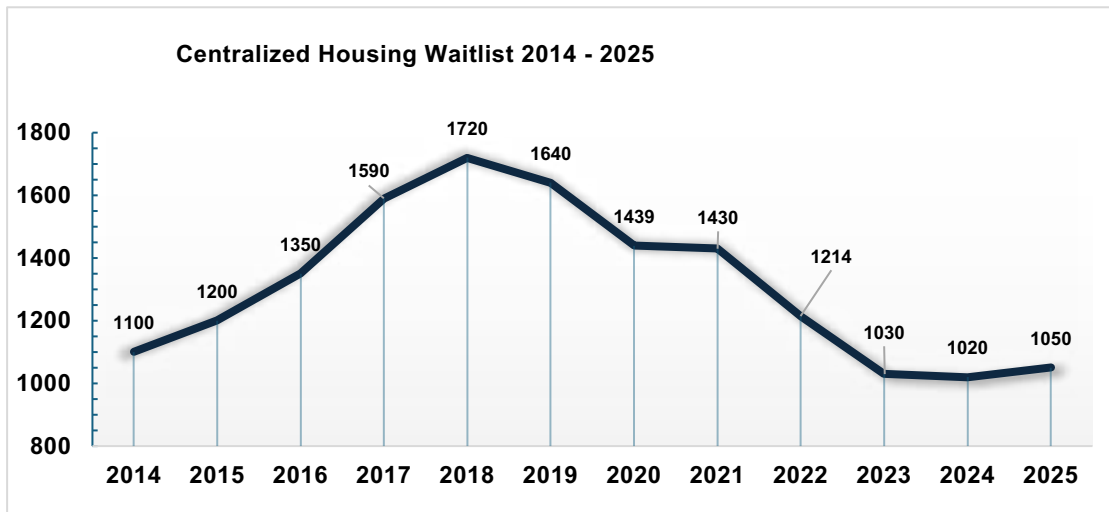
As of December 31, 2025, there were 1,050 active households on the centralized housing waitlist, comprised primarily of families with dependents (46%), singles or couples without dependents (30%), and seniors (24%). Most applicants reside in the City of Brantford (74%), with 22% living outside the City and County. Priority needs continue to rise, with 11% of households classified as Special Priority and 22% as Urgent Priority.

Figure 18: Household Composition of Active Households on Centralized Waitlist



The centralized housing waitlist in Brantford–Brant is now at its lowest level in the past decade. The decline in the centralized housing waitlist positively reflects on increased affordable housing delivery, expanded use of rent supplements and portable housing benefits, and improvements to waitlist management that removed duplicate, inactive, and incomplete applications (see Figure 19).

Figure 19: Centralized Housing Waitlist Trend (2014–2025)



Households experiencing prolonged homelessness often face challenges maintaining identification and documentation, which can result in unintentional removal from the waitlist despite ongoing need. Strengthening documentation support and aligning waitlist practices with the homelessness system remain important priorities.

Estimated wait-times for community housing remain unchanged from previous years and remain lengthy, particularly for non-senior households without dependents:

- Seniors aged 60 and older – between 3-5 years;
- Families with dependents – between 4-8 years; and
- Non-senior applicants with no dependents – 8-12 years.

Wait-times vary depending on the type and size of unit selected. Applicants who limit their housing choices to fewer locations or specific unit types can expect longer waiting times. A key factor contributing to extended wait-time is the continued increase in home prices and private market rents. These market conditions have resulted in fewer households transitioning out of RGI housing, which subsequently reduces unit turnover and limits the number of RGI units available to new applicants.



“My young children and myself left my abusive husband... The staff were kind and helped me in a scary and turbulent time.”

Housing Tenant Survey Respondent, 2026

Seniors Housing and Aging in Place

Demand for accessible and affordable housing for seniors is expected to continue to increase as the population ages. The City of Brantford currently owns and operates nine housing projects with a seniors' mandate across the City of Brantford and the County of Brant, providing a mix of rent geared-to-income and affordable housing options for older adults.

Ongoing capital reinvestment, modernization, and integration with health and community supports are essential to support aging in place and long-term housing stability for seniors.

All municipally developed housing since 2019 has been designed to meet the City of Brantford's Facilities Accessibility Design Standards (FADS), which exceed Ontario Building Code minimums and align with the City's Age-friendly Plan and the County's Plan for an Age-friendly Community.

As demographic pressures increase, it is anticipated that additional investment by other levels of government in assisted living and long-term care capacity paired with community-based approaches will be necessary to meet the needs of vulnerable seniors.

Preserving Existing Affordable Housing

Preserving existing affordable housing stock is a high priority. Non-profit and cooperative housing providers are approaching the end of long-term federal operating agreements, placing affordability at risk.

In Brantford–Brant, all twelve non-profit housing providers will have reached the end of their mortgages by 2029, followed by the expiry of operating agreements. Without deliberate policy and program interventions, these transitions place more than 500 affordable housing units requiring new agreements and ongoing capital and operating support at risk over the next 20 years. Consultation with non-profit housing providers emphasized the importance of balanced End-of-Mortgage (EOM) strategies that preserve affordability while allowing providers to address capital repair needs, stabilize operating costs, and reinvest in their housing portfolios. Preserving existing affordable housing alongside expanded new supply is essential to maintaining housing stability and preventing homelessness.

Asset Management

Maintaining existing housing stock is critical to preserving all community housing stock, ensuring units meet accessibility and safety standards while reducing long-term operating costs.

Since 2018, 207 additional municipally owned housing units have been operationalized, expanding municipal responsibility for asset maintenance and quality assurance.

In response, the Housing Initiatives Division strengthened asset management capacity through the realignment of a dedicated Facilities Management Coordinator role to the Housing and Homelessness Services Department and implementation of an asset management system to track, prioritize, and plan capital repairs.

Planned investments in preventative maintenance are expected to reduce reliance on emergency repairs, improve service responsiveness, and enhance tenant health, safety, and quality of life.

The City of Brantford also supports non-profit and cooperative providers through capital repair and modernization funding delivered through the federal and provincially funded COCHI and OPHI programs, helping to preserve long-term affordability across the community housing portfolio.

Priority Populations

In October 2023, The City of Brantford declared Intimate Partner Violence an epidemic.

The Special Priority Program (SPP) is available to households with current or recent experience of abuse or human trafficking. Urgent Priority status is provided to households at imminent risk of or experiencing homelessness.

The Intimate Partner and Gender-Based Violence Community Action Plan 2024-2026 outlines a coordinated community response to the intimate partner violence epidemic. In 2022, Nova Vita had to turn away women seeking emergency shelter 648 times. Local gender-based violence crisis and support lines answered 8,641 calls in Brantford. Victim Services of Brant responds to approximately 280 incidents of intimate partner violence each year. Sexual Assault / Domestic Violence Care Team at BCHSYS sees 130-200 new acute patients each year. In response, the Action Plan outlined 26 recommendations focused on (1) support and prevention, (2) education and awareness, (3) enhancing community partnerships and collaboration, and (4) advocacy.

Housing Stability and Eviction Prevention

Eviction prevention and housing stability within community housing supports play a critical role in reducing homelessness.

The City's Housing Stability Worker Program provides proactive, person-centred supports to tenants experiencing housing instability, including case management, coordination with service providers, and early intervention.

The program has demonstrated strong results in preventing eviction within City-owned community housing and in turn reducing pressure on the homelessness system.

Building on this success, recent temporary grant funding approvals support expanded Housing Stability Worker capacity, landlord engagement, and Indigenous-led tenant supports to the 12 non-profit/cooperative community housing providers.

99%

The Housing Stability Worker Program has 99% success rate at preventing eviction for households that engage in the program.

Rental Housing

A critical strategy to improve housing stability and address affordability pressures is to increase the supply and diversity of market and purpose built rental housing. Expanding the overall housing stock is a key tool to improve market stability and vacancy rates, moderate rent growth over time, and expand access to appropriate housing options for residents at different income levels.

Rising Rental Costs

Average rent prices in Brantford-Brant have increased rapidly. Between 2016 and 2023, average rents in the Brantford Census Metropolitan Area increased by 45%, rising from \$932 in 2016 to \$1,355 in 2023. These increases have significantly outpaced income growth for many households.

As a result, there is a widening gap between the cost of rent and households who are reliant on fixed incomes or are in low-income situations. Many individuals and families are in precarious living arrangements, including overcrowded or unsafe housing, couch surfing, and shared accommodation that may expose individuals to harmful environments or behaviours. Others are being pushed into the emergency shelter system due to a lack of affordable rental options.

High Demand and Limited Availability

CMHC data shows that rental vacancy rates in the Brantford CMA have increased modestly over the past three years, rising from approximately 2.0% in 2023, to 2.4% in 2024, and reaching 3.2% in 2025. While this trend signals some easing in overall rental market conditions, vacancy rates remain at levels that continue to constrain affordability for low- and moderate-income households.

From an affordability perspective, CMHC generally considers vacancy rates below 3% to reflect tight market conditions, where competition for units drives rent increases and limits choice for renters. Although Brantford-Brant's vacancy rate exceeded this threshold in 2025, the increase was largely driven by new, higher priced supply, which tends to be inaccessible to households exiting homelessness or relying on income supports. As a result, improved vacancy rates have not translated into proportional improvements in affordability for the lowest income renters.

