

Committee Report

To: Councillor Robert Buckle, Chair and

Members of the Human Services Committee

From: Tina Metcalfe

Acting Director of Human Services

Date: February 17, 2022

Re: Affordable Housing Update

Staff Recommendation:

The Affordable Housing Update report is for information.

Background:

Further to the Notice of Motion made to the Human Services Committee on February 3, 2022, this information report provides a summary of the following:

- Response to the specific questions raised;
- Update on Bruce County's Housing and Homelessness Plan 2019-2023;
- Innovative action items for 2022; and
- Provincial planning underway.

Supplemental information can also be found in Appendices A-E following the report including:

Appendix A - Glossary of Terms;

Appendix B - Affordable Housing for Low-income Families;

Appendix C - Affordable Housing for Moderate Income Families;

Appendix D - Local Supportive Housing Initiatives; and

Appendix E - Local Private and Non-Profit Partnerships.

Introduction

As Service System Manager, the Housing Services Division of the Human Services Department establishes, administers, and funds housing and homelessness programs and services within the community. Included in this role, is supporting the development of affordable housing a defined as 80% of the average market rent as determined by Canada Mortgage and Housing Corporation (CMHC).

Affordable housing is a challenge not only locally, but also provincially and nationally. Low vacancy rates and lack of housing supply have led to high rental costs, further there is a particular need to address housing for vulnerable populations. In order to implement sustainable solutions, support from all levels of government and a high-level of collaboration with key stakeholders in our community is essential.

In 2022, Bruce County looks forward to launching innovating strategies such as the Affordable Housing Development Toolkit and exploring increasing rental opportunities for low to moderate income families and seniors and households with a disability. Key to 2022 will also be establishing the pre-planning and groundwork needed for the next Housing and Homelessness Plan.

Currently, Bruce County has outlined key local strategies aimed at affordable housing in Bruce County's Housing and Homelessness Plan 2019-2023.

Responses to Specific Questions Raised

1. How to increase rental opportunities for low to moderate income families

In addressing the need for rental opportunities for low to moderate income families, it is important to denote the difference between affordable housing (and associated federal and provincially funding supports) for low-income families, as compared with the need to increase housing attainability for moderate income families.

In 2021, a 35-unit building, now known as Penetangore Place in Kincardine, was completed, and included the replacement of 15 RGI units, along with the addition of 10 affordable housing units, and 10 market units.

Bruce County Housing Corporation (BCHC) received various sources of funding for the 35-unit Penetangore Place build, including funding from the Investment in Affordable Housing program, the Social Infrastructure Fund, the Ontario Priority Housing Initiative, and the federal government's Co-investment Fund.

As well, BCHC sold off 4 single family homes and an 11-unit walk-up to assist with the build.

The Penetangore Place build is an example of collaboration between all levels of government.

In 2022, Bruce County staff will be implementing an Affordable Housing Development Toolkit to make it easier for developers to build affordable housing in Bruce County.

2. How to attract more Supportive housing options for seniors and households with a disability

In Bruce County, *supportive* housing is currently being provided by the developmental services sector (I.e., Community Living Organizations) for that specific service sector.

Supported Housing is currently being provided by non-profits in our community including the YMCA, various Community Living Organizations, Canadian Mental Health Association (CMHA), and Victoria Order of Nurses (VON).

The Provincial government is currently working on a review of supportive housing at the intersection of three ministries: Ministry of Health, Ministry of Municipal Affairs and Housing,

and Ministry of Community, Children and Social Services. Staff will consider this report in the development of specific recommendations for Bruce County.

3. How to expand partnerships between the Bruce County Housing Corporation and the private and the not-for-profit sectors to offer broader access to below market rents in communities across the County in the short term

It is crucial to make the distinction between the role that Bruce County has as the Service Manager and the role Bruce County holds as the sole owner of Bruce County Housing Corporation (BCHC), (i.e., the County owned local housing corporation that provides residential units for rent, for qualifying households).

It is through the Service Manager role that Bruce County will typically partner with the private and not-for-profit sectors to offer broader access to below market rents. There will be circumstances where BCHC may also partner with external organizations, for example BCHC partners with VON for the delivery of supported aging at home within the BCHC buildings.

Bruce County administers the Bruce County Community Housing Registry (waitlist) in partnership with other housing providers (non-profit, supportive, private landlords through rent supplement) to register and provide applicants for vacant units.

