

Community, Safety and Well-Being Plan
Housing and Poverty Reduction Action Team

Prince Edward County Housing Plan 2023 to 2028



May 9, 2023

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Executive Summary	

This inaugural County Housing Plan was developed from the Housing and Poverty Reduction Action Team of the Community, and the Safety and Well-Being Plan, led by co-chairs from Prince Edward Learning Centre and Prince Edward County Affordable Housing Corporation. The plan was reviewed by 15 County community service agencies, with key informants being The County Foundation Vital Signs, Prince Edward Learning Centre and Prince Edward Lennox and Addington Social Services.

This plan is the first to document income and demographic trends and housing stock through the full range of the housing spectrum from emergency, supportive and subsidized housing to affordable rental housing stock and the services which support residents with housing insecurity.

Accurate resident demographic information and housing stock will ensure The County can provide evidence-based solutions to reduce homelessness and increase affordable housing with reasoned unit targets and effective service coordination consistent with national best practice. Further, this plan will ensure County efforts meet the needs of all County residents, consistent with its Strategic Priorities, and funding requirements for current government funding streams.

1. Laying the Foundation

1.1 Introduction

The inaugural County's Housing and Homelessness Plan (the Plan) provides goals and direction for the next five years for the work of Prince Edward County and its housing partners to ensure all County residents have safe, appropriate and affordable housing choices and an immediate and coordinated response to homelessness. This plan is a living document written in the context of the current federal [National Housing Strategy](#) which includes:

- a human rights approach to housing
- creating livable communities where families thrive, children learn and grow, and their parents have the stability and opportunities they need to succeed
- taking steps towards advancing the right to housing, so that no one is ever refused a home because of their gender, religion or background
- seeking out input from voices that haven't always been heard and people who know first-hand what it's like not to have a home

This plan will meet County residents' needs through appropriate and effective housing and service models while reducing [human and financial pressures on service systems](#) when the resources are directed to symptoms rather than solutions.

This Housing Plan is laid out in four sections:

1. The history and current state of housing in Prince Edward County Housing as influenced by government policies and market forces
2. A Housing Needs Assessment which project the needs for emergency, subsidized, affordable and market rent housing
3. A five-year plan to effectively address housing goals and service planning and coordination
3. Evidence-based best practice approach monitored by the Housing and Poverty Reduction Action Team of the Community, Safety and Well-Being Plan Housing and Poverty to ensure housing goals are met, and evaluation framework developed and best practices are documented.

1.2 Key Informants

The comprehensive range of agencies supporting County residents participated in the development of this plan serving adults, youth, families, seniors, people with disabilities, and those experiencing income, housing, and food insecurity as well as intimate partner/domestic violence. Key Informants to the Plan include:

- People with lived experience
- The County Foundation
- The Corporation of The County of Prince Edward
- The Prince Edward County Affordable Housing Corporation
- The Prince Edward Learning Centre
- Prince Edward Lennox and Addington Social Services
- Salvation Army Community Church (Picton)

2. Framing the context

This section provides an analysis of current data and trends as to population, affordability, and housing type.

2.1 A short history of housing in Prince Edward County:

Prince Edward County is a landmass bounded by Lake Ontario and the Bay of Quinte, joined to the Province by three bridges. It has been largely agrarian, with natural features and provincial park creating vacation destinations until the early 2000's, at which time the tourism industry, coupled with a rapidly expanding food and beverage and retail industries has been and continues to make The County both a vacation and retirement destination on an [national scale](#). At the same time, The County projects [unprecedented growth](#) with an influx of younger families with children.

2.2 Population trends

The [County's population](#) as of the 2021 census is 25,704 residents with modest growth since 2006. Of those residents, the median age is 56.8, indicative of the increasing older population, 15 years older than the provincial average in 2021. As stated by The County Foundation, " With a decidedly older population, a third of our residents (33.5%) are over 65 years of age compared to the provincial rate of 18.5 percent." This aging population presents two interesting results: many homes are under-housed as single person households are a significant portion of the housing stock, and the senior group is also less mobile in their residency, contributing to less movement within the vacancy rate for more mobile and working younger County residents.