Local landlords report that a single available unit can generate dozens of applications, reflecting intense competition in the rental market. Contributing factors include strong population growth, higher mortgage rates, and persistently high home prices, which continue to make it harder for renters to transition into homeownership. Inflationary pressures and constrained housing supply further reinforce demand, with a growing number of households either choosing or being forced to rent rather than buy.

For the homelessness system, these conditions have direct implications for system throughput. Limited availability of affordable, appropriate rental housing slows exits from emergency shelters into permanent housing, increasing shelter stays, reducing turnover, and contributing to capacity pressures across the emergency sheltering system. Even with a modestly improving vacancy rate, the lack of affordable units continues to constrain housing exits and sustain demand for temporary shelter placements.

Financial Housing Benefits

Financial housing subsidy programs play an important role in supporting tenants in the private rental market.

The City of Brantford oversees and administers various rent supplement agreements with private landlords to help low-income households maintain stable housing. Currently, 367 households are supported in private accommodations with rent supplements from various funding streams, including the Canada–Ontario Community Housing Initiative (COCHI) and the Homelessness Prevention Program (HPP).

Housing staff also supports eligible households in applying for the Canada–Ontario Housing Benefit (COHB), which provides a portable housing benefit paid directly to the tenant and allows households to retain support if relocating to another residence within Ontario. In 2025, 311 households received COHB assistance. Funding for this program is through the National Housing Strategy and yearly allocations to Service Managers vary.

Strengthening the rental housing supply, alongside continued investment in rent supplements and portable housing benefits, is essential to improving affordability, preventing homelessness, and supporting housing stability across Brantford-Brant.



“People have to start living in groups...but I want to live where there isn’t somebody taking drugs.”

From NIMBY to Neighbour Research Participant on the impact of high cost of rent in Brantford

Landlord and Tenant Perspectives

Consultation with landlords indicates that while direct rent programs are effective, many landlords continue to experience challenges related to non-payment, overcrowding, by-law infractions, property damage, and substance use. A recurring concern is uncertainty about where to access third party assistance, which can result in increased reliance on police involvement or eviction, both of which undermine housing stability.

Landlords in Brantford–Brant identified a clear need for third party tenancy supports, similar to the Housing Stability Worker Program, to help resolve issues early and sustain tenancies. This need is underscored by findings from the 2024 Point-in-Time Count, which showed that 38% of respondents identified eviction as the primary pathway into their homelessness.

Tenant feedback similarly highlighted significant challenges related to affordability and landlord practices. Common concerns included unresolved maintenance issues and the misuse of landlord family occupancy provisions to facilitate tenant displacement, unit turnover, renovation, and re-renting at higher market rents commonly referred to as “renovictions.”

Market Rental Supply and Municipal Performance

The City of Brantford and the County of Brant continue to prioritize increasing the supply of market rental housing.

In 2025, the Residential Construction Council of Ontario awarded Brantford a top performance grade (A+) for housing starts, reflecting strong performance relative to peer municipalities. Brantford has also been recognized by provincial officials and industry organizations as a leader in housing delivery, including recognition at the 2023 AMO Conference and by the Premier of Ontario for surpassing housing targets.

The County of Brant has similarly demonstrated leadership through the [Roadmap to Housing Needs in Brant \(2025\)](#) which responds directly to findings in the County’s Housing Needs Assessment. Initiatives include the launch of a Growth Tracking Model and work toward an Additional Residential Unit (ARU) Community Improvement Plan, a Community Planning Permit System, and an Affordable Housing Strategy. However, as a predominantly rural municipality, some settlement areas lack full municipal servicing, which limits opportunities for high density development. Public transit constraints, including reliance on on-demand service, further reduce flexibility for transit oriented intensification and reduced parking requirements.

Using Municipal Tools to Expand Housing Supply

Meeting housing demand requires municipalities to act as catalysts and use the full range of planning, policy, and financial tools available to them. Stakeholder consultation, jurisdictional scans, and research identified several key municipal levers that can support affordable housing development by both non-profit and private developers.

Planning and Zoning Tools

Official Plans and zoning bylaws are among the most powerful tools available to shape housing outcomes. With the City of Brantford's Official Plan scheduled for review, there is a timely opportunity to strengthen policies that support higher densities, reduced parking standards, pre-zoning of sites for affordable and mixed income housing, and identification of a Major Transit Station Area (MTSA). The County of Brant continues to advance housing enabling planning policies through the Roadmap to Housing Needs in Brant, including embedding housing targets in the Official Plan and adopting a Community Planning Permit System.

Community Improvement Plans (CIPs)

Community Improvement Plans provide a direct mechanism to offer financial incentives for affordable housing development. The City of Brantford's Greyfields and Downtown CIPs already provide enhanced tax increment grants for projects that include affordable housing. Since 2021, 8 successful CIP applications have supported the projected creation of over 825 residential units, leveraging nearly \$250 million in private investment.

In 2026, City Council directed staff to explore opportunities for an affordable and/or rental focused CIP aimed at incentivizing city-wide delivery of purpose built rental housing at affordable levels. While the County of Brant's existing CIPs focus primarily on downtown revitalization, the County is developing a Rural Prosperity CIP and evaluating additional financial incentive tools through its Affordable Housing Strategy.

Municipal Housing Facilities Agreements (MHFAs)

Both the City and County can encourage privately owned affordable rental housing development through Municipal Housing Facilities Agreements, which allow municipalities to provide financial assistance or incentives in exchange for secured affordability and rental tenure. MHFAs can be tailored to ensure long-term affordability, minimum unit counts, and alignment with local housing priorities.

Partnerships and Pilot Subsidy Models

Local partnerships remain essential to advancing new rental supply. Financial partnerships between the City of Brantford and non-profit housing providers, such as Brantford Native Housing and Jaycees Brantford Non-Profit Homes, offer replicable models for leveraging municipal investment and non-profit expertise. Expanding the use of modular and factory built housing and other innovative construction methods can further reduce costs and accelerate delivery timelines.

Development Navigation and Funding Expertise

Affordable housing projects are more likely to succeed when municipalities actively support proponents in navigating complex approval and funding environments. Building internal expertise on federal and provincial housing programs and maintaining strong relationships with funding partners such as CMHC and Build Canada Homes, can strengthen project outcomes. Consultation highlighted that financing criteria from senior government programs can at times conflict with other grant funding frameworks, underscoring the need for alignment and coordinated support.

Non-Profit and Cooperative Coordination

Build Canada Homes typically prioritizes large scale, shovel ready projects of 100 units or more on public or institutional land, which can create barriers for smaller non-profit organizations in Brantford–Brant. Organizations in other municipalities have addressed this challenge through aggregation models that bundle multiple non-profit projects or sites into a single funding application, with municipalities acting as land assemblers, convenors, or co-applicants. Similar approaches can be explored locally.

Additional Dwelling Units (ADUs)

Additional Dwelling Units represent a low impact, high potential approach to increasing rental supply. Through Zoning By-law 124-2024, the City of Brantford now permits a maximum of three residential units on residential properties city wide, including secondary suites and detached ADUs. In the County of Brant, zoning amendments adopted in Fall 2025 allow up to four residential units “as of right” in certain fully serviced settlement areas.

Home Ownership

Homeownership remains an important component of the housing continuum in Brantford-Brant; however, ownership does not always equate to long-term housing stability.

Average home prices remain high, with the average sale price reaching approximately \$700,000 in Brantford (2024) and \$687,200 in the County of Brant (2025), making homeownership increasingly unattainable for many low- to moderate-income households.

Homeownership continues to be a key pathway to long-term stability for many households. However, rising home prices, higher interest rates, and limited housing supply have made ownership increasingly out of reach for low-and moderate-income residents. Municipalities can support housing stability by enabling gentle density, encouraging secondary and garden suites, and partnering with developers to deliver attainable ownership options for a broader range of households.

Homeownership and Housing Stability

In the Brantford Census Metropolitan Area, 13.2% of owner households were spending more than 30% of their income on shelter costs in 2021, compared to 38.6% of tenant households. While homeowners are, on average, less housing cost burdened than renters, a significant number of homeowners remain precariously housed, particularly where incomes are fixed or limited.



“In the future – if I needed to [sell and] move into an apartment or other facility, the prices are not affordable”

Age-Friendly Forum Participant, 2024

Risks for Low-Income Homeowners

Low-income homeowners are at risk of housing instability because many live on fixed or limited incomes, making them highly vulnerable to rising shelter costs, mortgage payments, or maintenance expenses. In Brantford-Brant, seniors aged 65 and older are one of the most common groups in core housing need. Resources to support seniors age-in-place or access affordable supportive housing will be essential in the next 10 years.

Low-Income Homeowner Support

Programs are in place to support low- and moderate-income homeowners in maintaining safe and stable housing.

Between 2020 and 2025, 29 households were assisted through the Ontario Renovates program, representing \$455,494 in investment toward critical home repairs and accessibility improvements.

Ontario Renovates is a provincially funded, municipally delivered program that provides forgivable loans or grants to eligible homeowners to address health and safety deficiencies, structural repairs, and accessibility modifications that support aging-in-place.

The B-Home (Brantford–Brant Homeownership Program) continues to operate as a local down payment assistance program administered by the City of Brantford in partnership with the County of Brant.

B-Home provides eligible low- to moderate-income, first time homebuyers with a forgivable, interest free loan typically up to five per cent of the purchase price to support a down payment on an approved home within Brantford-Brant. The program remains an important tool within the local housing continuum by promoting attainable homeownership and supporting long-term housing stability.



