

Housing & Homelessness Advisory Committee

Meeting held September 21, 2021

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

Marina Clemens, Chair
Jessica Brunet
Phil Dorner
Eric Hill
Kathy Hay
Mayor Gary McNamara, Town of Tecumseh
Jim Steele
Leigh Vachon
Angela Yakonich
Joyce Zuk

Also present are the following resource personnel:

Debbie Cercone, Executive Director, Housing & Children's Services
Mike Deimling, Social Housing Analyst
Jeannie Diamond Francis, County of Essex
Kelly Goz, Manager Homelessness & Housing Support
Jude Malott, Executive Initiatives Coordinator, Office of the City Solicitor
Tina Moore, Coordinator, Housing Administration & Development
Craig Robertson, Supervisor of Licensing, Deputy Licensing Commissioner
Jennifer Tanner, Manager Homelessness & Housing Support
Rob Vani, Manager Inspections, Deputy Chief Building Official
Diane Wilson, Coordinator, Housing Administration & Development
Karen Kadour, Committee Coordinator

1. Call to Order

The Chair calls the meeting to order at 10:01 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 Mayor McNamara, seconded by P. Dörner,
That the minutes of the Housing & Homelessness Advisory Committee of its meeting held February 23, 2021 **BE ADOPTED** as presented.
Carried.

Presentation – Residential Rental Licensing Pilot Study

Jude Malott, Executive Initiatives Coordinator, Legal & Legislative Services provides a PowerPoint presentation entitled “Residential Rental Licensing Pilot Study – Information for Advisory Committees”, **attached** as Appendix “A”. The highlights of the presentation are as follows:

- Licensing residential rentals will bring more properties into compliance with app
- Will support and enhance existing enforcement mechanisms
- Will improve and preserve Windsor’s existing rental housing stock.
- Issues with residential rentals include structural and safety issues, i.e. Building Code alterations without a permit.
- Issues with neighbourly issues – exterior property maintenance, garbage preparation and noise complaints.
- Licensing would secure owner consent to inspect units, confirm the owner, document the City’s rental housing stock, reduce illegal and unsafe units and improve fairness for tenants and landlords.
- Limitations of licensing – does not address behavioral issues, licensing fees can add to housing costs.
- Pilot Study includes dwellings in Wards 1 and 2 and for dwellings with 1 to 4 units. Excludes owner-occupied dwelling units, lodging houses (Class 1 and 2) and short-term rentals.
- Application requirements will include – Owners contact information, proof of insurance, criminal record check, fire safety plan, maintenance plan, building site plan, unit floor plan and By-law awareness declaration.
- Total licence fee is \$616.00

A question and answer period follows the presentation.

In response to a question asked by E. Hill if a multiple ticket will be issued, i.e. bylaw ticket and multiple offender, C. Robertson responds that the repeat offender fee and inspection fees are separate from a provincial offence notice. There are a variety of different options – fees and charges imposed rather than issuing a ticket. Repeat offenders will be subject to fines and additional fees as well so it is more of a deterrent and another mechanism for compliance.

The Chair expresses concern that landlords will pass the costs to bring units into compliance including the \$616. licence fee to the tenants. Tenants may have to vacate their units due to the inability to pay the increase in rent. From HHAC's perspective, there could be a large number of individuals back on the street, into the shelter system or back on the waiting list. She asks if consultations have been held with Family Service, H.I.S. and other agencies to avoid the displacement of people and to support those who may have to leave the units. She further asks for the successes seen in London, Oshawa and Waterloo. The goal of HHAC is to end homelessness.

J. Malott responds that in terms of costs being passed onto tenants, City Council has requested that Administration provide a full-cost recovery option; which is why they have looked at Class 1 lodging homes. The cost of the licence is directly tied to the cost of the service - either the scope of what the licence contains is reduced, or that, funds are committed to offset those costs.

J. Tanner advises that that Health and Human Services Department helps to facilitate a community program called "Rent Smart" which provides education to landlords and tenants. There is an opportunity to tie in that program with the licensing information.

D. Cercone asks if social housing is excluded from this regime, and requests that affordable housing also be excluded from the licensing pilot.

