

## Chapter 2: Develop the Zero Poverty Blueprint

### Overview

The first draft of the Zero Poverty Oxford Plan will not **define the Zero Poverty Target** but will look at the overall picture of poverty in Oxford County. The Zero Poverty Blueprint utilizes common elements and tools that will help mold a future **Zero Poverty Scenario and also estimates the economic, community and environmental benefits** of eliminating poverty in our County.

### Define the Zero Poverty Target

Poverty can be classified as

- **Short-term:** typically less than five years in duration and resulting from a specific event such as job loss or death **within the family**
- **Chronic:** typically longer than 10 years and often due to multidimensional factors
- **Intergenerational Poverty in Oxford:** generational links to poverty through multidimensional and cyclical factors

However, we choose to classify or define poverty, it is important to recognize that poverty includes the inability to advance economically over the long-term. For some, that can mean living pay cheque to pay cheque with no ability to save for retirement, emergencies or post-secondary education for their children. A submission to the Federal Poverty Reduction Strategy by the Wellesley Institute states that for Canadians to truly thrive, they need enough resources to create a stable financial foundation and invest in their future. Besides income, other dimensions of poverty include: housing and homelessness; jobs, training and the workplace, higher education, health, and mobility and equality of opportunity. Looking at income levels of people living in poverty and the basic necessities of life (shelter, food, clothing, etc.) only paints a partial picture of poverty in Oxford County. To fully comprehend how poverty affects residents of Oxford County we need to understand that social exclusion, a feeling of not belonging to the community, is also a key factor contributing to the existence of poverty.

In recognizing the extent of the poverty issue, we must also not ignore, that there are well established relationships between socioeconomic status, health and well-being to consider. We must also address that the lack of literacy or language barriers, low levels of education, disabilities or illness, mental health, addictions, and abuse and child care costs are additional barriers that many of the individuals in our community face. It is important to acknowledge that poverty does not have a one-size-fits-all solution and what works to help one group of people living in poverty will not necessarily be the same formula used for another group. Continuing ongoing input from those with lived experience will help navigate this process.

## Model a Zero Poverty Scenario

Residents of Oxford County should have the opportunity to succeed and overcome the various barriers and/or challenges they may encounter. The Zero Poverty Oxford Plan aims to provide those living in poverty with the tools they need to overcome barriers and enhance their wellbeing and will also serve to improve our understanding of what a zero poverty scenario can look like.

**“Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time.”**  
– The World Bank Organization

It is known that certain segments of the population are at a higher risk of experiencing poverty: lone-parent households, immigrants, seniors and people living with disabilities and addictions. Customizing approaches to each of these groups and implementing evidence based practices will strengthen resource distribution and generate improved social returns.

The Zero Poverty Oxford Blueprint will help identify and address the systemic factors and root causes that produce the complex situations of those living in poverty by using an adaptive model of response. An adaptive model of response uses a lens to “zoom in” and obtain insight into the causes and the manifestation of the poverty in our county and then uses a lens to “zoom out” to identify and address systemic factors.

### Key Points

Organizations that provide resources to those living in low income, should have trained system navigators to help individuals and families navigate the various support systems. This will ensure participants receive all the internal and external resources available to them in an efficient manner. Providing continued wrap around support for those moving out of poverty (and staying out of poverty) is an essential next step in a comprehensive poverty elimination strategy.

Continuing to foster collaborative partnerships will help develop common agendas and enable the systemic changes that must occur to eliminate poverty in Oxford County. Better-connected community networks can result in a more effective and efficient poverty-fighting system.

Eventual coordination between all agencies who provide “wrap-around” services to those experiencing complex issues, to develop one master care plan for these individuals. This will minimize duplication and maximize resources within organizations.

## Blueprint Tools

- Needs-based assessment tools to identify immediate barriers so services can be matched to individuals both quickly and efficiently.
- System navigators to link between support agencies to provide tailored individual needs based package of services designed to help individuals overcome multiple challenges and access all available resources.
- Ongoing wrap-around support.
- Integration of service as much as possible so individuals are not expected to repeat their story again and again.
- Access is a basic requirement to many of the programs and strategies, without access changes become increasingly challenging. Access may refer to services and resources.
- Information sharing and knowledge exchange, the success of breaking down poverty in the community is dependent on all service agencies making themselves aware of what is available to assist those most impacted by poverty.

Using comprehensive thinking and action, the *Zero Poverty Oxford Plan* will include key milestones, measurable targets, realistic timelines and pragmatic recommendations for action that will systematically eliminate poverty in Oxford County.

A greater focus on the needs of clients via a service-transformation strategy will help impact the effectiveness of resources in Oxford County. Delivering services collaboratively and based on a rigorous needs assessment will encourage staff to work across organizational boundaries and inspire new approaches and ways of thinking. Wrap-around, person-focused service delivery has shown to be more effective than traditional program delivery, for individuals with complex needs, as well as those individuals who are closer to economic self-sufficiency. Using the *Future Oxford Community Sustainability Plan* will help ensure that both local issues and global issues are being blended together to improve quality of life for Oxford's current and future generations.

Key components of the Zero Poverty Oxford Plan will include pragmatic actions that address:

- Need for adequate supply of affordable housing options
- Need for access to services that are free from income related barriers
- Need for transportation options that enhance community accessibility
- Need for a safe and supportive community
- Opportunity for, at minimum, living wages for all citizens

All eight of the identified plan elements (Table 1) will be embedded into a strategy designed to allow all residents of Oxford County to have sufficient and economic resources to live with the dignity and choices that support full participation in society.