Housing Development

Mayors' Housing Partnerships Task Force

The Mayors' Housing Partnerships Task Force and the resulting Affordable Housing Action Plan played a central role in accelerating affordable housing development across the City of Brantford and the County of Brant.

The Task Force brought together municipal leadership, the development industry, and non-profit housing providers to identify development opportunities, streamline approvals, mentor non-profit partners, and improve access to funding.

As a result of this cross sector collaboration, nearly 600 new affordable housing units have been completed or are underway across Brantford–Brant since 2019, and the centralized housing waitlist is now at its lowest level in a decade.

Brantford-Brant Municipal Housing Master Plan

In 2020, the Brantford–Brant Municipal Housing Master Plan established a target of 843 new affordable housing units by 2030, with 506 being designated as being municipally developed units and 337 units to be developed by non-profit and cooperative housing providers.

As of 2025, progress toward these targets shows steady advancement across municipal and non-profit delivery streams, with a portion of the remaining units contingent on future site readiness, funding availability, and Council approvals (see Table 5).

Table 5: Municipal Affordable Housing Development Progress, 2020-current

Development Site	Units	Status/Comments
5 Marlene Ave., Brantford	30	Completed 2020
18 Stirton Ave., Brantford	4	Completed 2021
177 Colborne St. W., Brantford	26	Completed 2023
Lucy Marco Place, 40 Queen St., Brantford	41	Completed 2024
174 Trillium Way, Paris	49	Completed 2025
687 Colborne Street, Brantford	12	Underway
389 West St., Brantford Phase 1	n/a	Underway Phase 1 units are for Emergency Shelter purposes and are not being included in count.
389 West St., Brantford Phase 2	45*	In planning Pending Council approval
389 West St., Brantford Phase 3	100*	In planning Pending Council approval
	307	Units completed / in progress / planned (61%)

* estimated

Non-profit and cooperative housing providers continue to play a critical role in expanding affordable housing supply in Brantford–Brant. Multiple projects are currently in progress or planned, including new developments led by Brantford Native Housing, Jaycees Non-profit Housing, and Indwell.

These projects represent a significant share of progress toward non-profit housing targets and demonstrate strong delivery capacity when land, capital funding, and municipal support are aligned (see Table 6).

Table 6: Non-Profit Affordable Housing Development Progress, 2020-current

Development	Units	Status
32 Bridge Street, Brantford Jaycees Non-Profit Housing	24	In Progress
247-253 West Street, Brantford Brantford Native Housing	18	In Progress
452 Grey Street, Brantford Indwell	100	To Commence 2026
309 Campbell Street, Brantford Brantford Native Housing	12	Pending
Site(s) TBC Indwell	100	Pending
Total Development	254	Units in Progress/Completed (75%)

Private Sector Contribution to Affordable Housing Supply

The private sector has contributed affordable rental units through developments with units renting at or below market rates. While these units do not replace the need for deeply affordable or Rent-Geared-to-Income housing, they contribute to overall supply and help relieve pressure in the rental market.

The expiry of Municipal Housing Facilities Agreements (MHFAs) poses a risk to the long-term affordability of municipally supported rental housing. Without renewed or extended affordability requirements, units will revert to market rents, reducing affordable supply and increasing pressure on homelessness prevention, rent supplements, and emergency systems. Ensuring proactive renewal and longer term affordability covenants is essential to protect municipal investments and maintain housing stability for low income residents.

In 2020 there were 519 affordable units with private landlords under MHFA agreements. As of 2025, 45 units were lost due to the ending of the MHFA agreements. An additional 133 MHFA units will be ending agreements by 2030.

Based on current development and known future development, affordable units that are being developed by the municipality and by non-profit organizations will help replace the MHFA units that will be exiting from agreements in the next 10 years.⁸

8. It is important to note that these are net-new affordable units and do not include the 2,290 units of community (RGI) and affordable housing that were in the system in 2020. As reported in the Community Housing Section, there are 2,440 total RGI and affordable housing units as of 2025 that are owned/operated by the municipality or by the 12 non-profit housing providers under Service Manager oversight.

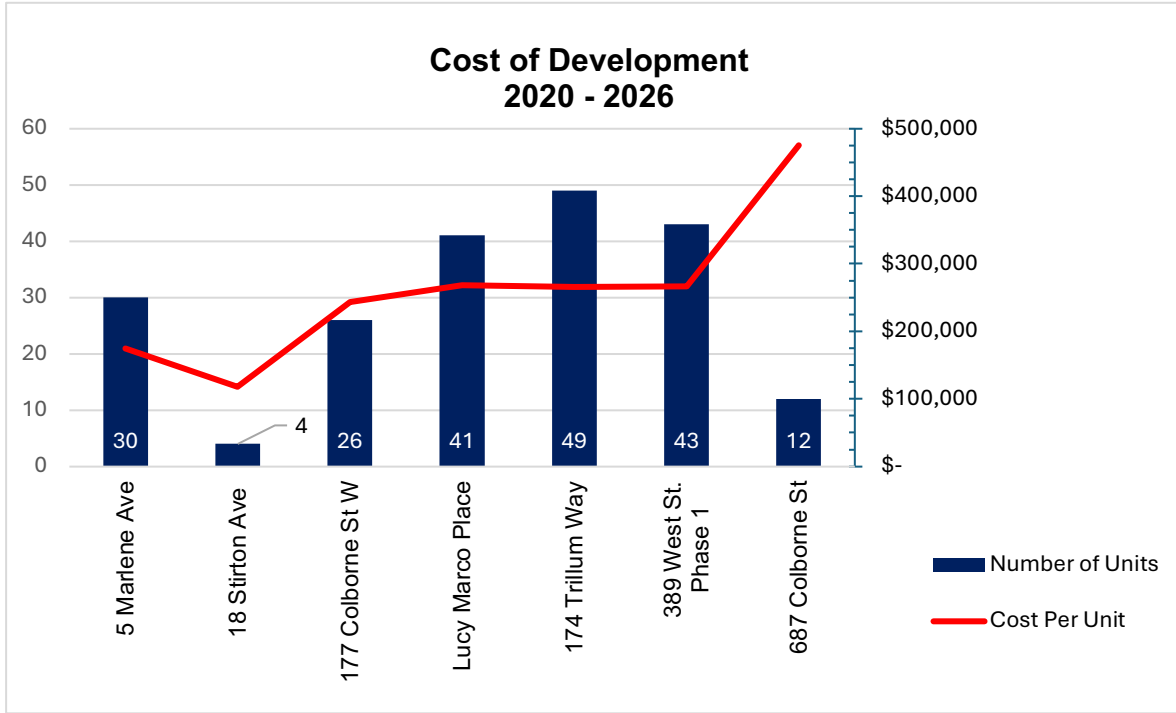
Figure 20: Projected Affordable Housing Development



Rising Development Costs and Funding Pressures

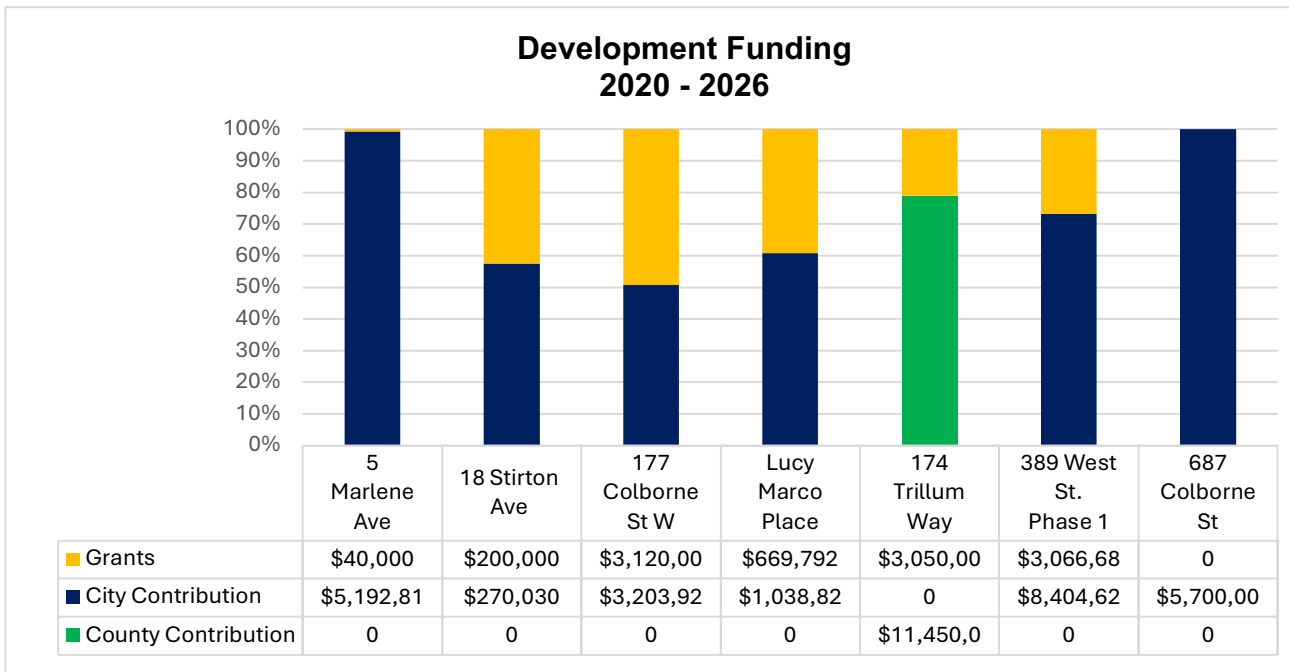
Municipalities across Ontario are being asked to develop more affordable housing with fewer financial tools and higher construction costs. Since 2020, the per unit cost of municipally delivered affordable housing in Brantford–Brant has increased significantly due to inflation, labour shortages, and rising material costs (see Figure 21).