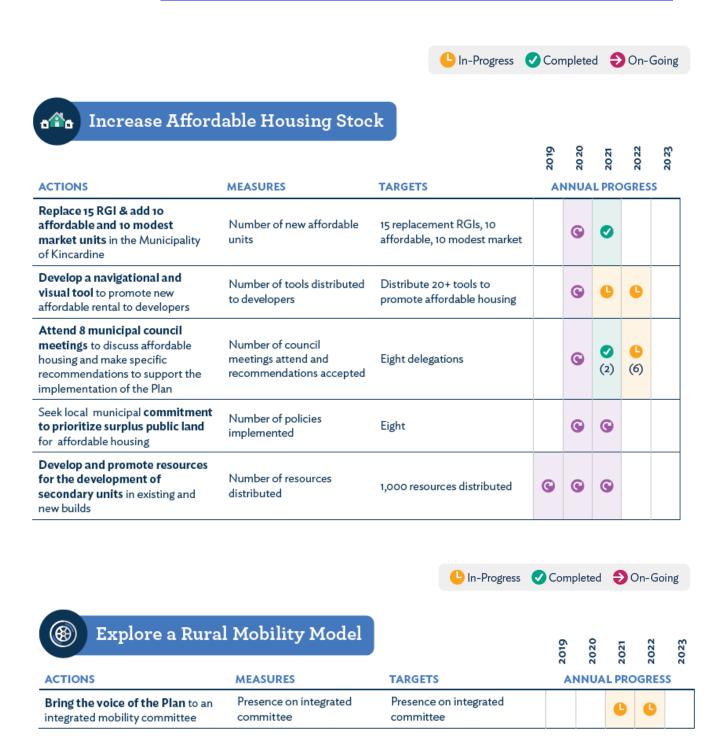
Additionally, Bruce County partners with the provincial government in the registry and placement of applicants in the Canada Ontario Housing Benefit (COHB).

Bruce County works with local municipalities to promote partnerships with private developers. With the development of the Affordable Housing Development Toolkit, there will be more opportunities to connect with private developers and form partnerships to work towards affordable housing developments.

Bruce County also works with other Service Managers, non-profit housing providers, and other community agencies to promote affordable housing regularly. These continued partnerships are instrumental in assisting our most vulnerable residents.

Current Strategies Being Implemented and Explored

The following tables provide an overview of strategies in-progress, completed, and on-going as outlined in the Bruce County Housing and Homelessness Plan Progress Report 2020:



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ACTIONS

of HIFIS

Complete a feasibility study

on the implementation and use

Seek the input of a table of community providers to guide

the implementation of the Plan and identify and address system gaps

Attend Board meetings of the

non-profit providers

housing providers

Provide training to Board

members of the non-profit

Coordinated System and Strong Partnerships

Five

MEASURES

attended

provided

Feasibility study

Received regular input

Number of trainings

Number of Board meetings

	2019	2020	2021	2022	2023
	7	7	7	7	7
TARGETS	ANNUAL PROGRESS				S
Complete feasibility for HIFIS		•			
Received regular input from 50 community organizations		•			
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2019



Better Understand the Need of Youth and Indigenous Groups

ACTIONS	MEASURES	TARGETS	AI	NNUA	L PRO	OGRES	s
In partnership with the YMCA develop a working group to complete a research project on youth homelessness	Develop a working group to complete a research project	Complete one research project on youth homelessness		©	G		
Provide funding for M'Wikwedong's Giiwe project to advance the services and supports for the Indigenous populations	The number of services and supports provided as per the CHPI indicators	To be developed		Ð	Ð	Ð	





Increase Housing Support Options			2019	2020	2021	2022	2023
ACTIONS	MEASURES	TARGETS	Al	NNUA	L PRO	OGRES	S
Create meaningful partnership with the newly formed provincial agency, Ontario Health, to explore supportive housing options	Create meaningful partnership	Continuous and open dialogue with Ontario Health			C	0	
Continue to build on local partnerships to explore housing support options	Continue to build strong partnerships	Continuous and open dialogue with service providers		©	Ð	Ð	





ACTIONS

PROGRESS

Presentation of Housing Development Toolkit to Human Services Committee

Final Report/Cost Analysis to Human Services Committee Re: Penetangore Place Build

Affordable Housing Development Toolkit Launch

Explore Home Share Program & Accessibility Funding Opportunities

Housing Demographic Study Update – 2021 Census

Planning for 2024 Housing & Homelessness Plan Update & development of strategic initiatives

Review and exploration of innovative ideas and alternate sources of funding to expand affordable housing options

Provincial Strategy and Landscape Addressing Affordable Housing

The <u>More Homes, More Choice: Ontario's Housing Supply Action Plan | ontario.ca</u> outlines a plan to address housing challenges people are facing across the province.