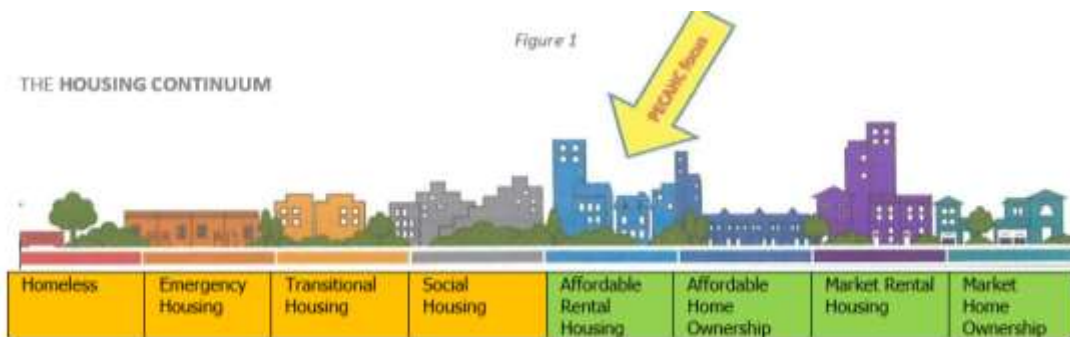
Meanwhile, with population growth trending upwards for families with children to the County even before the pandemic, this migration intensified during the pandemic resulting in a boost in the youth population. The increase in incoming youth is creating an overflow in primary classrooms and a long waiting list for childcare ([The HUB Child & Family Centre](#)). However, Ontario only has licensed child care space for 20% of all children. ([Child Care Ontario](#))," states The County Foundation.



The real estate development industry has responded to this population trend with exponential growth in new residential construction, juxtaposed against one of the lowest vacancy rates for rental housing in the province.

2.3 Housing trends

This plan is predicated on meeting the needs of County residents against several streams of housing, against which demographics are applied to determine housing and service targets which will meet residents' needs. As detailed further in this plan, the analysis and recommendations for affordable housing address the left side of this spectrum.



Census Canada reported 11,335 household dwellings in Prince Edward County. Owned housing made up 82% of those households, while tenant households consisted of 18% of the remainder. Of those tenant households, 12.8% live in subsidized housing, which extrapolates to 5% of tenanted households in market rent units.

The County as a nationally identified vacation destination, saw seasonal residents in their own properties increase to 25% of the population to a level of 8500 households in 2022, further depleting the existing housing stock. In combination with seasonal residents, vacation accommodation was at a premium. Enter on-line booking platforms, filling the gap with short-term accommodation in residential properties, which grew to over [900 active licenses in 2023](#), reducing the amount of housing available.

2.3.1 Market Real Estate Trends

Three sets of data point to new residential housing as being out of reach for current County residents.



The PEC median house price is 25% higher than in neighbouring regions.

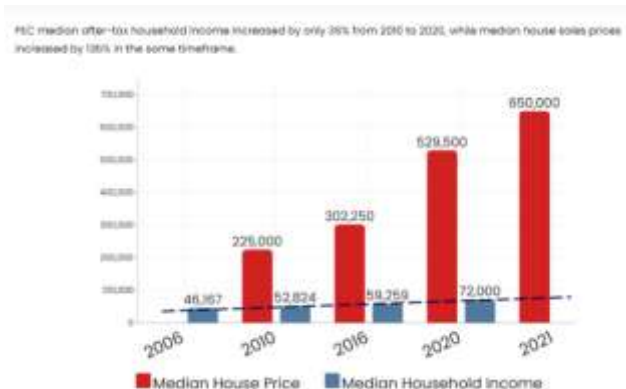
First, the value of the real estate market in Prince Edward County is disproportionately higher, than homes elsewhere in the region.

Second, the average purchase price, documented since the start of the pandemic provides no relief for current County residents:

Average Home Purchase Price:

Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021	Q1 - 2022	Q2 - 2022	Q3 - 2022	Q4 - 2022	Q1 - 2023	Increase Q3 - 2020 to Q1 - 2023
\$693,000	\$747,000	\$821,000	\$957,000	\$1,204,000	\$1,253,500	\$1,371,400	\$1,210,004	\$1,221,023	\$1,175,608	\$1,116,174	61.07%
Q over Q Change	7.8% ↑	9.91% ↑	16.57% ↑	25.81% ↑	4.12% ↓	9.41% ↓	11.77% ↓	0.91% ↓	3.4% ↓	5.33% ↓	

Third, the cost of market residential homes is increasingly too high for current residents to afford.