**Table 1. Elements of the Zero Poverty Plan**

PLAN ELEMENT	OVERVIEW
<b>Housing</b>	It is clear that meeting core housing need is fundamental to addressing poverty
<b>Income</b>	Basic income and living wage are fundamental needs
<b>Understanding</b>	No one chooses poverty, rather it occurs often due to the complex circumstances of life. Many living in poverty are the “working poor” and their families
<b>Belonging</b>	Social exclusion is a key factor in the elimination of poverty and the elimination of poverty is a factor contributing to social isolation
<b>Political action</b>	Advocacy and action from all levels of government will be critical to success
<b>Shift</b>	Altering perceptions, acceptance and a relentless desire to affect positive and sustainable outcomes will be required
<b>Dialogue</b>	Open and advanced conversation and discussion about why poverty exists and how to address it will be necessary
<b>Change</b>	Doing the same things that have been done will not stop the cycle of poverty. Transformational change, from solutions that address the symptoms of poverty to pragmatic solutions that eliminate poverty will be required

## Economic, Community and Environmental Benefits - Future Oxford

Poverty comes at a cost to those who endure it and also to the communities where people living in poverty reside. Eliminating poverty is the smart and responsible thing to do for our economy. The town hall sessions sponsored by Operation Sharing on September 26 and 27, 2017, brought together community members from all key sectors and resulted in a transformational, shared community vision to eliminate poverty. It was agreed that the economic and social vitality of the community contributes to residents’ health and longevity, and embracing a long-term process of learning and change, rather than simply undertaking a series of specific interventions, was considered a best practice approach that aligns with the *Future Oxford Community Sustainability Plan*. An educated, healthy, thriving, and employable Oxford is essential to a strong economy and connects to the overall vision of the *Future Oxford Sustainability Plan*: **A vibrant, prosperous, and responsible Oxford for all.**

## Economic and Community Benefits

The elimination of poverty will see a decrease in costs associated with health care and social services and is considered a form of upstream crime prevention. There will also be increased spending on goods and services on a local level as well as increased charitable contributions as studies show that people living on a low income tend to spend most of their money in their own community and also donate at a higher level-- which continues when they move into higher income brackets. People who are not living in poverty experience an increased life expectancy, better physical and mental health, and less anxiety.

### Education

Children who are not living in poverty are more likely to complete high school and attend a post-secondary institution, thus reinforcing their feelings of belonging and inclusion and well as strengthening the overall community. One of the objectives of the *Future Oxford Community Sustainability Plan* is to: *Ensure access to affordable education for all ages and to increase the number of residents with post-secondary education.*

Education is a powerful resource that protects against poverty. There is strong correlation between low levels of education and low wage employment. Providing post-secondary education as well as skills training will not only address the shortage of skilled labor but will also move a significant number of residents out of poverty.

## Environmental Benefits

In a first for Oxford County, 34 affordable rental units are set to be built to a Passive House standard by Indwell Community Homes on Blossom Park Road. This multi-residential development will adhere to the most rigorous voluntary standard for energy efficiency and is expected to be completed by early 2019. The 34 affordable rental units are designed for individuals who require support services in order to remain in stable housing. Buildings are heated "passively," making efficient use of the sun, internal heat sources and heat recovery, resulting in energy costs that are reduced considerably relative to conventional energy costs.

### Passive House

Buildings achieving a Passive House standard require as little as 10 per cent of the energy used by typical buildings, offering significant energy savings and reduced emissions. Improvements to building construction are critical as Oxford works to achieve 100% renewable energy by 2050. Further, by providing housing that meets passive house standards, the County and developers are ensuring that the long-term affordability of a rental unit remains as energy costs are a fraction of the cost.

Blossom Park is a demonstration project designed to influence future housing development and to meet goals outlined in the *Future Oxford Community Sustainability Plan* by moving away from fossil fuels, supporting industries that undertake green construction and encouraging renewable energy. To encourage energy efficiency and long-term affordability of housing, when providing funds to introduce affordable housing units in multi-residential developments, the County has begun to require that new affordable housing projects meet Passive House standards. Generally, affordable housing funding is granted to developers to ensure that units remain affordable for a period of 25 years. Once the 25-year period has passed, the owner of the building may rent the units out at market rate. By encouraging developers to construct buildings that meet passive house standards, the units will continue to provide a more affordable housing option than units that use conventional energy sources beyond the 25-year period.

**In addition to funding that can be offered to developers willing to provide affordable housing units that meet passive house standards, the Oxford County Official Plan has policies that support bonus zoning in exchange for innovative and environmentally sensitive development which incorporates and protects environmental features and promotes energy conservation. Under the provisions of the Planning Act, particularly around intensification, a municipality may permit increases to the height and density limits applicable to a proposed development that will result in a benefit to the greater public.**

Poverty alleviation and environmental protection are global issues that have a lot in common but are often treated different. Successful sustainable development includes making linkages between the two issues and innovative thinking such as the Blossom Park Indwell Project will help Oxford County successfully eliminate poverty while maintaining our renewable energy goals. As a community we must ask ourselves how we can cultivate a market of demand for passive house structures to become the norm in housing in our community.

## Key Actions

Continuing community-wide education will increase awareness and generate understanding about the root causes of poverty.

Further defining the zero poverty target(s) in Oxford will help navigate essential next steps.