Figure 21: Per Unit Cost Growth in Municipal Affordable Housing Developments (2020–2025)



At the same time, changes to Development Charge eligibility have constrained local financing, resulting in an estimated \$42 million in unrealized municipal housing funding. Provincial and federal grant programs remain essential but increasingly unpredictable, with senior government funding offsetting only a portion of total project costs (see Figure 22).

Figure 22: Average Senior Government Contribution to Municipal Housing Projects



To address these pressures, the City of Brantford has outlined a diversified funding strategy for remaining municipal units that includes asset sales, grants, non-tax supported debentures, and savings from mortgage subsidies:

- sale of City assets (55%);
- grants (20%);
- non-tax supported debentures (20%); and
- savings from mortgage subsidies (5%).

The City of Brantford has launched a pilot targeted incentive program with Jaycees Brantford Non-Profit Homes and Brantford Native Housing, providing per unit financial incentives funded through future tax revenues to support the creation of 42 additional affordable units. In addition, proceeds from the sale of City owned properties are now directed to an Affordable Housing Reserve, strengthening long-term investment capacity.

The County of Brant continues to explore solutions to support affordable housing across the County, with a focus on advancing the remaining targeted units identified in the Municipal Housing Master Plan 2020–2030. Findings from the County’s Housing Needs Assessment and Roadmap to Housing Needs will inform the evaluation of innovative approaches to deliver these units, while ensuring alignment with evolving funding and policy environments. Potential funding models may include grants, debentures, reserve funds, financial incentives, and other mechanisms.

389 West Street, Brantford

The acquisition of 389 West Street presents a strategic opportunity to develop a holistic housing hub that delivers a full continuum of care, including emergency shelter, transitional housing, supportive housing, and permanent affordable housing. The site enables coordinated, housing-focused service delivery where individuals and families can stabilize, access supports, and transition toward long-term housing stability.

The property’s size and limited existing building coverage offer flexibility for phased redevelopment. Planned renovations and new construction will occur in three phases: emergency shelter expansion to address immediate system pressure; transitional and supportive housing developed in partnership with community agencies; and longer term development of permanent housing through low rise intensification of the site.

By co-locating emergency, transitional, supportive, and permanent housing on one site, flow-through opportunities are created that will reduce shelter stays, support stabilization, and improve system efficiency. Construction approaches, including modular methods, will be used where feasible to accelerate delivery and align with provincial and federal funding priorities.

During renovation and redevelopment, a portion of the site is being leased to Six Nations of the Grand River Long-term Care to provide temporary accommodation for displaced elders. This interim use of 389 West Street supports relationship building, contributes to continuous building operations, and advances opportunities for culturally appropriate, Indigenous-led services within the broader housing hub vision.



Key Findings from Literature Review

To ensure the Brantford-Brant Housing Stability Plan 2025-2035 was grounded in both community insight and empirical evidence, the City of Brantford partnered with Wilfrid Laurier University to undertake a targeted review of current literature to understand the drivers of housing instability and evidence-based interventions.^{xxiv}

The literature review identifies structural economic factors as the primary drivers of housing instability and homelessness in Canada, including poverty, inadequate income supports, rising rents, low vacancy rates, and a shortage of deeply affordable housing.^{xxv xxvi xxvii} Post-pandemic inflation and rent increases have further heightened financial strain and increased inflow into homelessness systems.^{xxviii} While mental health and substance use are relevant for some populations, they operate within these broader structural constraints.^{xxix xxx}

Eviction is a key pathway into homelessness, with evidence linking it to poorer health outcomes and increased vulnerability. Prevention strategies such as rent banks, arrears supports, and diversion are most effective when implemented early and paired with stabilization supports.^{xxxi xxxii} Gender-based violence is also a significant driver, particularly for women whose housing instability is often hidden from traditional data systems.^{xxxiii xxxiiii}

For Indigenous peoples, housing instability reflects the ongoing impacts of colonialism, including displacement, systemic racism, and cultural dislocation. Indigenous homelessness is often experienced through hidden forms such as couch surfing, overcrowding, and mobility between communities, which are not fully captured in conventional data systems.^{xxxv xxxvi} The literature emphasizes that effective responses require Indigenous governance, culturally grounded programming, and Indigenous-led service delivery, as mainstream interventions may be less effective when detached from cultural continuity and community connection.^{xxxvii xxxviii xxxix}

Evidence consistently corroborates Housing First and permanent supportive housing programs as the most effective interventions for people experiencing chronic homelessness, with demonstrated improvements in housing stability and wellbeing.^{xl xli xlii} Long-term rent supplements and portable housing benefits are also critical tools for improving affordability and reducing emergency shelter use.^{xliii} Prevention and diversion approaches further reduce inflow when targeted effectively.^{xliiv xlv}

Transitions from institutions including healthcare, corrections, and child welfare represent significant and preventable pathways into homelessness. Outcomes improve when discharge planning is directly linked to housing, rather than referrals alone.^{xlvi xlvii} Promising models, such as hospital-based housing navigation programs, demonstrate improved outcomes in communities when housing, healthcare, and social supports are coordinated prior to discharge.^{xlviii xlix}

Similarly, justice system involvement is associated with increased risk of housing instability. In a prospective cohort study of homeless and vulnerably housed adults in three Canadian cities, recent incarceration predicted lower odds of being housed over the subsequent two years, even after accounting for other vulnerabilities.^{xlix}

Youth-specific research reinforces the importance of developmentally appropriate housing interventions. Housing First for Youth and similar models demonstrate improved housing stability and wellbeing when housing is paired with supports related to education, employment, and life skills.^{liiii liii} Youth-focused programs that integrate rent supports, landlord engagement, and ongoing case management further strengthen long-term stabilization outcomes.

Overall, the literature indicates that housing instability is driven primarily by structural and systemic factors, but that targeted, evidence-based interventions particularly those that combine housing with supports, prioritize prevention, and address key system transitions can significantly improve housing outcomes. Effective system responses are further strengthened when they incorporate culturally appropriate approaches, address hidden homelessness, and align services across housing, health, justice, and social systems.

Appendix A — Action Plan

Goal 1 — Reduce Homelessness and Work Toward Functional Zero Homelessness

Goal 2 — Advance a Human-Rights-Based Unsheltered and Encampment Response

Goal 3 — Increase New and Maintain Existing Affordable Housing Stock

Goal 4 — Provide Targeted and Equitable Supports for Priority Populations

Goal 5 — Enhance Advocacy and System Integration

Goal 1: Reduce Homelessness and Work Toward Functional Zero Homelessness

Time Horizon: Short- to long-term (2025–2035)

Primary Lead: City of Brantford (Service Manager)

Key Partners: County of Brant; Indigenous organizations; housing providers; shelter and outreach operators; health, social service, and justice partners

What Will Change:

Brantford–Brant will reduce homelessness so that it is rare, brief, and non-recurring, with the long-term objective of achieving and sustaining Functional Zero homelessness. This goal prioritizes prevention, rapid access to permanent housing, and housing stability supported by coordinated, data driven system responses.

Functional Zero is achieved when the homelessness system can consistently house more people than the number of people entering homelessness.

- Entries into homelessness due to preventable housing loss decrease
- People experiencing homelessness are housed more quickly
- Chronic homelessness declines and is sustained at Functional Zero levels
- Emergency shelter and outreach function primarily as rapid pathways to housing rather than long-term destinations

Accountability and Monitoring

Progress under Goal 1 will be monitored through Coordinated Access and Reaching Home governance tables using By-Name List, HIFIS, shelter, and eviction-prevention data. Results will be reported regularly to Council and the community, with adjustments made where performance targets are not being met.