The province has committed to working with municipalities and non-profits to sustain, repair, and grow our community housing system via the Community housing renewal strategy | Ontario.ca

The province outlines in <u>Protecting Tenants and Strengthening Community Housing</u> (<u>ontario.ca</u>) proposed changes to Ontario's rental rules to make it easier and fairer for both landlords and tenants.

The recently released Report of the <u>Ontario Housing Affordability Task Force</u> provides direction for the province to increase density, remove exclusionary rules that prevent housing growth and prevent abuse of the appeals process.

While the mandate of the Task Force was to focus on how to increase market housing supply and affordability (referring to homes that can be purchased or rented without government support), the report does note that intentional investments and strategies are required to bridge the significant affordable housing gap in this province and includes some recommendations regarding affordable housing. The value of surplus or underused public land investments in finding housing solutions was emphasized in their final report.

In addition to the local strategies in the previous section and the provincial government efforts noted above, Bruce County continues to monitor, and support the advancement of other initiatives and efforts to address affordable housing including, but not limited, to the following:

- 1. AMO continues to highlight municipal priorities to guide provincial and federal investments, legislation, and other measures to develop more housing and help end homelessness in the province. For more information on AMO positions on housing and homelessness, please see Fixing Housing Affordability Crisis
- Ontario Municipal Social Services Association (OMSSA) and its members work with the provincial and federal governments to improve access and affordability of <u>Housing and Homelessness Services in Ontario</u> as well as providing input into provincial and federal budget submissions such as OMSSA_2022_Provincial_Pre-Budget_Submission.pdf
- 3. The Rental Development Technical Table, supported by the Ontario Municipal Social Services Association (OMSSA) is focusing on supporting rental development through Local Housing Corporations, community housing providers, private developers, and homeowners. The development of a position paper, best practice document, and presentation to AMO is scheduled to occur in the summer of 2022.
- 4. The Western Ontario Wardens Caucus Inc. (WOWC), the not-for-profit organization representing 15 upper and single tier municipalities in

Southwestern Ontario, is committed to advocating and engaging with other levels of government on opportunities, common needs, and issues of critical importance to Southwestern Ontario. The Western Ontario Workforce Strategy of WOWC will focus on the development of a workforce strategy as a critical tool for creating regional prosperity. For more information see the Western Ontario Workforce Strategy Background Discussion Report and WOWS Addendum: Occupations and Housing Affordability

5. The Ontario Non-Profit Housing Association (ONPHA) recently completed the Community Housing for the Future report. ONPHA launched this Solutions Lab to provide a time and space to have conversations and build a collective vision for a resilient community housing sector for the future in Ontario.

Federal Housing Strategy & Landscape Addressing Affordable Housing

The <u>National Housing Strategy</u> (NHS), 2017, has a vision for housing in Canada: Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive.' The principles of the NHS are **People**, **Communities** and **Partnerships**; 'Housing is more than just a roof over our heads'.

The National Housing Strategy Initiatives focus on:

- Creation of New Supply
 - National Housing Co-Investment Fund New Construction Stream
 - Affordable Housing Innovation Fund
 - Rental Construction Financing Initiative
 - Federal Lands Initiative for Affordable Housing
 - Other funding and financing opportunities
- Modernize Existing Housing
 - o National Housing Co-Investment Fund New Construction Stream
 - Affordable Housing Innovation Fund
 - Other funding and financing opportunities
- Resources for Community Housing Providers
 - Federal Community Housing Initiative
 - The Community Housing Transformation Centre
 - Community-based Tenant Initiative
- Innovation & Research
 - o Innovation & Research: At-a-Glance

In addition to the local strategies in the previous section, the provincial and federal government efforts noted above, Bruce County continues to monitor, and support the advancement of other initiatives and efforts to address affordable housing at a federal level as well, including, but not limited, to the following:

1. The Federation of Canadian Municipalities has been involved in shaping and the rollout of the NHS: replacing expiring social housing rent subsidies, tackling backlogged social housing repairs, and building the next generation of affordable housing. In 2020, the COVID-19 pandemic required all levels of government to

- scale-up existing efforts to combat Canada's housing crisis. FCM worked with the federal government to develop the <u>Rapid Housing Initiative</u> (RHI), a program that funds the quick delivery of deeply affordable housing.
- 2. The Canadian Observatory on Homelessness (COH) is the largest national research institute devoted to homelessness in Canada. COH is the steward of The Homeless Hub, a web-based research library and information centre representing innovation in the use of technology to enhance knowledge mobilization and networking toward solutions for homelessness. It is the COH that supports the Point-In-Time Homeless Count or enumeration work that was conducted in late 2021.

Financial/Staffing/Legal/IT Considerations:

There are no specific financial, staffing, legal or IT considerations related to this information report.

Interdepartmental Consultation:

Staff has consulted with Bruce County's Planning and Development Department in the development of this report.

Link to Strategic Goals and Elements:

Goal #3 Find creative new ways to engage our public

Goal #6 Explore alternative options to improve efficiency and service

Goal #9 Coordinate concerted efforts to advance our agenda

Goal #10 Develop Key Performance Indicators (KPIs) that are meaningful and report on them

Report Author:

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Departmental Approval:

Tina Metcalfe
Acting Director, Human Services

Approved for Submission:

Christine MacDonald Interim Chief Administrative Officer

Appendix A - Glossary of Terms

Community Housing

Community Housing relates to various streams of housing owned by the Bruce County Housing Corporation, Non-profit housing providers, and private and public partners. Community housing provides a home to people working low-income jobs, seniors, those living on social assistance, and individuals with developmental disabilities, mental health, and addictions challenges, those who have experienced domestic violence and human trafficking, and people who have experienced homelessness.

Supportive and Supported Housing

Both supportive and supported housing focus on rehabilitation and community integration. Supportive Housing is generally operated by Non-profit agencies and staff and is composed of individuals trained in social work or psychiatric rehabilitation.

- In a supportive housing model, housing and support are linked, with staff members
 providing various levels of support within the residences. This type of housing usually
 features group home settings but can sometimes include low-support self-contained
 apartments.
- In a supported housing model, support services are provided from outside the home, usually in the form of case management. Supported housing usually consists of independent apartments, housing co-operatives or other government-funded social housing for people with low incomes.

Affordable Housing - Affordable housing is the foundation for a strong, resilient community, sustainable economy, and place where people can thrive. It is broadly accepted that housing is affordable when a household is not spending more than 30% of its income on housing costs.

Affordable Housing Thresholds - The affordable housing threshold is the maximum house price or rent for a unit to be considered affordable. In Ontario, the affordable housing threshold is based on the Provincial Policy Statement's (PPS) definition of affordable housing.

Affordable Ownership - Based on the Ontario PPS, affordable ownership housing is the least expensive of:

- Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate incomes households; or
- Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.

Affordable Rental - Based on the Ontario PPS, affordable rental housing is the least expensive of:

- A unit for which the rent does not exceed 30% of gross annual household income for low- and moderate-income households; or
- A unit for which the rent is at or below the average market rent of a unit in the regional market area.

Affordable Housing Supports

- Rent Supplement offers eligible individuals or households a rent subsidy to their landlord while living in privately owned buildings. Rent supplement program agreements provide ongoing access to affordable units for households on community housing waiting lists. There are currently 90 residents enrolled in the various rent supplement programs. Payment is issued to the landlord based on the agreement with Bruce County.
- Housing Allowance offers a subsidy directly to a tenant who is eligible to receive
 the benefit. Payment is issued directly to the individual to use to support their
 housing costs.
- Rent Geared to Income (RGI) assists in making rent affordable for those who meet the eligibility requirements for subsidized housing. RGI is rent set at approximately 30% of a household's monthly Adjusted Family Net Income (AFNI). For individuals receiving social assistance, the rent is based on the rent benefit set by the Ontario government.
- Canada Ontario Housing Benefit (COHB) the Canada Ontario Housing Benefit is part of the bi-lateral agreement between the Federal and Provincial governments. The COHB is administered by the Ministry of Finance directly to eligible low-income households. Payment is issued directly to the tenant. The COHB is portable, and the recipients are eligible if they move anywhere in Ontario. There are currently 45 residents enrolled in this program.
- Housing Stability Fund (HSF) is a program to help those experiencing homelessness
 or those at risk of becoming homeless. HSF provides funding for such things as rent
 arrears, first or last month's rent, utility arrears, moving expenses.

