

AGENDA

HOUSING & HOMELESSNESS ADVISORY COMMITTEE (HHAC)

held Tuesday, March 22 2022

at 10:00 a.m.

via Zoom Video Conference

Mandate

“To serve as an advisory body to City Council on issues relating to the supply, demand, and need for affordable housing and homelessness supports in Windsor and Essex County. Act as a medium for informational exchange with sector representatives on housing and homelessness program initiatives and community issues. Act as a resource and advocate on behalf of all stakeholders to educate and advance the awareness of Council representatives on matters pertaining to housing and homelessness. Responsible for championing the implementation of the 10 Year Housing and Homelessness Master Plan and for evaluating and monitoring progress towards meeting the goals and strategies of the Plan.”

1. Call to Order

Reading of Land Acknowledgement

We [I] would like to begin by acknowledging that the land on which we gather is the traditional territory of the Three Fires Confederacy of First Nations, which includes the Ojibwa, the Odawa, and the Potawatomie. The City of Windsor honours all First Nations, Inuit and Métis peoples and their valuable past and present contributions to this land

2. Disclosure of Interest

3. Adoption of Minutes

Adoption of the minutes of the meeting held January 25, 2022 – ***attached.***

4. Business Items

4.1 Residential Rental Licensing Pilot Study

The “Residential Rental Licensing Feedback” document provided by the Chair, J. Zuk and A. Angelidis is ***attached.***

4.2 Updates by Administration - *attached*

(a) Canada Ontario Housing Benefit (COHB)

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(b) Review of the Housing with Supports Program

c) By Names Prioritized List Data – February 2022

4.3 Updates from Member Organizations

5. Date of Next Meeting

6. Adjournment

Housing and Homelessness Advisory Committee

Meeting held January 25, 2022

A meeting of the Housing and Homelessness Advisory Committee is held this day commencing at 10:00 a.m. via Zoom video conference, there being present the following members:

Marina Clemens, Chair
Councillor Kieran McKenzie
Jessica Brunet
Fiona Coughlin
Phil Dorner (arrives at 10:37 a.m.)
Kathy Hay
Eric Hill (arrives at 10:06 a.m.)
Mayor Gary McNamara, Town of Tecumseh
Jim Steele
Leigh Vachon
Joyce Zuk

Regrets received from:

Angela Yakonich
Judith Binder

Also present are the following resource personnel:

Debbie Cercone, Executive Director, Housing & Children's Services
Kirk Whittal, new Executive Director, Housing & Children's Services
Michael Cooke, Manager Planning Policy, Deputy City Planner
Kelly Goz, Manager, Homelessness & Housing Support
Jennifer Tanner, Manager Homelessness & Housing Support
Jeannie Diamond Francis, County of Essex
Karen Kadour, Committee Coordinator

1. Call to Order

The Chair calls the meeting to order at 10:03 o'clock a.m. and the Committee considers the Agenda being Schedule A attached hereto, matters which are dealt with as follows:

2. Disclosure of Interest

None disclosed.

3. Adoption of the Minutes

Moved by F. Coughlin, seconded by Mayor G. McNamara,
That the minutes of the Housing and Homelessness Advisory Committee of its meeting held November 23, 2021 **BE ADOPTED** as presented.
Carried.

4. Business Items

4.1 Residential Rental Licensing Pilot Study

The Chair advises that she recently met with J. Zuk and A. Angelidis to discuss their submission to the Environment, Transportation and Public Safety Standing Committee and City Council on the Residential Rental Licensing Pilot Study.

J. Zuk advises that they do not want the cost of licensing to be borne by renters and the only mechanism is for the City to absorb the costs. She asks if municipalities have to recover the costs of licensing, or is it an option, as they do not want to contravene the *Municipal Act*.

Councillor McKenzie strongly supports the city proceeding with the licensing pilot. It is important to remember that this is a pilot project and if Council chooses to proceed with the citywide policy, HHAC's feedback is extremely essential. The impact on rental costs is at the top of the list. There is not a strong sentiment on Council to absorb those costs to subsidize the landlords to register into this program. There is a willingness on Council to explore what should be done to provide protection to the tenants in our community. There is a serious issue respecting the living conditions that some people are experiencing mostly due to bad landlords. The good landlords will sign up and the bad landlords will not; we are adding costs to the good landlords who will pass along those costs to their renters.