Outcomes, Measures, and Priority Actions

Outcome 1.1 — Homelessness is prevented wherever possible

Timeframe: Short-term (2025–2027)

Success Looks Like

- Reduced inflow into homelessness
- Housing needs resolved at first system contact
- Fewer evictions from community and private housing

Measures

- Inflow to the By-Name List
- Successful diversions at system entry
- Evictions prevented through municipally funded housing stability and prevention programs
- Financial assistance and early intervention support provided
- System level client experience measures collected through standardized municipal or program reporting tools

Priority Actions

- Strengthen data quality and real time use across HIFIS, the By-Name List, and Coordinated Access
- Expand and standardize diversion practices across all housing system entry points
- Implement consistent eviction prevention protocols across municipally administered and funded housing programs
- Expand the Housing Stability Worker Program to support early intervention, mediation, and tenancy stability
- Align prevention efforts with Community Safety and Well Being, IPV/GBV, Youth, Drug Strategy, and Age-friendly plans

Outcome 1.2 — People are housed more quickly and remain housed

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- Exits to permanent housing increase
- Reduced median time to housing

Measures

- Number of permanent housing placements
- Median time to housing
- Returns to homelessness within 12 months
(for households assisted through municipally funded or coordinated programs)

Priority Actions

- Strengthen housing-focused Coordinated Access practices, including faster referrals and matching
- Improve landlord engagement through municipally funded incentives, rent supplements, and focused outreach
- Identify and remove municipal administrative and policy barriers that delay housing for chronically homeless and priority populations
- Expand access to transitional and supportive housing aligned with identified system need

Outcome 1.3 — Chronic homelessness declines and reaches Functional Zero

Timeframe: Medium to long-term (2028–2035)

Success Looks Like

- Chronic homelessness is rare, brief, and non-recurring
- Functional Zero is achieved and sustained

Measures

- Chronic homelessness reduced to fewer than 82 by 2028 (subject to available housing supply and senior government funding)
- System performance indicators demonstrate sustained progress toward Functional Zero for priority populations by 2031
- System performance indicators demonstrate sustained progress toward Functional Zero benchmarks

Priority Actions

- Set reduction targets using By-Name List data and monitor trends to identify diversion opportunities
- Use data to inform and implement population-specific housing pathways for priority populations
- Strengthen permanent supportive housing and short- and long-term stabilization supports to prevent returns to homelessness

Outcome 1.4 — Shelter and outreach operate as rapid pathways to housing

Timeframe: Short-term (2025–2027), with ongoing refinement

Success Looks Like

- Shorter stays in shelter
- Higher proportions of exits to permanent housing

Measures

- Number and proportion of exits to permanent housing
- Length of stay in emergency shelter
- Use of the Canada–Ontario Housing Benefit (COHB) among households exiting homelessness, where available
- Centralized waitlist exits due to administrative barriers

Priority Actions

- Require municipally funded shelter and outreach providers to develop individualized housing plans within 72 hours of system entry
- Embed housing-focused performance expectations into shelter and outreach contracts
- Advocate for increased access to the Canada–Ontario Housing Benefit (COHB)
- Strengthen system navigation, documentation support, and follow up to prevent housing ready households from being removed from the centralized waitlist
- Align practices between the By-Name List and centralized waitlist to reduce administrative barriers and improve equity
- Monitor waitlist cancellations alongside homelessness data to identify and address inequitable outcomes and opportunities for equitable service delivery

Outcome 1.5 — Preventable pathways into homelessness are reduced

Timeframe: Short-term (2025–2027) and ongoing

Success Looks Like

- Fewer evictions and avoidable shelter entries
- Improved housing stability for at risk households

Measures

- Track eviction notices, evictions, prevention outcomes
- Households stabilized through prevention programs
- Number of tenancies retained
- Arrears decrease among households receiving municipal housing stability supports

Priority Actions

- Strengthen collaboration between housing providers, Housing Stability Workers, Ontario Works, and community agencies
- Track eviction notices, evictions, prevented, and tenancy sustainment outcomes
- Advocate for flexible funding for arrears and utilities, and align municipal discretionary supports to reduce shelter entry

Goal 2 — Advance a Human-Rights-Based Unsheltered and Encampment Response

Time Horizon: Short- to medium-term (2025–2031), with long-term system integration

Primary Lead: City of Brantford (Service Manager)

Key Partners: Encampment Network partners (COBEN); Indigenous organizations; shelter and outreach providers; health care partners; by-law services; emergency services; County of Brant; community agencies

What Will Change:

Brantford–Brant will respond to unsheltered and encampment homelessness through voluntary, housing-focused, and human-rights-based approaches that prioritize safety, dignity, and pathways to permanent housing. This goal shifts system practice away from enforcement led displacement toward stronger coordinated outreach, Indigenous-led options, and timely access to housing and supports.

Encampments are recognized as a symptom of housing system failure, not a cause, and must be addressed through prevention, housing supply, and system integration rather than enforcement alone.

- Unsheltered homelessness decreases
- People living in encampments transition more quickly to permanent housing
- Encampments are resolved through housing placements rather than repeated displacement
- Health, safety, and basic needs are addressed while housing pathways are pursued
- Encampment responses become more consistent, coordinated, and accountable

Accountability and Monitoring

Progress under Goal 2 will be monitored through COBEN, Coordinated Access, and health-system collaboration tables using By-Name List, Point-in-Time, outreach, shelter, and health-system data. Results will be reported regularly to Council and the community, with adjustments made where indicators show increased unsheltered homelessness, displacement, or system bottlenecks.

Outcomes, Measures, and Priority Actions

Outcome 2.1 — Unsheltered homelessness and encampments decrease through voluntary, housing-focused solutions

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- Fewer people experience unsheltered homelessness
- Individuals living in encampments are housed more quickly
- Encampments are resolved through housing placements rather than forced displacement

Measures

- Number of individuals experiencing unsheltered homelessness (PiT Count and By-Name List)
- Number of housing placements from encampment settings
- Median length of time spent unsheltered
- Shelter occupancy (target: below 90%)

Priority Actions

- Expand and strengthen the City of Brantford Encampment Network (COBEN) to support proactive, coordinated outreach focused on housing pathways
- Prioritize individuals living in encampments for housing through the Coordinated Access System using real time By-Name List data
- Maintain voluntary, housing-focused engagement as the primary approach to encampments, avoiding enforcement led displacement wherever possible
- Expand Indigenous-led outreach and housing pathways to support culturally appropriate engagement and choice
- Reduce reliance on motel placements by increasing access to appropriate shelter, interim housing, and rapid housing exits

Outcome 2.2 — Health, safety, and basic needs are addressed while housing pathways are pursued

Timeframe: Medium-term (2028–2031)

Success Looks Like

- Improved access to health care and harm reduction services
- Fewer hospital discharges into homelessness
- Reduced emergency department use related to homelessness

Measures

- Number of hospital discharges to shelter or street
- Emergency department visits among people experiencing homelessness
- Primary care attachment rates for people experiencing homelessness
- Access to mobile clinics and community based health supports

Priority Actions

- Formalize housing linked discharge planning with hospitals and health care partners to prevent discharges into homelessness
- Strengthen coordination between outreach teams, hospitals, and the Coordinated Access System to identify housing needs early
- Coordinate with health partners to align municipal housing pathways with available health linked supports
- Expand step down, respite, transitional, and supportive housing options for individuals who are medically stable but not ready for independent housing
- Increase access to mobile primary care, harm reduction, and mental health supports for people living unsheltered
- Co-locate health and social services where feasible, including through the phased redevelopment of the 389 West Street hub

Outcome 2.3 — Encampment responses are coordinated, consistent, and grounded in human-rights principles

Timeframe: Short-term (2025–2027) and ongoing

Success Looks Like

- Reduced harm and displacement
- Greater transparency and consistency across departments
- Responses are trauma-informed and culturally safe

Measures

- Number of encampments visited
- Number of individuals from encampments accepting support
- Number of forced encampment evictions or involuntary displacements
- Consistency of response protocols across City departments
- Compliance with human-rights-based encampment response standards

Priority Actions

- Implement and consistently apply a human-rights based encampment response protocol prioritizing voluntary, housing-focused solutions
- Provide trauma-informed and culturally safe training for municipal staff, outreach workers, and officers involved in encampment response
- Clarify roles, decision-making authority, and documentation requirements across all departments
- Strengthen encampment data collection, mapping, and reporting to support coordinated, evidence-based responses

Outcome 2.4 — People experiencing unsheltered homelessness are connected to housing more quickly

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- People living unsheltered are prioritized for housing and access to services
- Time spent outdoors or in encampments decreases

Measures

- Housing placements from encampment and street outreach
- Time from first outreach contact to housing placement
- Housing outcomes for Indigenous individuals experiencing unsheltered homelessness

Priority Actions

- Fully integrate encampment and street outreach into the Coordinated Access System
- Use By-Name List data to proactively prioritize unsheltered individuals for housing placement
- Advance Indigenous-led, culturally safe housing pathways with sustained after housing supports

Outcome 2.5 — Strong cross sector collaboration supports sustained system response

Timeframe: Short-term (2025–2027) and ongoing

Success Looks Like

- Housing, health, outreach, and municipal services work in a coordinated way
- Less duplication and clearer accountability across partners

Measures

- Frequency and effectiveness of cross sector case conferencing (COBEN)
- Partner reported coordination and role clarity

Priority Actions

- Maintain and strengthen COBEN case conferencing and information sharing practices
- Deepen collaboration among housing providers, Indigenous organizations, health partners, outreach teams, and municipal departments
- Use shared data tools to support integrated outreach planning, prioritization, and performance monitoring

Goal 3 — Increase and Maintain Affordable Housing Stock

Time Horizon: Short- to long-term (2025–2035)

Primary Lead: City of Brantford (Service Manager)

Key Partners: County of Brant; non-profit and cooperative housing providers; Indigenous housing organizations; private and non-profit developers; provincial and federal funding partners

What Will Change:

Brantford–Brant will work together to increase the supply of affordable, deeply affordable, supportive, and transitional housing, while preserving existing community housing at risk. Municipal leadership, strong partnerships with non-profit and Indigenous housing providers, strategic use of land and planning tools, and coordinated advocacy for sustained senior government investment will be used to deliver housing at the scale required to address housing instability and homelessness.

This goal reflects the reality that housing affordability and insufficient income are the primary drivers of homelessness, and that prevention and system stabilization depend on delivering and protecting affordable housing over the long-term.