Rental Housing Program - provides financial support for new builds including additions, and conversion of non-residential buildings to affordable rental units.

Home Repair Program - designed to improve the living conditions and provide financial assistance to homes needing safety, energy efficiency and/or accessibility upgrades.

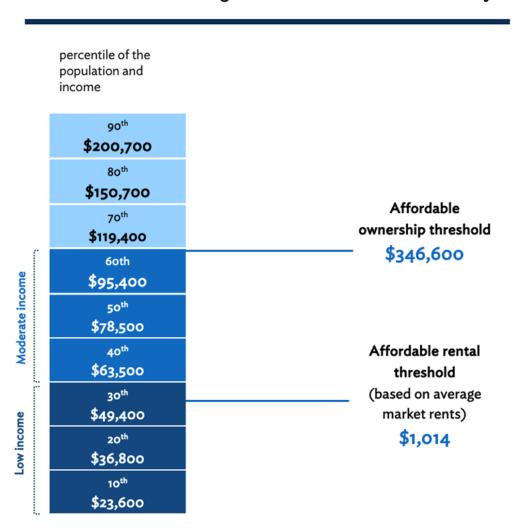
Homeownership Program - assists low-to-moderate-income rental households to purchase affordable homes by providing down payment assistance. The program provides 5% down payment assistance to new homeowners in the form of a forgivable loan if the home is owned for 20 years.

A By-Name List is a real-time list of all known people experiencing homelessness in the region. It includes a robust set of data points that support coordinated access and prioritization at a household level and an understanding of homeless inflow and outflow at a system level. This real-time actionable data supports triage to services, system performance evaluation and advocacy (for the policies and resources necessary to end homelessness). The By-Name List and Coordinated Access System work together to ensure vulnerable residents are not only housed, but also have access to the services they require to remain housed.

Appendix B - Affordable Housing for Low-income Families

Affordable housing for low-income families involves rent that is 80% of CMHC's average market rent for the region. In Bruce County, the affordable housing thresholds for 2020 for low-income families are rents below \$1,014 and ownership costs below \$346,600.

Affordable Housing Thresholds in Bruce County



The following chart demonstrates individuals requiring assistance toward housing:

Household Gross Income Level	30% of Gross Income
\$45,000	\$1125
\$40,000	\$1000
\$35,000	\$875
\$30,000	\$750
\$25,000	\$624

There are various programs that provide support to low-incomes families who fall in the category of requiring the assistance toward housing such as Rent Geared to Income, Affordable Rent, Rent Supplement, and the Canada-Ontario Housing Benefit.

Bruce County currently offers 5 streams of rent supplement to approximately 80 households across the region. As well, approximately 45 residents receive the Canada Ontario Housing Benefit to assist with housing affordability.

Currently, Bruce County Housing Corporation (BCHC) owns 27 buildings throughout the County, as well as 16 townhouses in the Municipality of Kincardine, 8 townhouses in the Town of Saugeen Shores, and 2 semi-detached homes in the Municipality of Brockton.

Of the 699 units owned by BCHC, 38 units are Affordable Housing Units and 10 are modest market units. The remaining units (651) are rent-geared-to-income (RGI) units, regulated by the Housing Services Act (HSA), 2011, with specific eligibility.

Additionally, there are 63 affordable housing units across Bruce County owned by private and other Non-profit landlords. These units were built with provincial funds administered via the County. There are 2 Non-profit housing providers in Bruce County offering a total of 60 RGI units, also regulated by the HSA, 2011.

Appendix C - Affordable Housing for Moderate Income Families

There is a need for developers and builders to create new ownership housing that is affordable to moderate income households earning \$63,500 to \$95,400 annually, with purchase prices in the range of \$230,700 to \$346,600.