2.3.2 Rental Housing Market

Long term tenancy options for current County residents are likewise not affordable or sustainable. The vacancy rate in The County is one of the lowest in the Province. As of June 2022, [PECdata](#) reports, "the vacancy rate in rental properties in PEC at 0.2% is the 4th lowest in Ontario and the 9th lowest across the country for rural communities (Ontario Rental Association). Further, only 7% of all housing built in the last 25 years in rural municipalities has been rental housing. To remain on pace with demand this should have been 25% of all housing built in the last 25 years (KPMG 2022).

In 2018, County Staff produced the Primary Market Rental Vacancy Rate Report which estimated 738 rental housing units in 52 properties in Prince Edward County with a 0.8% vacancy rate. This data demonstrates a 75% reduction in available units over 4 years.

Of those available units, the rental amounts have increased similar to average home prices, and are 23% to 142% compared to CMHC average rents for the region:

Average Market Rent:

Unit Type	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021	Q1 - 2022	Q2 - 2022	Q3 - 2022	Q4 - 2022	Q1 - 2023	Increase Q3 - 2020 to Q1 - 2023
Bachelor	\$717	\$882	\$965	\$995	\$1,047	\$1,078	\$1,018	\$1,095	\$1,207	\$1,129	\$1,193	66.39%
1-Bedroom	\$1,288	\$1,391	\$1,464	\$1,512	\$1,448	\$1,456	\$1,466	\$1,516	\$1,543	\$1,621	\$1,628	26.40%
2-Bedroom	\$1,485	\$1,602	\$1,623	\$1,677	\$1,744	\$1,817	\$1,855	\$1,910	\$2,006	\$2,061	\$2,122	44.85%
3-Bedroom	\$1,960	\$2,148	\$2,377	\$2,625	\$2,376	\$2,585	\$2,543	\$2,638	\$2,553	\$2,529	\$2,719	38.73%

Meanwhile, the incomes deemed to be affordable for CMHC calculated housing points to an untenable situation for County residents who are seeking market rental housing, which gives rise to what Housing Insecurity means in Prince Edward County.

2.3.3 Housing Insecurity

Housing security, by federal definition, is spending no more of 30% of gross annual household income on occupancy costs. CMHC determines affordable housing as 80% of local median rents, to which 30% of gross household incomes are applied, resulting in this chart:

Unit size	Monthly rent	Annual rent	Gross Household Income
1 Bedroom	\$740	\$8,800	\$29,000
2 Bedroom	\$920	\$11,040	\$36,800
3 Bedroom	\$1,200	\$14,400	\$48,000

However, the following illustrates the challenges faced by Prince Edward County residents, based on their income alone:

Income Indicator	PEC 2016	PEC 20/21	Ontario 20/21
median after-tax income of households	\$ 59,259	\$ 72,000	\$ 79,500
prevalence of low income (%) (defined as less than 50% median after-tax household income)	13.5	10.1	10.1
income dependency on govt. transfers (%)	16.7	19.9	17.1

County residents have not gained as much in the way of after-tax income since 2016, and the number of people receiving government benefits has increased to a level above the provincial average. Extrapolated, a full 30% of County residents are deemed to be low-income and unable to afford either market real estate or rental housing prices.

There are several other special population groups which are directly impacted by the lack of affordable housing:

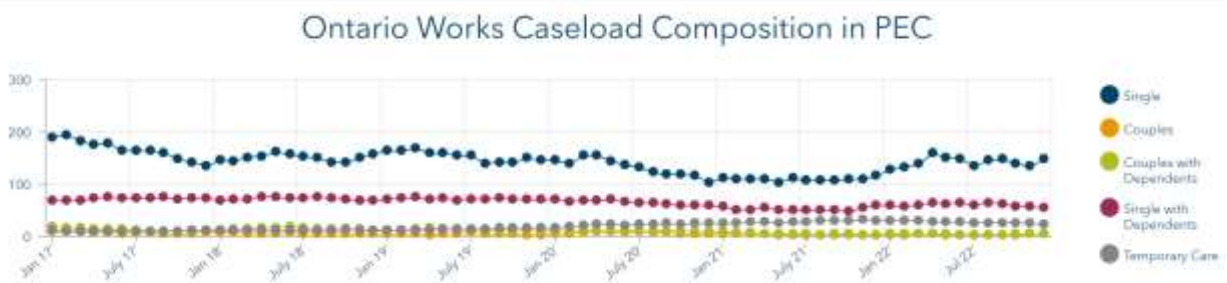
- A. Seniors:** The growing and aging population continues to maintain their housing as they struggle with independent living and health issues.
- B. People with Disabilities:** Historically facing significant issues, children aging out of services and adults aging into senior care, who require higher levels of support.
- C. Workers:** In a community where the single largest employers are health and tourism sectors, followed by agriculture; permanent housing as well as seasonal housing is critical. For both workers and employers, available and affordable housing is a necessity for the employer's business success particularly if a living wage is a goal The County wants to pursue. The Prince Edward County Chamber of Commerce is compiling its members housing needs toward this plan.