- Affordable housing supply increases
- Deeply affordable and supportive housing options expands for households with very low incomes
- Capacity to deliver housing increases among non-profit and Indigenous housing providers
- Existing community housing is preserved, modernized, and remains affordable
- Municipal investments leverage provincial and federal capital and operating funding

Accountability and Monitoring

Progress under Goal 3 will be monitored through municipal housing governance and reporting structures, with results reported regularly to Council and the community. Delivery, preservation, and leverage metrics will be tracked to assess whether housing supply is increasing at a pace sufficient to reduce housing instability and homelessness.

Outcomes, Measures, and Priority Actions

Outcome 3.1 — New affordable and deeply affordable housing is delivered

Timeframe: Short- to medium-term (2025–2030)

Success Looks Like

- New affordable housing is delivered to align with provincial and federal funding opportunities
- Municipal housing delivery targets are achieved
- Future Municipal housing delivery targets are developed
- More deeply affordable units are secured

Measures

- Number of municipally developed affordable housing units completed
- Progress toward Municipal Housing Master Plan targets
- Number of deeply affordable units delivered

Priority Actions

- Advance municipally led affordable housing projects aligned with Council approved priorities
- Prioritize shovel ready sites and innovative construction approaches, including modular and prefabricated builds, to accelerate delivery and reduce costs
- Leverage provincial and federal capital funding programs to support municipal development
- Update municipal housing delivery targets beyond 2030 to reflect population projections and system need through 2035

Outcome 3.2 — Capacity of non-profit and Indigenous housing providers is strengthened

Timeframe: Short- to medium-term (2025–2031) and long-term (2031-2035)

Success Looks Like

- Non-profit and Indigenous housing projects advance more quickly
- Barriers related to land, financing, and development capacity are reduced
- Indigenous-led housing delivery and governance are strengthened
- Coordinate partners to encourage and explore co-applications for funding and housing development opportunities

Measures

- Number of affordable units delivered by non-profit and cooperative providers
- Number of non-profit funding applications with Service Manager support
- Number of Indigenous-led housing projects advanced
- Amount of municipal land or financial support leveraged

Priority Actions

- Support non-profit and cooperative housing providers through partnerships, per unit subsidies, land contributions, and development support
- Strengthen sector capacity by supporting funding navigation, project planning, and development readiness
- Explore project aggregation and bundling to improve access to senior government funding programs
- Advance partnerships with Indigenous housing providers to support Indigenous-led, culturally appropriate housing solutions
- Facilitate balanced End-of-Mortgage transitions that preserve affordability while enabling reinvestment

Outcome 3.3 — Advance planning, partnerships, and funding readiness for supportive housing delivery

Timeframe: Medium- to long-term (2028–2035)

Success Looks Like

- Individuals with higher or complex needs access appropriate housing
- Pressure on shelters, hospitals, and justice systems declines
- Housing stability improves for high acuity households

Measures

- Number and proportion of individuals with high or complex needs placed into supportive or appropriate housing through municipal housing and homelessness programs
- Emergency shelter utilization rates and average length of stay among high acuity households
- Number of hospital, correctional, or emergency service interactions involving individuals experiencing homelessness or housing instability
- Housing retention rates for high acuity households at 6, 12, and 24 months post housing placement
- Returns to homelessness among high acuity households

Priority Actions

- Expand permanent supportive housing with integrated health and social supports, aligned with Housing First principles
- Deliver transitional and step down housing options that support stabilization and movement to permanent housing
- Coordinate housing, health, and justice responses to reduce system pressures and improve outcomes
- Prioritize supportive and transitional housing delivery through partnerships and phased redevelopment at key sites, including 389 West Street

Outcome 3.4 — Municipal planning and financial tools accelerate housing delivery

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- Municipal incentives stimulate affordable housing development
- Public investment leverages greater non-municipal funding
- Long-term affordability is clearly secured

Measures

- Number of affordable units secured using municipal tools
- Municipal investment leveraged per unit
- Duration of affordability secured

Priority Actions

- Use municipal tools such as land contributions, fee waivers, Municipal Housing Facilities Agreements, and Community Improvement Plans to support delivery of deeply affordable housing
- Review and strengthen planning policies that enable density, reduce parking requirements, and support purpose built rental and affordable housing
- Provide coordinated municipal support to non-profit and Indigenous partners applying for provincial and federal funding
- Clearly define, monitor, and secure affordability requirements over the long-term

Outcome 3.5 — Existing affordable housing is preserved and maintained

Timeframe: Medium- to long-term (2028–2035)

Success Looks Like

- Existing community housing remains affordable and in good repair
- Affordable units at risk from expiring agreements are protected
- Housing assets are more sustainable over the long-term

Measures

- Number of affordable units preserved through End-of-Mortgage and End-of-Operating Agreement transitions
- Capital repair investments secured
- Housing condition and accessibility improvements

Priority Actions

- Facilitate balanced End-of-Mortgage and End-of-Operating Agreement negotiations that preserve affordability while supporting capital renewal
- Implement asset management strategies that prioritize preventative maintenance and long-term sustainability
- Proactively leverage COCHI, OPHI, and other capital repair programs for municipal and non-profit housing
- Monitor and manage risks associated with expiring affordability agreements to protect public investments

Goal 4 — Provide Targeted and Equitable Supports for Priority Populations

Time Horizon: Short- to long-term (2025–2035)

Primary Lead: City of Brantford (Service Manager)

Key Partners: Indigenous organizations and housing providers; County of Brant; youth serving agencies; seniors' service providers; violence against women organizations; health, child welfare, education, justice, and community partners

What Will Change:

Brantford–Brant will ensure that housing and homelessness responses are equitable, culturally safe, and responsive to the needs of populations facing the greatest barriers to housing stability. This includes Indigenous peoples, youth, seniors, survivors of intimate partner and gender-based violence, families with dependents, people with disabilities, and residents in rural and smaller settlement areas.

This goal recognizes that homelessness and housing instability are not experienced equally, and that achieving and sustaining Functional Zero requires tailored housing pathways, Indigenous-led approaches, and targeted system adjustments that address historic and structural inequities.

- Time to housing decreases and housing stability improves for priority populations
- Housing placements better align with household, cultural, accessibility, and support needs
- Indigenous governance and self-determination are embedded within housing and homelessness system options
- Youth, seniors, and survivors access prevention-focused, trauma-informed housing pathways
- Geographic barriers decrease for rural and smaller-community residents seeking services
- City and County service coordination improves for County residents
- System performance gaps between populations are visible, monitored, and reduced over time

Accountability and Monitoring

Progress under Goal 4 will be monitored through Coordinated Access, Indigenous-led governance forums, and system planning tables using disaggregated data from HIFIS, the By-Name List, Point-in-Time Counts, and the centralized waitlist. Results will be reported regularly to Council and the community, with system adjustments made where inequitable outcomes persist.

Outcomes, Measures, and Priority Actions

Outcome 4.1 — Priority populations have improved access to appropriate housing and supports

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- Time to housing for priority populations decreases
- Housing placements better align with individual and household needs
- Returns to homelessness among priority populations decrease

Measures

- Time to housing for priority populations compared to system average
- Permanent housing placements for priority populations
- Returns to homelessness by priority population

Priority Actions

- Strengthen population specific housing pathways within the Coordinated Access System
- Reduce administrative and documentation barriers that disproportionately impact priority populations
- Prioritize permanent housing matches that align with household composition, accessibility needs, and support requirements
- Ensure after housing supports are in place to promote long-term housing stability

Outcome 4.2 — Strengthen the accuracy, completeness, and respectful use of Indigenous data

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- Indigenous self-determination is reflected in housing and homelessness planning
- Indigenous households experience improved housing outcomes through culturally grounded approaches
- Indigenous-led housing pathways are embedded options within system operations
- Support and enable Indigenous-led and culturally appropriate housing pathways through municipal funding, planning, and system alignment

Measures

- Number and consistency of Indigenous representation on housing and homelessness governance and decision-making tables supported by the municipality
- Number of Indigenous households housed through Indigenous-led or culturally appropriate housing pathways supported or funded by the municipality
- Progress toward implementing OCAP® aligned data practices, including improvements in the quality and completeness of Indigenous identified data within municipal housing and homelessness systems

Priority Actions

- Formalize regular engagement with local Indigenous organizations, housing providers, and leadership to support shared planning, decision-making, and accountability
- Establish Indigenous representation within housing and homelessness governance tables, including Coordinated Access and system planning forums
- Support the development and implementation of Indigenous-led housing pathways within Coordinated Access, including culturally safe referral, prioritization, and after housing supports
- Advance OCAP aligned data practices in partnership with Indigenous organizations
- Increase municipal staff capacity to coordinate Indigenous relationships, projects, and system integration

Outcome 4.3 — Youth and seniors experience improved housing stability and prevention outcomes

Timeframe: Medium-term (2028–2035)

Success Looks Like

- Fewer youth and seniors enter homelessness
- Youth and seniors access housing options aligned with developmental and aging in place needs
- Transitions between systems (education, child welfare, health care) do not result in homelessness

Measures

- Youth and senior inflow into homelessness
- Youth and senior housing placements and prevention outcomes
- Housing stability outcomes following placement