J. Malott states that social housing is excluded and affordable housing may be excluded from the licensing pilot.

4. Business Items

4.1 COVID-19 Update

J. Tanner provides the following updates relating to COVID-19, IPAC and Vaccination Policy and the Homelessness & Housing Help Hub (H4):

Isolation and Recovery Centre (IRC)

In December 2020, the Province of Ontario announced the High Priority Communities Strategy, which included additional funding to select Service Managers to expedite the establishment of new isolation centres to help those from high-priority communities who could not isolate safely at home. The City of Windsor was identified by the Ministry of Health to have higher number of low-income households and persistent positivity and low-testing rates for COVID-19.

The City was approved to receive funding under the Ontario Isolation Centres Initiative (OICI) to operate an isolation centre for persons in high-priority communities. Funding has been provided in three iterations from February 22 to September 30, 2021. Eligible costs included:

- Costs incurred for rooms for isolation
- Meals
- Personal Protective Equipment
- Transportation
- Security
- Cleaning protocols and services
- Supplies
- Social service/health liaison to ensure adherence to infection prevention and control measures
- COVID-19 case management/other social services, health supports and other site support services

The Isolation & Recovery Centre moved to a new location in late July 2021; and services are provided for people experiencing homelessness and for those in high-priority communities. Since the start of the pandemic over 325 people have stayed at the IRC.

While Administration is advocating for the extension of OICI funding beyond September, the IRC could continue to operate until the end of 2021 using a new allocation under the provincial Social Services Relief Fund, Phase 4.

IPAC and Vaccination Policy Update

All MMAH funded shelters and Housing with Supports Homes are currently in the process of developing their own vaccination policies that align with Ontario Health recommendations for Long Term Care facilities.

Emergency Shelters and Housing with Supports Homes continue to be supported through additional funding through the Social Services Relief Fund (SSRF) to enhance cleaning protocols, increase staff and cover other COVID-related costs

4.2 Housing & Homelessness Master Plan

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

Canada Ontario Housing Benefit (COHB)

T. Moore provides the following comments relating to the Canada Ontario Housing Benefit, Expiring Rent Supplement Mitigating Strategy Update, the Homeownership Downpayment Assistance Program, and the Rent Geared to Income (RGI) simplification implementation.

The Canada Ontario Housing Benefit (COHB) is a monthly benefit paid directly to eligible low-income households. Eligible applicants will receive a monthly benefit based on the difference between 80% of the Average Market Rent (AMR) for the Windsor Essex service area, and 30% of their Adjusted Family Net Income (AFNI). The COHB is tied to the household and not a physical housing unit. It allows the benefit to move with the household within the Province of Ontario. The Windsor Essex Community Housing Corporation (CHC) administers the COHB program on behalf of the City of Windsor as Service Manager.

As reported to HHAC in February the 2020-21 Windsor Essex COHB allocation of \$755,473 was allocated in full to qualified applicants.

The Windsor Essex COHB 2021-22 allocation for new applicants was \$234,421. CHC successfully completed and submitted 54 applications to the Ministry of Finance early in the fiscal year due to the high demand and need for affordable housing subsidies in the community. Of the 54 applications, 45 were deemed eligible to receive a benefit with the average monthly benefit equalling \$300.81. The 2021-22 allocation has also been allocated in full. As of August 31, 2021, two hundred seventeen households in Windsor Essex are in receipt of the COHB.

MMAH has made an enquiry to determine if Windsor Essex would have the capacity and interest from residents to process additional COHB applications if additional funding becomes available for 2021-22. CHC has confirmed that they are ready to process additional applications in the event that further funding for this fiscal year becomes available. The staff have worked diligently to record enquiries for COHB and ensure interested residents apply to the coordinated access waitlist to promote readiness for future COHB funding streams and ease of processing applications. CHC reports that their list of residents that have made an enquiry to the program exceeds 150 households and that they continue to receive additional enquiries daily. It has been communicated to MMAH that Windsor Essex would welcome additional COHB funding in the fall to help address the affordable housing needs in our community.