D. People in receipt of social assistance:

The following provides a breakdown of the portion of County residents in receipt of Ontario Works and Social Assistance as of March 31, 2023:

	Adults	Children	Total
Ontario Works	253	160	413 people
			234 households
ODSP			1200 households
			1434 households

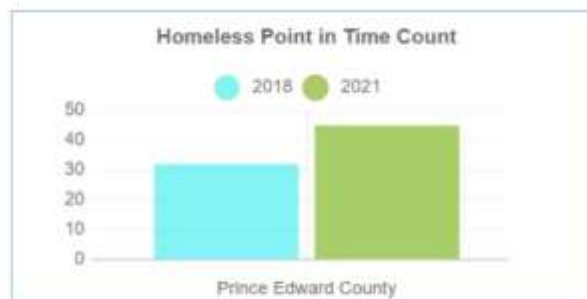
Further, the amount of single people in receipt of social assistance is trending upwards to 2017 levels. While not a direct correlation, single people face the most challenges with affordable housing with an impossible monthly income of approximately \$700 per month while in receipt of social assistance.



2.3.4 Subsidized and Emergency Housing

In the context of lower incomes and higher housing prices, there are significant gaps in housing and services for the most vulnerable of Prince Edward County residents.

People without permanent housing:



The homelessness count rose by 40% over 3 years. In 2018, the Social Services Manager, [Prince Edward, Lennox and Addington Social Services Manager reported](#) with 185 days homeless, with more people who were homeless receiving employment income than social assistance, above the regional breakdown.

There are two property owners operating short-term/emergency housing in Prince Edward County, but neither are regulated, nor formally attached to any service provider. Further, there are no drop-in services for people who are homeless nor overnight accommodation facilities except for an informal and unfunded response to homelessness. Without a County-based emergency housing service, there is no outreach or point of contact for people who don't have permanent housing to provide support or maintain accurate data for planning purposes

In addition to people who are without permanent shelter, the Housing Action Response Team of Prince Edward County has identified a significant gap in services and corresponding pressure on existing agencies to support people who hoard. People who hoard, who are actively in mental health crisis, requiring intensive involvement by health, fire, and social service sectors to help the person keep their home, without the benefit of dedicated and qualified staff to coordinate services and provide ongoing case management to prevent further crises.

In addition, transitional housing has been identified as a significant need for several population groups, bridging the gap between emergency and permanent housing. Transitional housing providing up to four months of housing would ease the burden on emergency housing services and arrange for supports to acquire permanent housing.

2.3.5 Special Population 1: People who hoard

People who hoard to the extent that their residence is no longer habitable is a mental health crisis, compounded by potential loss of housing and belongings. In Prince Edward County, hoarding crises are identified by the community, and supported by the Housing Action Response Team of Prince Edward County, led by the Fire Department, and supported by community agencies providing services beyond their scope, as cleaning mitigation costs can reach or exceed \$10,000. People who hoard, as many as 10 cases per year, require intensive involvement by health, fire, and social service sectors to help the person keep their home, without the benefit of dedicated and qualified staff to coordinate services and provide ongoing case management to prevent further crises.

Special Population 2: People with Development Disabilities

Community Living Prince Edward provides services to 200 adults and children with developmental disabilities. With reduced community services and strained family members, both the clients aging out of the children's sector into adult services, and adults becoming senior citizens in the next five years present specialized supportive housing challenges not currently available in Prince Edward County.

Subsidized Housing



There are 242 units of subsidized housing in The County. New subsidized housing has not been built for the past 20 years, and the waiting lists are now 4 to 6 years long, with [1009 people waiting for subsidized housing as of April 2023](#). The chart below clearly demonstrates the rising trend of unaffordable housing in Prince Edward County.