Mayor G. McNamara echoes the comments by Councillor McKenzie relating to the good and the bad landlords and asks how do we make this a level playing field.

F. Coughlin states that what is happening in Windsor is attractive to all kinds of people who are investing and positioning themselves as building or providing affordable housing. They are leveraging that language to support funding and they are not necessarily very scrupulous organizations. Council needs to use the tools at their disposal to control that external investment in Windsor where some bad actors are

coming; buying up all the properties, driving up all of the housing prices, which means all rentals across the board, will increase. She adds that she is in support of the pilot study.

J. Zuk adds that if a licensing regime comes into effect with costs to landlords, we know that it will be borne by the tenants within the confines of provincial legislation. The landlords are struggling and are not getting the margins that they are looking for on rents. It is not HHAC's job to find the solution for Council on how to implement this; HHAC's job is to raise this issue, which could potentially impact rents in a very tight market. She proposes a one-page brief be provided to Council along with the Administrative report in April 2022.

4.2 Updates from Administration

D. Cercone provides an update of the **Community Housing Renewal Allocations under the OPHI and COCHI Program**:

- In August of 2021, the MMAH confirmed the funding allocations for the first year (2022-23) of the second three-year funding period for Windsor Essex.
- Details of the funding allocations for year two and three (2023-24, 2024-25) of this phase of funding were not provided which results in a short-term program planning as opposed to strategic multi-year planning.
- The objective of the Canada Ontario Community Housing Initiative (COCHI) is to protect tenants in current programs with expiring operating agreements/mortgages to begin to stabilize the supply of community housing through repairs, renovations and operating support.
- COCHI funding is to be used only in social and community housing; to protect, regenerate and expand social housing and to reduce housing need in social housing; and to preserve Native Urban units – no net loss of units.
- The components of the Ontario Priorities Housing Initiative (OPHI) includes –
- Rental housing, homeownership, Ontario Renovates, rental assistance and housing support services.
- In terms of the **Meadowbrook Development** – Rent Supplement Allocation, the City of Windsor has committed an annual rent subsidy of \$240,000 from 2022-2028 dedicated solely to the Meadowbrook development
- The annual funding will begin on occupancy of the units estimated to be August 2022.
- This funding will bridge the gap between the market rental rates of approximately 40 units and the tenant rental rates. The allocation will be funneled from the Community Housing Renewal Strategy funding allocation.
- Funding to continue to support **Housing First for Youth** (HF4Y) workers.

Councillor McKenzie advises that the Standing Committee determined the need for additional supports to be provided for the wrap around services. In terms of the five percent available for operational supports, asks if that could be legislatively increased.

D. Cercone responds that a level of advocacy would have to happen with the Ministry because if we submit a request for ten percent, it would be rejected as the guidelines state that the maximum is five percent. Our funding is a use it or lose it proposition and funding allocations must be within the fiscal year. We do need additional operating funds – we are experiencing millions of dollars in deficits around operating funds, which was identified to Council in 2022 as a pressure.

J. Tanner provides an update relating to the Housing with Supports Program as follows:

- The **Housing with Supports Program** provides subsidy payments for approximately 550 residents who live in nineteen different homes across the Windsor-Essex region.
- City Administration engaged with a consulting firm to evaluate the Housing with Supports Program in Windsor and Essex County with the goal of transforming the system to align with industry best practices and the 10 Year Housing and Homelessness Plan.
- The project is intended to improve outcomes for current and future residents by establishing a program that meets their needs and empowers them to move along the housing continuum toward more independent living.