Expiring Rent Supplements – Mitigating Strategy

As reported in September 2019, a number of Provincially funded RS/HA programs are set to expire over the next 2 years as follows:

Program Name	Expiry Date	Current Households (at July 2021)	Approx Yearly Subsidy

Investment in Affordable Housing (IAH)	March 31, 2022	82	\$ 460,000
Strong Communities Rent Supplement (SCRSP)	March 31, 2023	195	\$ 1,164,000
Investment in Affordable Housing (Ext) – (IAHE)	March 31, 2024	203	\$ 1,400,000
IAHE – Social Infrastructure Funding (SIF)	March 31, 2024	48	\$ 190,000
SIF – Anti-Human Trafficking (SIF-AHT)	March 31, 2024	17	\$ 111,000
Ontario Priorities Housing Initiative (OPHI – HA) (yearly allocation)	March 31, 2022	6	\$ 30,000
TOTAL		551	\$ 3,355,000

Housing Services has been engaging with Program Administrators who are contacting and meeting with tenants who will be affected by expiries at March 31, 2022 (IAH). All effected tenancies have been granted a PII status on the waitlist.

Administrators are working with tenants to facilitate a transfer to another housing program as appropriate (COHB, WEHB, RGI (social housing units) to be effective April 1, 2022.

It is expected that the majority of affected tenancies will transition to WEHB. At this time, the WEHB has been paused (new tenancies) in an effort to preserve funding to transition the expiring IAH tenancies to WEHB effective April 2022.

A meeting is planned with Administrators for the programs expiring in March 2023 to explore options and start the notification process to affected tenancies. Further meetings will be initiated in late 2022 to review and plan mitigation strategies for the remaining (2024) expiries. At this time, Housing Services is not aware of any replacement funding to offset the expiring programs noted above. Housing Services, Sector agencies and AMO have been advocating to MMAH to seek a solution and on-going/new funding to offset these expiring programs.

Housing Services will be preparing and presenting a report to Council in fall 2021 to outline the above expiries, mitigation strategies currently underway and to seek council direction on next steps.

J. Zuk asks if papers are being written across the province regarding the rent supplement model as the provincial government made a decision many years ago not to invest in the creation of new affordable housing units but to provide rent supplements. Some of us would argue that this model has had its challenges, which will be seen in the next few years.

K. Goz advises that the Ontario Region Housing First Network has been looking at this as part of the extension of the work that they have done as researchers of At Home Chez Soi, which was the Canada-wide pilot on Housing First. She adds that this matter will be discussed with them at an upcoming meeting, as they are associated with universities and are constantly working on academia papers about this issue specifically.

J. Steele states that a paper has been commissioned with Housing Partnership Canada on mixed income in communities, which will be completed within the next three to six months. He adds that rent supplement is a key component to this as well. Once the paper is received, it will be distributed to HHAC.

Rent Geared to Income (RGI) Simplification Update

Overview of Legislative Changes Implemented to Date:

- Community safety – refusals to offer for illegal act (September 2020)
- Greater flexibility for transfers (November 30, 2020)
- One offer rule (November 30, 2020)

The Housing Services Act, 2011 (HSA) regulation changes came into effect January 1, 2019

- Revisions made to HSA Regulation 367/11 – General
- HSA Regulation 316/19 – Determination of Geared-to-Income Rent under Section 50 of the Act replaces HSA Regulation 298/01

Service Managers had the option of implementing the new RGI calculation method July 1, 2020 or July 1, 2021. Windsor Essex chose to implement the new RGI calculation July 1, 2021

Effective July 1, 2021 RGI calculations will be simplified:

- All household members over the age of eighteen (18) who have income must file their income tax returns each year.
- Household members will no longer be required to report an increase in employment or pension income before their next annual review.
 - RGI tenant or co-op member may request that their RGI be decreased because of a decrease in the total adjusted family net income (AFNI) for the year. The decrease must be a reduction of at least 20 per cent for the household.
- Starting July 1, 2021 RGI Rent will be calculated once each year unless there are changes in:
 - The type of income (start or stop of one or more of the following: employment, full time studies social assistance benefits; pensions)
 - The number people living in the home changes
 - If taxes are re-assessed
- Household members of any age in school full-time, will now have their income exempt from the RGI rent calculation.
- RGI rent will be calculated using 30% of each household members' net income from their Notice of Assessment for each taxation year (found on Line 23600)

subject to additional criteria/calculations as per the HSA. OW and ODSP scale amounts are legislated and fixed as per the HSA.