As of March 31, 2023, there are 433 households on the waiting list for subsidized housing in PEC. The following table details the number of applications for each type of subsidized unit, and their approximate wait time:

Bedroom Size	Number of Applications	Average Length of Time
1	252	7 years
2	78	9 years
3	74	8 years
4	29	7 years

2.3.4 Housing Stabilization and Emergency Housing Services

With the exception of energy assistance programs administered by the regional social services manager, there are no housing stabilization services available in Prince Edward County. Housing listings are maintained on public social digital formats. As such there are no dedicated services for other areas such as:

- centralized listings of housing available
- landlord recruitment
- eviction prevention and mediation
- rent bank programs
- private market rental housing supports such as rent supplement

Prince Edward Learning Centre reports seeing more people this past year who are homeless or about to be evicted. In the first two weeks of April 2023, PELC was in contact with 18 people with the following living situations and was directly or indirectly involved providing supports to people listed below.

- Couch Surfing: 6
- Living on the Streets: 4
 - Of the 4 living on the street, one person with psychiatric needs has been repeatedly housed in jail over the past year, another person with severe medical issues has been retained in hospital for more than 5 days at a time rather than being discharged to the street.
- Immediate Risk of Eviction: 2
- Unaffordable Temporary Housing: 1
- Moved or will be moving from community: 4
- Living in a vehicle: 1

2.3.6 What People with Lived Experiences have to say:

On April 27, 2023, the Prince Edward Learning Centre held a consultation with people with lived experience who are or have been homeless. Six County residents attended and provided these verbatim comments to two questions.

1. What supports/services do we need in PELC?

- A name change from "homeless" to "people currently without housing";
- Engage people with lived experience to be involved in planning, and to be visible and to have their voices heard.
- Educate the public about the need for shelter/housing and the benefits of housing, and the consequences of not meeting the need.
- Preventative measures are more cost effective than waiting until people lose their homes. Advocacy is needed for people to remain in their own homes.
- Emergency subsidies for landlords if a tenant is at risk of eviction (more rent supplements, more Homeless Prevention/Benefit Program).
- Emergency supports needed are food, shelter, showers, and mental health supports.
- Emergency supports should not be associated with denominational organizations, as sometimes support is withdrawn if participation in church-based activities is not considered.
- Daily access to facilities with public showers needed.
- People in crisis are afraid to travel outside of PEC for emergency shelter as they lose connections to friends, family and health supports.
- Emergency supports in Belleville are limited for people with addictions.
- People in shelters are often taken advantage of, and belongings are stolen.
- The need for transitional housing solutions in PEC was stressed. The crisis is being managed with emergency shelters in other communities for PEC residents, many of which have inflexible criteria for entry. We heard stories of individuals denied space because of criminal records, pets, and because certain spaces are designated for a single gender or those experiencing domestic abuse, or shelters not available to people from out of town.
- Crisis housing/services need to be open/available 24 hours.
- Some people need continuous assistance - how to stay connected with them.

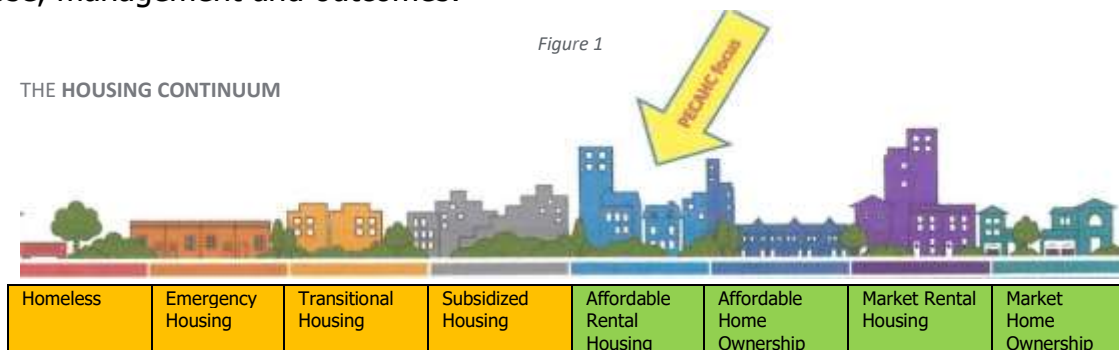
2. What kind of housing do we need in PELC?

