

**AGENDA**  
And Schedule "A"  
to the minutes of the meeting of the  
**HOUSING ADVISORY COMMITTEE**  
held Wednesday October 8, 2014  
at 11:00 o'clock a.m.  
Town of Walkerville Meeting Room  
3<sup>rd</sup> floor, City Hall

1. **CALL TO ORDER**

2. **DECLARATIONS OF CONFLICT**

3. **MINUTES**

Adoption of the minutes of the meeting held June 18, 2014 (*previously distributed*).

4. **BUSINESS ITEMS**

4.1 **Investment in Affordable Housing (IAH) Program Components**

- a) Program Delivery Update -The "IAH Program Delivery HAC Update -April 1, 2014 to September 30, 2014 Windsor Essex-is *attached*.

4.2 **Implementation Committee Housing & Homelessness Plan (CHHP) 10 Year Housing & Homelessness Plan**

- a) Update  
b) The report of the Housing, Administration & Development Coordinator dated October 1, 2014 entitled "Windsor-Essex 2014 Annual Report to the Community-Draft"- to be *e-mailed*.

4.3 **Secondary Suites**

Update

4.4 **HAC Annual Report to the Social Development, Health & Culture Standing Committee**

The "HAC 2014 Chairperson's Report to the Social Development, Health & Culture Standing Committee - Draft" - is *attached*.

4.5 **Updates from HAC Members**

5. **DATE OF NEXT MEETING**

To be determined.

6. **ADJOURNMENT**

**IAH Program Delivery HAC Update -April 1, 2014 to September 30, 2014  
Windsor Essex**

Prepared by: Housing Services Division

**1. Unit Targets**

Item	Original Unit Target	Changes to Unit Target	Current Target	Take-Up
Rent Supplement	20	Reduced by 20	0	N/A
Housing Allowance	0	Added 30	30	20
Homeownership Downpayment Assistance	0	Added 20	20	25
Ontario Renovates Homeowner	44	Reduced by 12	32	41
Ontario Renovates Multi-Res	0	No change	0	N/A

**2. Program Response Activity**

Item	Homeownership Downpayment Assistance		Total	Ontario Renovates Homeowner		Total
	City	County		City	County	
<b>Applications Mailed Out</b>	344	163	507	529	191	720
<b>Applications Submitted</b>	44	20	64	74	21	95
<b>Approved Applications</b>	19	6	25	31	10	41
<b>Pending Applications</b>	1	0	1	0	0	0
<b>Waiting List</b>	10	5	15	0	0	0
<b>Withdrawn/Ineligible</b>	14	9	23	43	11	54
<b>Estimated Funding</b>	74%	26%	100%	77%	23%	100%

### **3. IAH (2014 Extension)**

In August, 2014 the Ministry of Municipal Affairs and Housing announced a six year extension to the IAH Program entitled the IAH (2014 Extension) to March 2020. Windsor City Council approved participation in the program. The Windsor Essex funding allocation for Year 1 is \$2,208,000. This allocation is in addition to the funding allocation of \$1,964,390 provided in this final year of the current IAH Program. The second stage of allocations under the program extension is identified as 2015 to 2020. Funding allocations to Service Managers for the second stage of the program extension have not been determined. The Ministry indicates that the second stage allocations will be based on new census data and will be provided once the data becomes available.

#### **A. Program Components**

The IAH (2014 Extension) components are fundamentally the same as the current program and are as follows:

1. **Rental Housing Capital Component** - a capital funding component on a 20 year forgivable loan basis, intended to provide affordable rental housing units. The Rental Housing component will fund up to 75% of the total capital cost per unit or \$150,000 per unit, whichever is less, for qualifying new builds, acquisition and rehabilitation or commercial conversion to residential rental projects. Participating landlords are required to maintain rents at 80% of the then current CMHC average or alternate market rents each year. Participating municipalities are required to set the property tax rate equivalent to the single residential rate for units receiving funds under the IAH (2014 Extension).
2. **Homeownership** - a 10% downpayment assistance component on a 20 year forgivable loan basis, intended to assist households to purchase a home. Income/assets limits and various other criteria apply.
3. **Ontario Renovates** - intended to assist eligible homeowners and landlords with renovation and rehabilitation projects. The Homeowner component is on a 10 year forgivable loan basis and income/assets limits and other criteria apply. The Landlord component is on a 15 year forgivable loan basis.
4. **Rent Supplement** - a program component intended to provide a monthly subsidy amount to reduce market rent for eligible households - payable directly to the Landlord.
5. **Housing Allowance** - a program component intended to provide a monthly subsidy amount to reduce market rent for eligible households - payable directly to the Tenant.