K. Goz provides an update relating to the 2021 Windsor Essex Coordinated Point in Time Count as follows:

- In March 2021, the City implemented the third Coordinated **Point in Time Count**.
- Highlights from the 2021 Count include:
 - 250 people are experiencing homelessness – 198 single adults, 14 families with 26 dependent children and 13 youth
 - Gender – 71% male, 27% female and 1% non-binary/gender queer
 - Forty-two percent of the people experiencing homelessness need some time-limited assistance to get back into stable housing. 35% need highly intensive supports to stay housed. The remaining need a service delivery system that empowers them to end their own homelessness. Homelessness has grown increasingly chronic (six months or more in the last twelve months)
 - 75% single adults
 - 86% families
 - 77% youth
 - 22% of people identify as indigenous
- Data related to the **By-Names Prioritized List** is provided.
- **Housing Hub Consultation** – In July 2021, Council approved Administration to engage with a consultant to collect, evaluate and analyze information as well as conduct community, participant and stakeholder consultations throughout the service area to complete a proposal for a Housing Hub (also known as H4).

- A final report will be presented to City and County Councils that will include a Community-Informed Feasibility Study and “What We Have Heard”.

Moved by Councillor K. McKenzie, seconded by Mayor G. McNamara,

That City Council **BE REQUESTED** to call upon Senior Levels of government to increase support for housing retention policies including but not limited to the creation of long-term sustainable funding envelopes to increase supply and to promote successful tenancies through increased supports and supportive housing programming and that this resolution **BE FORWARDED** to the Prime Minister of Canada, the Premier of Ontario, the Minister of Housing, all local MP’s and MPP’s, the Association of Municipalities of Ontario, the Federation of Canadian Municipalities, the Western Ontario Wardens’ Caucus and the Eastern Ontario Wardens’ Caucus.

Carried.

4.3 Updates from Member Organizations

F. Coughlin, Habitat for Humanity provides an update relating to their 3D printed homes project and the CMHC funded projects as follows:

- Furniture bank renewals – Organizations that receive furniture donations can be picked up by the Habitat for Humanity Re-Store and will be provided with gift cards, which can be given to their clients.
- Currently in a soft launch phase of a repair program (due to COVID) but will be going public in July 2022. A repair crew will be available to do some pilot work on certain properties.
- CMHC Funding – Habitat for Humanity Canada has a large envelope of CMHC funding, so the more they can bring to Windsor-Essex, the better.
- CMHC requested that Habitat for Humanity take on the 3D printed homes project in partnership with the University of Windsor, which will be a great innovative experiment. Four homes will be built in Leamington.
- Habitat for Humanity is essentially a builder and mortgage company.
- There is \$50,000 pre-approved for every house they build with CMHC and there are opportunities for partnership.
- Want to take people living in a rent geared to income and to transfer them to a mortgage geared to income, which allows them to have equity in that home. In the past year, they have permanently housed 19 individuals.
- Working with the Canada Revenue Agency to ensure that they come in ten percent less than the appraisal values but it does not matter because the family will never pay more than 25% of their income.
- The houses are mortgaged on an annual term, so every year they meet with the family, look at their income, ensure they are paying their property taxes, and have insurance on their home.
- The mortgage payments go strictly to building more houses.

In response to a question asked by J. Steele regarding if the \$50,000 is on this grant/loan, F. Coughlin responds that it is a forgivable loan, which means they are tied to their homeownership model for that funding so they can be creative. The houses have to stay affordable for twenty years and after that, the loan is forgivable.

4.4 Consumption and Treatment Services Site (CTS) – 628 Goyeau Street

The Chair remarks that there have been negative comments from surrounding businesses relating to the Consumption and Treatment Services Site. For the most part members of HHAC felt this was a necessary tool to assist people in crisis. She adds that City Council at its meeting held January 17, 2022 approved the CTS site at 628 Goyeau

5. Date of Next Meeting

The next meeting will be at the call of the Chair.

6. Adjournment

There being no further business, the meeting is adjourned at 11:32 o'clock a.m.

CHAIR

COMMITTEE COORDINATOR

Residential Rental Licensing Feedback

City of Windsor Housing and Homelessness Advisory Committee

March 10, 2022

In March 2021, the City of Windsor passed a motion to move forward with a residential rental licensing pilot in Wards 1 and 2ⁱ. The Housing and Homelessness Advisory Committee (HHAC) reviewed details of the proposal in November 2021ⁱⁱ, and have prepared the following statement for consideration by the Community Services and Parks Standing Committee and City Council.