- Truly affordable permanent housing for people on fixed incomes like Ontario Works, Ontario Disability Support Program, Canada Pension Plan - Rent Geared to Income
- Improving zoning bylaws to build more units on existing lots known as "granny houses" or "small homes." Attendees drew our attention to the 50-unit small home shelter in Kitchener-Waterloo that was just set up.
- There was a recommendation for a hotel to be built so that rooms available in STA'S would be freed up.
- The need expressed was for small, safe spaces, like small home villages, basement apartments, granny suites, accessory units, where people can be part of a community.

3. Building the Case

3.1 The County Housing Spectrum

This plan recognizes two related but distinct housing spectrums by virtue of their purpose, management and outcomes:



Characteristic	Emergency Housing	Market Housing
Target Population	Lack of permanent housing <i>as a result of</i> health, income or crisis, <i>AND</i> without access to market housing	Anyone who can afford the type of housing offered.
Legislation (other than human rights)	Provincial social assistance and tenancy legislation	Residential Tenancies Act Condominium Act
Provider	Social Service Manager Non-Profits & co-ops Municipalities	Non-Profits Private Developers P3's
Supports (to the resident)	Emergency, case management, eligibility management	None
Permanence	Dependent of legislation and personal circumstances	Personal circumstances and/or choice

3.2 Scope of Plan

Prince Edward County is [projecting exponential growth](#) in the construction of new residential housing in the next five years with rates four times that of past years. In Picton, 2,336 units are in the approval stage, while Wellington has 1,219 units approved for construction. While this plan recognizes the economic impact of a significant amount of new owned housing, those units will not be factored into the housing targets below. A full 7,700 people, or a third of the Prince Edward County population cannot afford current rental housing at 0.4% vacancy, nor current real estate prices.

As such, this plan will address the left-hand side of the spectrum, being emergency housing services for people who are homeless, subsidized housing, supportive housing, and affordable rental housing (by CMHC definition).

3.3 Baseline Units across the spectrum

Emergency Housing and Services	
What do we have	0 permanent emergency shelter beds 0 permanent housing help staff
What do we need	20 bed emergency shelter/24 hour drop-in with food security, harm reduction and health services 6 FTE Emergency Shelter and Drop-In Staff 1 FTE Housing Security Outreach Worker 1 FTE Hoarding Case Manager

Subsidized Housing	
What do we have	244 subsidized housing units
What do we need	1000 subsidized housing units

Affordable Rental Housing	
What do we have	475 private market rent units
What do we need	6000 affordable market rent units 1 FTE Housing Help Worker

3.4 Meeting the targets

3.4.1 Prince Edward County Affordable Housing Corporation

Prince Edward County Affordable Housing Corporation (PECAHC) was a direct result of mounting affordable housing issues in the County and the continued pressure on housing supply to meet local needs, in part through the transfer of surplus municipal lands to an independent corporation in 2018.

Now a Municipal Services Corporation, with an appointed Board of Directors including two Councillors, to oversee the Corporation in partnership with the Municipality, it has two primary streams of activity to develop affordable non-profit housing:

- 1) Public Land development:** The Housing Corporation has been transferred two properties in Prince Edward County which will create 52 units of affordable housing, (by CMHC definition) Niles Street in Wellington will host 40 households in a combination of a 36 unit building and 4 3-bedroom townhomes, while a 12-unit singles housing development in Picton, with 50% of the units for youth employed by the County supported by Mohawks of the Bay of Quinte. These 52 units will be occupied by 2024.

2) Public/Private Partnerships: The Housing Corporation is currently working with P3 arrangements to manage 600 affordable housing units within private residential developments being built in Prince Edward County in the next three years.

3.4.2 Alternate Housing Models

Given the increasing amount of seniors and single households, shared accommodation, co-housing and elder-support models like [Home Share Loyalist](#) are identified as potential housing models which would require dedicated staff to implement and manage given these types of tenancies are not supported by the Residential Tenancies Act.