There are four notable changes to the program:

- a) **Apprenticeships:** Service Managers are required to give priority consideration to the employment of apprentices when selecting projects under the Rental Housing Component and the Ontario Renovates Multi-Res component.
- b) **Secondary Suites:** Only the household income of the incoming tenant, not the homeowner, must be at or below the program maximums.
- c) **Homeownership Downpayment Assistance:** Service Managers must ensure education and training on the home buying experience, including financial guidance around the up-front and on-going costs of homeownership, and on the obligations and benefits of being a homeowner are offered to purchasers approved under the Homeownership component.
- d) **Committed Funds Use it or Lose it:** For the Homeownership and Ontario Renovates components, 90% of the funding must be committed by December 31, 2014. The original program required 100%.

**B. Year 1 Program Timelines**

November 30, 2014	Last day to enter into Administration Agreement with the province
November 30, 2014	Last day to submit the Program Delivery Fiscal Plan {Year 1}
January 30, 2015	Deadline to commit Year 1 funding allocations
February 27, 2015	Last day to submit PDFP {Year 2 -Year 6}
December 31st each year	Last day for annual funding allocations to be committed for each year under the Rental Housing component For the Homeownership and Ontario Renovates components, SMs must have committed a minimum of 90% of their annual allocations to projects.
March 31, 2020	IAH {2014 Extension) ends. No further funding commitments can be made.
March 31, 2024	Final deadline for disbursement of IAH (2014 Extension) funding to projects/clients under all components

**C. Windsor Essex Year 1 Delivery**

Housing Services elected to issue an RFP for the Rental Housing Capital Component of the program. An RFP was released on September 30, 2014 with a Closing Date of November 4, 2014. The Rental Housing Component was chosen for three primary reasons:

1. The last capital supply program release was in 2011 under COAPHE.
2. The amount of the Year 1 allocation is limited;
3. The timelines of the Year 1 allocation are restrictive.

**Housing Advisory Committee**  
**2014 Chairperson's Report to the Social Development, Health and Culture**  
**Standing Committee**  
**DRAFT**

**Background**

The mandate of the Housing Advisory Committee is to serve as an advisory body to City Council on issues relating to the supply, demand and need for additional affordable housing units; act as a medium for informational exchange with sector representatives on housing program initiatives and community issues; act as resource and advocate on behalf of all stakeholders to educate and advance the awareness of Council representatives on matters pertaining to housing in Windsor and Essex County.

The Housing Advisory Committee enjoys wide ranging housing sector representation that results in valuable input from its members. A copy of the committee representation is attached.

The work of the Housing Advisory Committee is primarily guided by two initiatives:

I. **HARS 2010 Report**

The Housing Analysis and Recommendation Strategies Report 2010 is known as the HARS 2010 Report. The report continues to be a relevant and useful resource to inform the work of the Committee throughout 2014.

2. **Windsor Essex 10 Year HHP**

The development of the Windsor Essex 10 Year Housing and Homelessness Plan provides a framework that informs HAC discussions on housing issues and has the potential to guide new ideas to deliver housing programs in the future.

**2014 Committee Work**

The 2014 Committee work included discussions and a role in the following areas:

- Review, monitor and provide input into the delivery of the Investment in Affordable Housing Program components;
- Review and monitor the development of local rules under the new Housing Services Act, approved by Windsor City Council in July 2014;
- Provide input into the development of the 10 Year Housing and Homelessness Plan and adopted a monitoring and evaluation role each year. The Plan was approved by Windsor City Council in May 2014.

### **1. Investment in Affordable Housing Program Extended to March 2020**

The Federal and Provincial governments partnered to fund the Investment in Affordable Housing Program for Ontario (!AH) until March 31, 2015. The Windsor Essex region was originally allocated \$11.5M under the program.

The City as Service Manager has tremendous flexibility in allocating funds in combination of five identified program components including capital funding for residential rental housing, homeownership down payment assistance, rehabilitation and repair work, housing allowances and rent supplement funding. The program development and design flexibility enhanced the City's ability to continue to implement strategies to address local housing needs.

The program has assisted over 425 households to date. The Committee continues to monitor the take-up results of the !AH program and provides feedback to Housing Services regarding delivery and take-up results.