Housing Services conducted six mandatory half-day orientation and training sessions related to these changes, for all Windsor Essex Social Housing Providers and Rent Supplement Administrators. The training included information regarding legislative overview, the RGI application, the new RGI calculation and the RGI decision. Housing Services staff continue to support social housing administrators with the implementation of the changes.

Homeownership Downpayment Assistance Program – Habitat for Humanity Allocation

The Homeownership Downpayment Assistance Program makes home ownership a reality for low and moderate-income households in Windsor Essex.

Habitat For Humanity and the Service Manager have entered into an Agreement to allocate funds to provide homeownership down payment assistance to four (4) Habitat For Humanity selected applicants in 2021 and three (3) applicants in 2022, for the purchase of a home built and/or owned by HFH pursuant to IAH-E HOP criteria, requirements and processes.

The 2021 2022 Habitat for Humanity Windsor-Essex build plans include:

2021:

Four (4) new homes will be built on St. Luke (1458, 1464, 1470, & 1476).

2022:

Three (3) new homes will be built on Henry Ford Centre in 2022.

The houses are of an energy efficient design; and will enhance the community landscape under the Ford City CIP.

The maximum amount of funding per Habitat for Humanity Transaction will be the 10% of the maximum purchase price or 10% of the purchase price established by Habitat for Humanity, which is verified by a qualified appraisal of the property. The cost of purchasing a home in the Windsor Essex area has increased significantly. The Ministry of Municipal Affairs and Housing (MMAH) set the maximum house price limits for the Homeownership Downpayment Assistance Program on an annual basis. This year the maximum house price is set at \$322,600. The price is not sufficient to support builds and Housing Services will be required to submit a business case to MMAH requesting to increase the house price limit for the Habitat for Humanity applicants. If approved by MMAH, the business case to increase the housing limits will allow individuals to continue to access funding for homeownership.

Capital Funding Opportunities

There have been a number of funding announcements from the provincial and federal government to help shift the focus from emergency response to long-term solutions. Updates are provided in the table below.

Funding Stream	Funding Ministry	Amount	Month Allocation Received	Notes
Social Services Relief Fund (SSRF Phase 2)	Ministry of Municipal Affairs & Housing (MMAH)	\$10 million	Dec 2020	<p>The Additional funding to Service Managers provided under SSRF Phase 3 is intended to support COVID-related protocols and additional operating expenses at emergency shelters, Housing with Supports Homes, H4 and other organizations that serve vulnerable populations.</p> <p>This funding also supported two capital projects:</p> <ol style="list-style-type: none"> 1) The purchase of a hotel to be converted to an emergency shelter for up to 32 women and 16 families. This will achieve key recommendations in the Windsor Essex Emergency Shelter Review approved by City and County Councils in the summer of 2020. Renovations are underway and the shelter will open in early 2022. 2) A housing project that has not yet been announced by MMAH. Plans are underway for a local announcement with further details that will be made in October.
Social Services Relief Fund (SSRF Phase 4)	Ministry of Municipal Affairs & Housing (MMAH)	\$7.7 million	August 2021	The Province announced the fourth and final phase of the Social Services Relief Fund with an allocation of \$7.7 million. The focus for this stream of funding is long-term housing based solutions for

				<p>homelessness and to ensure an orderly wind down of initiatives funded through the first three phases of SSRF.</p> <p>Administration submitted an investment plan to MMAH on Sept 15 and is awaiting approval of operating costs and capital projects.</p>
Canada-Ontario Community Housing Initiative (COCHI)	Ministry of Municipal Affairs & Housing (MMAH)	\$573,700	August 2021	An additional funding allocation of \$573,700 to the COCHI program bringing the 2021-22 total funding to \$2,308,365 through the Community Housing Renewal Strategy to support community-housing providers.
Reaching Home: Canada's Homelessness Strategy	Employment & Social Development Canada (ESDC)	\$2.9million	August 2021	<p>Communities are encouraged to use these additional Reaching Home funds to:</p> <ol style="list-style-type: none"> 1. Extend emergency COVID-19 measures 2. Invest in activities that promote housing stability 3. Undertake activities to prevent future inflows into homelessness <p>As part of the business case communities must clearly describe planned investments in housing placements / stability as well as activities that will help prevent homelessness, given their importance in containing the spread of COVID-19.</p> <p>This funding represents a one-time in year enhancement.</p> <p>Funds must be fully spent by March 31, 2022</p>
Rapid Housing Initiative (RHI) – Round 2	Canada Mortgage & Housing Corporation (CMHC)	Cities Stream	June	The Canada Mortgage and Housing Corporation announced the creation of 4,500 new affordable housing units across the country with an additional investment of \$1.5 billion through a Round 2 of the Rapid Housing Initiative (RHI). These housing units will support Canadians who are in uncertain housing