3.5 System Vision: What do we want to see?

Service Goals	Year 1	Years 2 to 3	Years 4 and 5
Emergency Housing	Establish and implement Homelessness Reduction Plan to quantify appropriate services including year-round drop-in and overnight shelter and transitional housing	Implement full emergency and homelessness reduction plan supports	Evaluate and revise Homelessness Reduction Plan
Subsidized Housing	Increase rent supplement program to 20% annually of those eligible for subsidized housing on waiting list	Increase rent supplement program for 40% of those eligible on subsidized housing waiting list.	Evaluate and revise Subsidized Housing Rent Supplement targets
Affordable Rental Housing	Establish housing registry, landlord recruitment and eviction prevention services. Identify private market rent supplement targets	Establish private market rent supplement program and targets	Evaluate and revise Private Market Rent Supplement Targets
Systems Planning	Establish the Housing and Poverty Action Team Goals, Terms of Reference and Evaluation Framework County Housing Planning Table	A coordinated and fully resourced housing services system which spans the spectrum from effective homelessness reduction through affordable rental	Evaluate and revise Housing Plan for effectiveness and future targets

		housing with partner service points at every point.	
Hoarding Coalition	Acquire funding for Hoarding Case Manager to receive 10 cases annually, conduct community education and support the coalition	Continue active case management, community education and coalition support	Produce report on program, evaluation and future targets and metrics
Alternate Housing Models	Seek home share and other models to trial in Prince Edward County	Pilot alternate housing model delivery	Evaluate alternate housing models for expansion
Evaluation	evaluation framework and monitor	Evaluate outputs and outcomes	Entrench revised evaluation metrics into all aspects of Plan

3.6 Unit Targets

Type of Unit	Housing Type	2023	2023-2024	2025-2028	Total	% Increase 2023 vs 2028
Studio	Emergency	0	20	0	20	100%
	Transitional	0	15	30	45	100%
	Subsidized	0	20	20	40	100%
	Affordable	16	50	200	266	94%
1 BR	Subsidized	159	20	40	219	27%
	Affordable	101	150	200	451	78%
2 BR	Emergency	0	5	10	15	100%
	Subsidized	51	60	75	186	73%
	Affordable	229	240	300	769	70%
3 BR	Emergency	0	5	10	15	100%
	Subsidized	42	50	60	152	72%
	Affordable	7	15	30	52	87%
Shared	Alternate	0	10	15	25	100%
TOTAL		2,628	660	990	4,278	39%

4. Moving In and Moving Forward: Sustaining Our Housing Future

Provision of emergency and affordable housing in 2023 is aided by best practices proven by evidence-based research which shows that getting people housed, with whatever supports they need is the cheapest and most effective. The following are some of those best practices. Others include harm-reduction, peer support and other practices within the social determinants of health to ensure the well-being of both people and the communities they live in.

- [Homelessness Glossary](#): Developing a common understanding of homelessness
- [Housing First Model](#): A systems approach to housing people which prioritizes housing stabilization before any other eligibility
- [At Home/Chez Soi](#): A National Study published in 2016 providing evidence that immediate and case managed housing is the most effective for people who have experienced long term homelessness
- [Homelessness Prevention Framework](#): A framework based on preventing homelessness
- [Upstream Canada: An Early Intervention Strategy to Prevent Youth Homelessness & School Disengagement](#)

4.1 Formalize the County Approach

A County-wide systems-planning approach would ensure a continuum of services, monitored by the municipality, County organizations and the Social Services Manager to ensure consistency with the current Community Safety and Well-Being Plan and the design and implement of:

- Emergency Service Coordination Standards
- Prince Edward County Hoarding Coalition
- Housing Stabilization Standards (rent bank/energy fund)

4.2 Measuring our Successes

A comprehensive County Housing Plan must include an evaluation framework which includes:

- specific targets of housing and services to measure against
- using municipal comparators to review the work from an external lens
- developing common reporting mechanisms
- Annual Evaluation and Recommendations which are public

Plan Participants

Community Services, Programs and Initiatives, The County of Prince Edward
Prince Edward Lennox and Addington Social Services
The Community Foundation
Prince Edward Learning Centre
Prince Edward Chamber of Commerce
Prince Edward County Hoarding Coalition
Community Living Prince Edward
Canadian Mental Health Agency
Career Edge Employment Services
Hastings Prince Edward Public Health Unit
Peer Support Services of South Eastern Ontario
Community Living Prince Edward
Alternatives for Women
Community and Advocacy Legal Clinic
Prince Edward County Community Care for Seniors Association

Sources

- Statistics Canada
- Vital Signs Report and PECdata, The County Foundation
- Prince Edward County Affordable Housing Corporation
- The Corporation of The County of Prince Edward
- Prince Edward Lennox and Addington Social Services