Priority Actions

- Strengthen youth specific prevention, diversion, and housing responses, including Housing First for Youth and education linked supports
- Expand seniors focused affordable, accessible, and supportive housing options aligned with aging in place principles
- Improve coordination between housing services and education, child welfare, health care, and seniors serving systems to prevent institutional transitions into homelessness

Outcome 4.4 — Survivors of intimate partner and gender-based violence have safe and timely housing pathways

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- Survivors experience improved safety and housing stability
- Housing responses are survivor-centred and trauma-informed
- Survivors are not forced to remain in or return to unsafe living situations due to lack of housing options

Measures

- Housing placements for survivors of intimate partner and gender-based violence
- Use of Special Priority and Urgent Priority housing pathways
- Number of municipal staff trained in risk assessment and safety planning
- Housing stability outcomes following placement
- Number of referrals to IPV-serving organizations through municipal housing and homelessness programs

Priority Actions

- Strengthen housing specific pathways for survivors within Coordinated Access, aligned with Special Priority policies
- Coordinate housing responses with emergency shelters, transitional housing, and violence against women services
- Ensure housing and homelessness staff receive trauma-informed training specific to intimate partner and gender-based violence and risk assessment
- Align housing responses with the Intimate Partner and Gender-Based Violence Community Action Plan

Outcome 4.5 — Equitable access for rural residents and reduced geographic barriers

Timeframe: Medium-term (2028–2035)

Success Looks Like

- Rural residents have timely access to housing and homelessness supports
- Geographic barriers do not delay housing placement or service connection
- Rural homelessness and housing instability are better identified and addressed

Measures

- Number of rural outreach routes and service days delivered
- Time to first contact for rural versus urban clients
- Rural participation in Coordinated Access

Priority Actions

- Expand outreach routes in rural and smaller settlement areas, aligned with identified service gaps and hotspot data
- Improve transportation related supports to reduce geographic barriers to housing, services, and appointments
- Establish or strengthen satellite access points, including mobile intake and rotating service days
- Coordinate outreach with existing community assets such as libraries, schools, and community centres
- Collaborate with County staff to provide resources and education to the community

Outcome 4.6 — System inequities are identified, monitored, and reduced

Timeframe: Short- to long-term (2025–2035)

Success Looks Like

- System performance gaps between populations are visible and addressed
- Housing and homelessness outcomes become more equitable over time
- The system is perceived as fairer, safer, and more accessible

Measures

- Disaggregated housing and homelessness data by priority population and geography
- Differences in time to housing, housing outcomes, and returns to homelessness
- Number of equity-focused system adjustments implemented

Priority Actions

- Implement equity dashboards and disaggregated data reporting across the homelessness system
- Strengthen the collection and use of disaggregated data within HIFIS, the By-Name List, Point-in-Time Counts, and the centralized waitlist
- Regularly review equity data at governance and system planning tables to inform decision making and course correction
- Incorporate lived experience feedback to assess perceived fairness, safety, and accessibility

Goal 5 — Strengthen System Integration and Advocacy

Time Horizon: Short- to long-term (2025–2035)

Primary Lead: City of Brantford (Service Manager)

Key Partners: County of Brant; Indigenous organizations; community agencies; housing providers; health care partners; justice and social service systems; provincial and federal governments

What Will Change:

Brantford–Brant will strengthen integration across housing, health, social services, and justice systems, while advancing coordinated, evidence-based advocacy for sustainable provincial and federal investment. By aligning systems, formalizing partnerships, and using data to demonstrate outcomes and gaps, the community will improve housing stability and ensure progress toward Functional Zero is achievable and sustained.

This goal recognizes that municipal action alone cannot resolve homelessness. Long-term success depends on better aligned systems and predictable senior government funding that reflects demonstrated local need.

- Transitions between emergency, transitional, supportive, and permanent housing become smoother
- Discharges from hospitals, corrections, and child welfare into homelessness decrease
- Service delivery becomes less fragmented, with clearer roles and shared accountability among partners
- Local data is translated into decision-ready advocacy materials that strengthen funding outcomes
- Funding stability increases for core housing and homelessness programs over time

Accountability and Monitoring

Progress under Goal 5 will be monitored through system planning governance tables using housing, health, justice, and homelessness data. Results will be reported regularly to Council and the community, with course corrections implemented where integration gaps, funding instability, or performance pressures persist.

Outcomes, Measures, and Priority Actions

Outcome 5.1 — A holistic housing hub improves system flow and housing outcomes

Timeframe: Short- to medium-term (2025–2027) with long-term implementation

Success Looks Like

- Individuals experience smoother transitions between emergency, transitional, supportive, and permanent housing
- System bottlenecks and prolonged shelter stays are reduced
- Services are more integrated, accessible, and responsive to client needs

Measures

- Number and type of units delivered at 389 West Street
- Average length of stay in emergency shelter
- Client navigation outcomes and successful transitions between housing types

Priority Actions

- Establish a dedicated implementation and governance table involving housing, health, and community partners
- Deliver phased redevelopment of the site, integrating emergency shelter, transitional housing, supportive housing, and permanent affordable housing
- Co-locate housing with health and social services where feasible to improve access, reduce duplication, and strengthen outcomes
- Monitor system flow metrics to assess impact on shelter pressure and housing exits

Outcome 5.2 — Housing, health, and social services are better integrated

Timeframe: Short- to medium-term (2025–2031)

Success Looks Like

- Fewer institutional discharges into homelessness
- Individuals with complex needs are aware of and receive coordinated, housing linked supports
- Health and housing outcomes improve while system pressures decline

Measures

- Number of hospital, corrections, or child welfare discharges into shelter or homelessness
- Strengthened collaboration with health and justice systems
- Availability and utilization of step down, respite, and transitional housing
- Housing linked municipal interventions contribute to improved health and justice system flow.
- Number of individuals housed through municipal programs with prior high emergency service utilization (where data sharing permits)

Priority Actions

- Formalize housing linked discharge pathways with hospitals, health care partners, and justice systems
- Strengthen collaboration with the Brantford Brant Norfolk Ontario Health Team to integrate housing into care planning
- Expand step down, respite, transitional, and supportive housing options for individuals who are medically or socially complex
- Align implementation with the City of Brantford's Primary Care Action Plan and relevant County initiatives

Outcome 5.3 — Access to sustainable senior government funding is strengthened

Timeframe: Ongoing (2025–2035)

Success Looks Like

- Funding commitments better reflect local need and system pressures
- Proven local programs achieve long-term stability
- The municipality’s financial risk is reduced

Measures

- Number of coordinated provincial and federal funding submissions advanced
- Amount of senior government funding secured annually
- Stability and duration of funding for core housing and homelessness programs

Priority Actions

- Coordinate provincial and federal funding applications across departments and partners to reduce duplication and strengthen competitiveness
- Align advocacy priorities and submissions with demonstrated local data, including the By-Name List, Point-in-Time Counts, shelter data, and centralized waitlist trends
- Advocate for stable, indexed, and long-term funding for homelessness prevention, supportive housing operations, rent supplements, and system coordination
- Engage elected officials and senior government partners through delegations, submissions, and joint advocacy initiatives

Outcome 5.4 — Evidence informed policy advocacy is strengthened

Timeframe: Short- to long-term (2025–2035)

Success Looks Like

- Local data and research are translated into decision ready advocacy materials
- Policy discussions are grounded in evidence rather than crisis response alone
- Senior government policy and funding decisions increasingly reflect local realities

Measures

- Number of data driven policy briefs, submissions, or advocacy materials produced annually
- Alignment of advocacy priorities with local performance data
- Senior government funding or policy changes influenced or secured

Priority Actions

- Produce regular data informed policy briefs that quantify need, demonstrate program effectiveness, and outline funding gaps
- Translate complex system data into clear, accessible materials for Council, partners, and senior governments
- Coordinate advocacy messaging with Indigenous and community partners to amplify shared priorities
- Clearly communicate the risks of inaction or unstable funding on homelessness outcomes and municipal resources

Outcome 5.5 — System capacity and accountability across partners are strengthened

Timeframe: Short- to long-term (2025–2035)

Success Looks Like

- Partners have clearer roles, better coordination, and shared accountability
- Services are less fragmented and more effective
- Housing outcomes improve for people with complex needs

Measures

- Participation in system planning and governance tables
- Partner reported improvements in coordination and role clarity
- Reduced service duplication and identified system bottlenecks
- Improved housing outcomes for high acuity clients

Priority Actions

- Maintain and strengthen system level planning and governance tables, including Coordinated Access and Reaching Home structures
- Advance joint training, shared protocols, and continuous learning initiatives across partners
- Promote consistent use of shared tools such as HIFIS, the By-Name List, and Coordinated Access processes
- Review and update protocols regularly based on performance data and partner feedback