			<p>situations, experiencing or at risk of homelessness, or living in temporary shelters because of the pandemic.</p> <p>The City of Windsor as Consolidated Municipal Service Manager for Windsor and Essex County received a priority allocation of \$9,337,117 in Round 2 to create a minimum of 35 units of new permanent affordable housing as part of the Cities Stream. The City is still required to submit an application by August 31, 2021 outlining the project proposals.</p> <p>CMHC will prioritize funding based on the strength of the project proposals with successful projects to be confirmed by October 2021. The initiative targets rapid housing and delivery of units within 12 months. CMHC will contribute up to 100% of funding to cover eligible residential construction costs. The Corporation of the City of Windsor will be the only signatory to the CMHC Contribution Agreement and responsible for the ultimate outcomes of the Rapid Housing Initiative (RHI)</p>
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Mayor Gary McNamara remarks there are many issues in the County relating to the need for emergency housing or emergency shelters particularly in Leamington. He refers to the “Finding Home Report” from the South Essex Community Council which presents research findings that have been heavily informed by people with lived experience with homelessness and housing insecurity, local service providers, community organizations, as well as best practices in homelessness solutions in rural Canadian communities. It outlines several recommendations to advance community efforts toward a “made-in-Leamington” housing and homelessness solution. He suggests that this Report be provided to HHAC. He requests that updates/communications from the City of Windsor be “upgraded” to the County regarding what services the City of Windsor will be providing to the County along with the funding model.

D. Cercone responds that they were provided with the final report on the Leamington Homelessness Project, which is being reviewed. In terms of the Rapid Housing Initiative Phase 2, the city was unsuccessful in accessing any funding for Phase 1 but was successful in Round 2. There is a Leamington based project going forward that will create affordable housing options for members of that community. She thanks

Joyce Zuk and Anna Angelidis for their work in Leamington. A clear path has been established for anyone in that community who is experiencing homelessness to access supports in a quick and timely manner.

Goal 3: Ending Homelessness

Windsor Essex By-Names Prioritized List Data

As of August 2021:

- 495 households are experiencing homelessness
 - 358 households are experiencing chronic homelessness
- 51 people experiencing homelessness moved into housing
 - 37 people experiencing chronic homelessness moved into housing

4.2 Goal 6 – Update on RentSmart

In fall 2021, additional RentSmart educators will be trained to provide RentSmart training across Windsor Essex.

RentSmart attendees continue to provide feedback stating the program has increased their understanding of tenant and landlord rights.

4.2 Goal 7 – Update on HIFIS

As of August 2021:

- 142 staff trained
- 6 Data Sharing Agreements are in place
- 2 Data Sharing Agreements are in process

4.2 Goal 7 2020 Annual Report to the Community

Council report is forthcoming to council

J. Zuk indicates that the housing team at the City and the County do a tremendous amount of work and we would be remiss if we did not acknowledge the enormous amount of funding that has rapidly flowed to the municipality over the past year. There is political will at this time to secure land and it may be time for HHAC to put forth recommendations before City and County Council to secure resources that the region could use to augment current staff levels.

Mayor Gary McNamara concurs with the statements stated by J. Zuk. He adds that the biggest challenge is the high cost of housing in the area, which is pushing the envelope even harder as it relates to affordability.

4.3 HHAC Subcommittee

No report.

5. Date of Next Meeting

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

6. Adjournment

There being no further business, the meeting is adjourned at 11:36 o'clock a.m.

CHAIR

COMMITTEE COORDINATOR