Background

In 2007, the Ontario government amended the *Municipal Act*, making it possible for municipalities to introduce residential rental licensing in residential unitsⁱⁱⁱ. Since that time, municipalities across the province have implemented various mechanisms. Generally, these types of policies are intended to protect tenants' rights by creating a minimum standard for rental accommodation, recognizing that often tenants do not know or use the existing mechanisms (e.g., building and fire codes, bylaws) to report substandard rental units. The limited reporting is believed to be especially present in vulnerable populations, including those living in poverty and those who have experienced homelessness^{iv}.

Municipalities across the province have used forms of residential rental licensing. Some examples of jurisdictions with residential licensing are: Oshawa; London; North Bay; Guelph; Waterloo; and Hamilton. The approaches range from: voluntary to mandatory; licenses to registrations; and, universal to targeted^v. The pilot proposed in the City of Windsor is mandatory licensing targeted to two wards.

Opponents of residential rental licensing cite a number of factors^{vi}. One is a concern that units not-eligible for licensing will become less visible, resulting in potentially more dangerous living situations for tenants. Second, there are concerns that license fees and associated maintenance or upgrade costs could be downloaded to tenants, causing an increase in rents. Likewise, there are concerns that some landlords would no longer be in a cash flow positive income situation, and would choose to sell units which could again affect the cost of rent. Finally, there are concerns that the costs of the program will not be recuperated via the licensing revenue source, requiring additional funding from the tax base.

Housing and Homelessness Advisory Committee Statement

The Ontario Human Rights Tribunal 2013 report *Room for everyone: Human rights and rental housing licensing*^{vii}, outlines 13 considerations for municipalities to ensure that residential rental licensing does not disproportionately affect *Code*-protected groups. Particularly relevant are items #5 work to secure existing rental stock; #11 protect tenants in cases of rental shut down; and, #12 monitor for impacts on *Code* groups.

Given the low rental vacancy rate and the increasing rents currently experienced in the City of Windsor^{viii}, members of HHAC report that it is increasingly difficult to find appropriate rental accommodations. *Home Together: Windsor Essex Housing and Homelessness Master Plan*^{ix} identifies the need to sustain and expand the affordable housing supply; end homelessness; foster successful tenancies; and monitor, report and evaluate.

The committee is concerned that this licensing program could negatively affect available stock. Consistent with the *Master Plan*, HHAC would like to ensure that existing stock is not depleted, and that the cost of the license is not passed on to tenants, further increasing rents. A robust consultation and

monitoring strategy can assist with ensuring that the pilot does not negatively impact those most in need of affordable housing.

ⁱ City of Windsor (March 8, 2021). *Minutes of the City Council Meeting*. Retrieved from <https://www.citywindsor.ca/cityhall/City-Council-Meetings/Council%20Minutes/Pages/Council-Minutes-2021.aspx> March 10, 2022.

ⁱⁱ City of Windsor (November 23, 2021). *Minutes of the Housing & Homelessness Advisory Committee*. Retrieved from <https://www.citywindsor.ca/cityhall/committeesofcouncil/Advisory-Committees/Housing-and-Homelessness-Advisory-Committee/Pages/Housing-and-Homelessness-Advisory-Committee-Minutes.aspx> March 10, 2022.

ⁱⁱⁱ See, for example, Ontario Human Rights Commission (n.d.). *What the legislation says about licensing*. Retrieved from <https://www.ohrc.on.ca/en/book/export/html/9866> March 10, 2022.

^{iv} See, for example, Baxter, M. (2021). *The case for – and against – rental licensing in Ontario*. TVO. Retrieved from <https://www.tvo.org/article/the-case-for-and-against-rental-licensing-in-ontario> March 10, 2022.

^v See, for example, City of Hamilton (April 24, 2018). *Rental Housing Sub-Committee Appendix “A” to Report PED10049(x)*. Retrieved from <https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=151102> March 10, 2022.

^{vi} See, for example, Fraser Research Bulletin (2021). *Housing Codes, homelessness, and affordable housing*. Retrieved from <https://www.fraserinstitute.org/studies/municipal-policy> March 9, 2022.

^{vii} Ontario Human Rights Commission (2013). *Room for everyone: Human rights and rental housing licensing*. Retrieved from <https://www.ohrc.on.ca/en/room-everyone-human-rights-and-rental-housing-licensing> March 9, 2022.