In August, 2014 the Ministry of Municipal Affairs and Housing announced the program will be extended until March 2020. HAC will be expected to provide input into the delivery and monitoring of the various program components once again.

### **2. Local Social Housing Rules - Housing Services Act**

Recent changes to provincial legislation created the opportunity to review existing social housing program rules and attempt to address some of the challenges facing the affordable housing sector in Windsor Essex. These initiatives kept the committee busy throughout 2012, 2013 and part way through 2014.

The Windsor Essex Local Rules document is now complete and approved by Windsor City Council in July 2014. Implementation of the local social housing rules is expected early in 2015.

### **3. Windsor Essex 10 year Housing and Homelessness Plan**

The Housing Services Act required Service Managers to develop and submit a 10 Year Housing and Homelessness Plan (Plan) for Council approval. This requirement was a significant undertaking. The Executive Director of Housing and Children's Services established the Long Term Affordable Housing Strategy Advisory Committee (LTAHSAC) to plan, develop, monitor and guide the initiative to completion. There are 8 Housing Advisory Committee members on

LTAHSAC providing their knowledge and expertise and a significant amount of their time and effort to ensure the initiative is a success.

The Plan was completed and approved by Council in May 2014. The Plan adopts a Housing First model that requires the collaboration of housing sector and related agencies and organizations.

The plan is extensive and implementation of the identified strategies is expected to occur over the next few years beginning in 2015.

HAC's role under the Plan is to champion the implementation of the Plan and evaluate and monitor progress towards meeting the goals and strategies of the Plan. It is expected that the first progress report will be completed by the end October 2014.

The Executive Director of Housing and Children Services established the Implementation Committee Housing and Homelessness Plan (1-CHHP) to guide implementation of the Plan. HAC's work in 2014 includes representation on 1-CHHP and the related work done by that committee.

#### **4. Secondary Suites - Housing Services Act**

The new Housing Services Act requires municipalities to develop a Bylaw to govern secondary suites. The Housing Advisory Committee acknowledges careful consideration must be given regarding this requirement. This requirement remains on the Committee's agenda, continues to be a topic of discussion and the committee will receive updates from the Planning Department as to the progress in formulating the Bylaw that will become part of the City's Official Plan.

HAC has maintained an interest in the requirement to develop a secondary suite bylaw. HAC's primary interest is that such bylaw can significantly assist families that wish to create an affordable secondary rental suite on their existing property to house and support aging parents and adult dependent children. A sub-committee was formed to explore this issue and assess how other communities have addressed this issue. The work by the sub-committee has helped to inform the strategies considered under the 10 Year Housing and Homelessness Plan and will assist with program design of the Ontario Renovates Program.

#### **5. 2015 Committee Work**

The Committee's work in the coming year will be to continue to review, monitor, provide input and make recommendations where required on the three main initiatives of this year's work, namely:

- The delivery of the extension of the Investment in Affordable Housing Program components;

- Year 1 of the 10 Year Housing and Homelessness Plan is 2015. HAC will continue to work to provide input and monitor the implementation progress of the Plan. I-CHHP will continue to report to HAC regarding: the implementation of the work plan that identifies how each goal and strategy will be implemented, including actions and timelines; develop and recommend outcome measurement indicators to assess the progress in meeting the goals and implementation strategies and; develop and recommend outcome measurement indicators for key strategies in the Plan.

## **6. Closing Remarks**

In closing, the members of the Housing Advisory Committee are dedicated and knowledgeable individuals that continue to volunteer their time generously and provide valuable input into relevant affordable housing issues in the community. We look forward to working throughout 2015 to improve the availability of and access to affordable housing in our community including the commencement of a Housing First model for the community. I remain very proud to be the Chairperson of the Housing Advisory Committee.

*Marina Clemens*

**Appendix 1**

**2014 Membership List - Housing Advisory Committee**

**Voting Status**

**Resource to HAC Non-Voting Status**

Council Services	I	Karen Kadour, Committee Coordinator
Housing Services IO YR HHP	I	Kelly Goz
CMHC		Judith Binder, Manager Southwest Region
Policy Planning:	I	Chris Asola, Planner II Land Information
County of Essex Planning Services	I	Bill King, Manager Planning Services
Executive Director of Housing and Children Services	I	Debbie Cercone
Housing Services Program	I	Rob Olevnik