To support this population, more diverse forms of housing, including one- and two-bedroom units and higher density builds are needed. These homes could take the form of additional residential units on an existing property, townhouses, semi-detached homes, low-rise apartments, or other missing middle typologies. From public consultations, we learned there may be interest in other forms of residential developments, such as mixed-use buildings, tiny home communities, co-operative housing, and higher density apartments.

Bruce County's Planning and Development Department supports projects that facilitate the creation of affordable and attainable housing to support workforce development, growth of local businesses, and opportunities for entrepreneurship and innovation. Further, the Planning Division provides strategic advice on pre-submission applications to local municipalities, specifically on multi-residential and commercial development projects.

Today's housing challenges are complex and will take various levels of government and partnerships to move the agenda on accelerating housing development.

Stakeholder Engagement Along the Development Process



Appendix D - Local Supportive Housing Initiatives

With Ontario Priority Housing Initiative (OPHI) funding, Bruce County provided funding to the Canadian Mental Health Associations (CMHA) to hire one staff to provide housing support specifically to Bruce County Housing tenants. This is an eviction prevention program to assist our most vulnerable tenants who are at risk of losing their housing.

Thirty-eight percent of BCHC units are dedicated to seniors over the age of 60. Bruce County provides the Victorian Order of Nurses (VON) office space at 3 of the seniors' buildings in the County. This allows VON staff to spend considerable time in the buildings and with our tenants. VON has staff on call 24/7 if tenants require assistance after hours. VON staff play a vital role in providing Aging at home, a critical component of the housing spectrum.

The Women's House Serving Bruce & Grey has transitional 'second stage' housing in Kincardine, Saugeen Shores, and Wiarton. Women and children who have experienced domestic violence can live in second stage housing for up to one year while they transition to sustainable housing. While living in second stage housing the Women's House offers a variety of supports to assist with the transition.

Bruce County Paramedics and McMaster University are partnering to pilot the Community Paramedic program in two Bruce County buildings. The Community Paramedic program is a drop-in community-based health promotion program focusing on the prevention of cardiovascular disease, diabetes, and falls. The program offers assessments, health educations, referrals to community resources and reporting results to the participants physician. The two pilot buildings were identified based on the number of 911 calls for assistance.

In 2020, Bruce County, in partnership with Grey County, formed the Grey Bruce Homelessness Response Steering Committee, made up of community partners across both regions to develop a By-Name List and a Coordinated Access System to successfully house and support residents who are chronically homeless.

Bruce County provides provincial funding to the YMCA for the Community Delivered Rent Supplement program. This program provides a rent subsidy along with 3 hours of housing support each week.

Staff also work closely with Community Living Associations across the county to support their clients in various ways. Community Living rents a unit at Penetangore Place as part of the Supported Independent Living program. As well, Community Living clients are housed and supported in various buildings across the county.

A Coordinated Access System is an integrated process that streamlines access to resources in a community. Without a coordinated approach to service delivery, people experiencing a crisis must navigate a complicated web of connected - but uncoordinated - services.

Appendix E - Local Private & Non-Profit Partnerships

In addition to the 699 units owned by BCHC, there are 63 'Affordable' units across Bruce County owned by private and other non-profit landlords.

Russell Meadows in Kincardine and Valley View Seniors in Formosa are non-profit housing providers offering 60 rent-geared-to-income units to eligible applicants.

Below are examples of non-profit & private partnerships resulting in 53 new 'Affordable' units:

- Russell Meadows, Kincardine 8 1-bedroom
- Miracle Place, Wiarton 2 1-bedroom, 3 2-bedroom, 1 3-bedroom
- Women's House Serving Bruce & Grey
 - o Wiarton 1 1-bedroom, 1 2-bedroom, 1 3-bedroom
 - o Kincardine 1 1-bedroom, 2 2-bedroom, 1 3-bedroom
 - o Saugeen Shores 1 1-bedroom, 2 2-bedroom, 1 3-bedroom
- Bruce Peninsula Association for Community Living
 - 6 1-bedroom units
 - 4 2-bedroom units

Examples of private partnerships resulting in new 'Affordable' units include:

- Ivings Drive, Saugeen Shores 1 bachelor, 7 1-bedroom units
- Kincardine Ave., Kincardine 4 1-bedroom, 2 2-bedroom units
- Goderich St., Saugeen Shores 4 1-bedroom units

Bruce County also partners with 35 private and 5 non-profit landlords in rent supplement programs supporting approximately 90 households.