^{viii} CMHC (February 2022). *Rental market report: Canada and selected markets*. Retrieved from <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres> March 10, 2022.

^{ix} City of Windsor (2019). *Home, together: Windsor Essex housing and homelessness master plan*. Retrieved from <https://www.citywindsor.ca/residents/housing/Housing-with-Supports-and-Homelessness-Prevention/Windsor-Essex-Housing-and-Homelessness-Plan-and-Related-Reports/Pages/default.aspx> March 10, 2022.

Goal 1: Sustain & expand social housing & affordable housing supply

2022 Canada Ontario Housing Benefit (COHB) Applications for Windsor Essex

The Canada-Ontario Housing Benefit (COHB) is a federal-provincial housing allowance program providing an income-tested, portable housing benefit (PHB) payment to low-income households, and the 2022 program is now accepting applications.

The COHB is designed to help increase affordability of rental housing for eligible households that are on social housing waiting lists. Approved applicants under this program must consent to being removed from the social housing wait list. The City of Windsor estimates the 2022-23 COHB allocation has the potential to assist approximately 250 to 260 households.

To be considered for a COHB, an individual or a household must have an eligible application with the Central Housing Registry Windsor Essex County (CHR) that indicates interest in receiving a COHB on their application. Once an individual or a household has been/is deemed eligible for the social housing waitlist by the CHR, COHB administrators will connect with eligible applicants on the waitlist to provide information and applications for the COHB. Applying for a COHB is a unique and separate application process from applying to be on the social housing waitlist with the CHR. Completed COHB applications are submitted to the Ministry of Finance for their review; determination of eligibility; and, where deemed eligible, payment processing.

The COHB is a monthly housing subsidy to assist low-income households with the ability to pay housing costs. This funding can assist with housing costs on or after April 1, 2022. Unlike other forms of housing assistance, the COHB is tied to the person or household, rather than the physical housing unit, allowing the benefit to move with the household province wide.

The Canada Ontario Housing Benefit's purpose locally is to increase the affordability of rental housing for individuals and households in Windsor and Essex County.

GOAL 2: Sustain and expand housing that is linked with supports.

Review of Housing with Supports Program

As mentioned in the previous HHAC meeting, City Administration has engaged with a consulting firm to evaluate the Housing with Supports program in Windsor and Essex County with the goal of transforming the system to align with industry best practices and the 10 Year Housing & Homelessness Plan.

To date, nine consultations have been held with stakeholders from the health, justice, emergency shelters and homelessness sectors. There have been separate consultations with home administrators/owners, staff, and residents and the consultants are now reaching out to elected officials to solicit their input. The goal is to complete all consultation activities by the end of March.

Once completed, the final report will be presented to Windsor and Essex County Councils.

Item 4.2 (c)

<u>Monthly homelessness data</u> Chronic		Month	Actively Homeless	Outflow		Inflow			Balance Check		
				Move-Ins	Moved to Inactive	Newly Identified	Aged-In	Returned from Inactive	Returned from Housing	Net Monthly Change	Balance Check
Past month for balance check <i>static values</i>		Jan-22	355	26	15	14	17	12	11	13	
Current month <i>dynamic formulas</i>		Feb-22	360	20	17	14	2	16	10	5	Yes

<u>Monthly homelessness data</u> Veteran		Month	Actively Homeless	Outflow		Inflow			Balance Check		
				Move-Ins	Moved to Inactive	Newly Identified	Aged-In	Returned from Inactive	Returned from Housing	Net Monthly Change	Balance Check
Past month for balance check <i>static values</i>		Jan-22	1	0	0	1		0	0	1	
Current month <i>dynamic formulas</i>		Feb-22	2	0	0	1		0	0	1	Yes

<u>Monthly homelessness data</u> All Populations		Month	Actively Homeless	Outflow		Inflow			Balance Check		
				Move-Ins	Moved to Inactive	Newly Identified	Aged-In	Returned from Inactive	Returned from Housing	Net Monthly Change	Balance Check
Past month for balance check <i>static values</i>		Jan-22	460	53	24	53		13	13	2	
Current month <i>dynamic formulas</i>		Feb-22	472	34	25	39		17	15	12	Yes