Appendix B - Condensed Action Plan

Goal 1 — Reduce Homelessness and Achieve Functional Zero

Outcome	Key Measures	Priority Actions (Summary)	Timeline	Lead/Partners
1.1 Homelessness is prevented wherever possible	<ul style="list-style-type: none"> Inflow to the By-Name List Number of successful diversions Number of evictions prevented 	<ul style="list-style-type: none"> Strengthen diversion at all access points Implement standardized eviction prevention protocols Expand Housing Stability Workers Align prevention with CSWB, IPV/GBV, Youth, Drug Strategy, and Age-friendly plans 	Short-term (2025–2027)	City of Brantford (Service Manager); housing providers; community agencies
1.2 People are housed more quickly and remain housed	<ul style="list-style-type: none"> Number of permanent housing placements Median time to housing 	<ul style="list-style-type: none"> Strengthen housing-focused Coordinated Access Expand landlord engagement and rent supplements Remove administrative housing barriers Increase access to transitional and supportive housing 	Short to Medium-term (2025–2031)	City of Brantford; housing providers; landlords; community partners
1.3 Chronic homelessness declines and reaches Functional Zero	<ul style="list-style-type: none"> Chronic homelessness count Functional Zero milestones 	<ul style="list-style-type: none"> Set targets using By-Name List data Implement population specific housing pathways Expand permanent supportive housing and after housing supports 	Medium to long-term (2028–2035)	City of Brantford; Indigenous partners; housing and support providers
1.4 Shelter and outreach operate as rapid pathways to housing	<ul style="list-style-type: none"> Average length of stay in shelter Number and proportion of exits to permanent housing 	<ul style="list-style-type: none"> Require housing plans within 72 hours Embed housing-focused contract expectations Align By-Name List and centralized waitlist practices Advocate for enhanced COHB access 	Short-term (2025–2027) and ongoing	City of Brantford; shelter and outreach providers
1.5 Preventable pathways into homelessness are reduced	<ul style="list-style-type: none"> Number of eviction notices and evictions (and outcomes) Number of households stabilized through prevention programs 	<ul style="list-style-type: none"> Track eviction notices and outcomes Expand flexible arrears and utility supports Strengthen collaboration with Ontario Works and community agencies 	Short-term (2025–2027) and ongoing	City of Brantford; housing providers; community agencies

Goal 2 — Advance a Human-rights Based Unsheltered and Encampment Response

Outcome	Key Measures	Priority Actions (Summary)	Timeline	Lead/Partners
2.1 Unsheltered homelessness and encampments decrease	<ul style="list-style-type: none"> Unsheltered homelessness counts Number of housing placements from encampments 	<ul style="list-style-type: none"> Expand and strengthen COBEN Prioritize encampment residents through Coordinated Access Maintain voluntary, housing-focused engagement Expand Indigenous-led housing pathways 	Short to Medium-term (2025–2031)	City of Brantford; COBEN partners; Indigenous organizations
2.2 Health, safety, and basic needs are addressed	<ul style="list-style-type: none"> Number of hospital discharges into homelessness Emergency department use among people experiencing homelessness 	<ul style="list-style-type: none"> Formalize housing linked discharge planning Expand step down, respite, and supportive housing Increase access to mobile health, harm reduction, and mental health supports 	Medium-term (2028–2031)	City of Brantford; Ontario Health Team; health partners
2.3 Encampment responses are coordinated and rights based	<ul style="list-style-type: none"> Number of forced displacements Protocol compliance 	<ul style="list-style-type: none"> Implement and apply a human-rights based encampment response protocol Provide trauma informed training Strengthen encampment data collection and reporting 	Short-term (2025–2027) and ongoing	City of Brantford; outreach and enforcement partners
2.4 People connect to housing more quickly from unsheltered settings	<ul style="list-style-type: none"> Time from outreach to housing placement 	<ul style="list-style-type: none"> Integrate street and encampment outreach into Coordinated Access Proactively prioritize unsheltered individuals for housing Advance Indigenous-led housing pathways 	Short to Medium-term (2025–2031)	City of Brantford; outreach and housing providers
2.5 Cross sector collaboration supports sustained response	<ul style="list-style-type: none"> Case conferencing effectiveness 	<ul style="list-style-type: none"> Maintain COBEN case conferencing Strengthen information sharing and joint planning across partners 	Short-term (2025–2027) and ongoing	City of Brantford; housing, health, outreach partners

Goal 3 — Increase and Maintain Affordable Housing Stock

Outcome	Key Measures	Priority Actions (Summary)	Timeline	Lead/Partners
3.1 New affordable and deeply affordable housing is delivered	<ul style="list-style-type: none"> Number of units delivered Progress toward targets 	<ul style="list-style-type: none"> Deliver municipally led projects Prioritize modular and prefabricated builds Leverage provincial and federal capital funding Update housing targets through 2035 	Short- to Medium-term (2025–2030)	City of Brantford
3.2 Capacity of non-profit and Indigenous housing providers is strengthened	<ul style="list-style-type: none"> Number of non-profit units delivered Number of Indigenous-led projects advanced 	<ul style="list-style-type: none"> Provide land, subsidies, and development support Support funding navigation and project readiness Explore project aggregation and bundling Facilitate End-of-Mortgage transitions 	Short- to Medium-term (2025–2031)	City of Brantford; non-profit and Indigenous providers
3.3 Supportive and transitional housing expands	<ul style="list-style-type: none"> Number of supportive units delivered Shelter pressure indicators 	<ul style="list-style-type: none"> Expand permanent supportive housing Deliver transitional and step down housing Align housing, health, and justice investments Advance redevelopment at 389 West Street 	Medium to long-term (2028–2035)	City of Brantford; housing and health partners
3.4 Municipal tools accelerate housing delivery	<ul style="list-style-type: none"> Number of units secured using municipal tools 	<ul style="list-style-type: none"> Use MHFAs, CIPs, fee waivers, and land contributions Strengthen planning policies Coordinate funding applications Secure long-term affordability 	Short- to Medium-term (2025–2031)	City of Brantford
3.5 Existing affordable housing is preserved and maintained	<ul style="list-style-type: none"> Number of units preserved Amount of capital investment secured 	<ul style="list-style-type: none"> Support End-of-Operating Agreement transitions Implement asset management strategies Leverage COCHI and OPHI funding 	Medium to long-term (2028–2035)	City of Brantford; housing providers

Goal 4 – Provide Targeted and Equitable Supports for Priority Populations

Outcome	Key Measures	Priority Actions (Summary)	Timeline	Lead/Partners
4.1 Priority populations access appropriate housing and supports	<ul style="list-style-type: none"> • Time to housing equity gaps 	<ul style="list-style-type: none"> • Implement population specific Coordinated Access pathways • Reduce documentation barriers • Ensure after housing supports are in place 	Short- to Medium-term (2025–2031)	City of Brantford
4.2 Indigenous governance and housing approaches are strengthened	<ul style="list-style-type: none"> • Number of Indigenous placements • Indigenous governance representation 	<ul style="list-style-type: none"> • Formalize Indigenous engagement • Implement Indigenous-led housing pathways • Apply OCAP aligned data practices • Dedicate staff capacity 	Short- to Medium-term (2025–2031)	City of Brantford; Indigenous partners
4.3 Youth and seniors experience improved stability	<ul style="list-style-type: none"> • Youth and senior inflow into homelessness 	<ul style="list-style-type: none"> • Expand youth and senior prevention and housing options • Strengthen transition planning across systems 	Medium-term (2028–2035)	City of Brantford; community partners
4.4 Survivors of IPV/GBV have safe housing pathways	<ul style="list-style-type: none"> • IPV/GBV housing placements 	<ul style="list-style-type: none"> • Strengthen Special Priority pathways • Coordinate with VAW services • Deliver trauma informed training 	Short- to Medium-term (2025–2031)	City of Brantford; VAW partners
4.5 Rural residents experience equitable access	<ul style="list-style-type: none"> • Rural access metrics 	<ul style="list-style-type: none"> • Expand rural outreach • Improve transportation supports • Establish satellite access points 	Medium-term (2028–2035)	City of Brantford; community partners
4.6 System inequities are monitored and reduced	<ul style="list-style-type: none"> • Disaggregated equity data 	<ul style="list-style-type: none"> • Implement equity dashboards • Review data regularly • Integrate lived experience feedback 	Short- to long-term (2025–2035)	City of Brantford; system partners

Goal 5 — Strengthen System Integration and Advocacy

Outcome	Key Measures	Priority Actions (Summary)	Timeline	Lead/Partners
5.1 A holistic housing hub improves system flow	<ul style="list-style-type: none"> • Average length of stay in shelter • Number and type of units delivered at 389 West Street 	<ul style="list-style-type: none"> • Establish governance • Deliver phased redevelopment • Co-locate housing and supports • Monitor flow metrics 	Short- to Medium-term (2025–2027)	City of Brantford; community partners
5.2 Housing, health, and social services are better integrated	<ul style="list-style-type: none"> • Number of discharges into homelessness 	<ul style="list-style-type: none"> • Formalize discharge pathways • Expand respite and step down housing • Integrate housing into care planning 	Short to Medium-term (2025–2031)	City of Brantford; health and justice partners
5.3 Access to sustainable senior government funding improves	<ul style="list-style-type: none"> • Amount of funding secured annually 	<ul style="list-style-type: none"> • Coordinate funding submissions • Align advocacy with local data • Advocate for stable, indexed funding 	Ongoing (2025–2035)	City of Brantford; County of Brant
5.4 Evidence informed policy advocacy is strengthened	<ul style="list-style-type: none"> • Number of policy briefs produced 	<ul style="list-style-type: none"> • Translate system data into advocacy materials • Align messaging with partners • Communicate risks of inaction 	Short- to long-term (2025–2035)	City of Brantford
5.5 System capacity and accountability are strengthened	<ul style="list-style-type: none"> • Partner coordination indicators 	<ul style="list-style-type: none"> • Maintain governance tables • Advance joint training and shared protocols • Promote consistent use of shared data tools 	Short- to long-term (2025–2035)	City of Brantford; system partners

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