

## Report HDR-SS-14-14

**To:** Chair Burley and Members of the Social Services Committee  
**From:** Anne Marie Shaw, Director of Housing  
**Meeting Date:** September 10, 2014  
**Subject:** **Investment in Affordable Housing 2014 Extension Agreement and Program Delivery Plan**  
**Status:** Recommendation adopted by Committee as presented per Resolution SSC64-14; Amended by County Council October 7, 2014 per Resolution CC134-14: THAT the last clause of resolution SSC64-14 regarding the Investment in Affordable Housing 2014 Extension Agreement and Program Delivery Plan be amended to delete “approved to be expensed in 2014” and add “be received and expensed as per the Municipal Funding Agreement.”

### Recommendation(s)

**WHEREAS** an agreement for the Investment of Affordable Housing Program 2014 Extension has been received from the Ministry of Municipal Affairs and Housing;

**AND WHEREAS** the County of Grey has been allotted funds in the amount of \$519,100 for the first year of the program to be committed by January 30, 2015, with future years funding to be determined by the Province at a later date;

**AND WHEREAS** the Program Delivery Plan is endorsed by Council and included as part of the agreement for the Investment in Affordable Housing Program 2014 Extension;

**NOW THEREFORE BE IT RESOLVED THAT** Report HDR-SS-14-14 be received;

**AND THAT** the necessary by-law be prepared authorizing the Warden and Clerk to execute the Municipal Funding Agreement between the Ministry of Municipal Affairs and Housing and the County of Grey for the Investment in Affordable Housing Program 2014 Extension;

**AND THAT the unbudgeted funding of \$519,100 for the Investment in Affordable Housing Program be approved to be expensed in 2014.**

## Background

The Investment in Affordable Housing for Ontario program (IAH) is a federal and provincial program to provide funding for the creation and repair of affordable housing. The IAH is based on the principles of Ontario's Long-Term Affordable Housing Strategy and is a continuation of the Canada-Ontario Affordable Housing Program (AHP). The IAH Program originally began in 2011 and has now been extended until March 31, 2020 with six more years of funding. The Province has released Grey County's first year notional allocation under the IAH in the amount of \$519,100. The allocation for the final five years of the program will be based on updated census data and will be provided from the Province once this data becomes available.

Participation in the IAH extension program is subject to the Service Manager and the Province entering into an Administration Agreement and council endorsement of a Program Service Delivery Plan.

## Service Delivery Plan

Service Managers have been given local flexibility to deliver program components that meet local needs and priorities. In previous years of the IAH program, the Homeownership, Ontario Renovates and Rent Supplement programs have been popular and provided the necessary options for repairing, obtaining or maintaining housing for residents of Grey County. The following programs are proposed for the 2014 extension to meet local needs and provide optimum usage of Grey County's allocation.

### *Investment in Affordable Housing Service Delivery Plan*

Program	Funding Totals	Number of Units
Rent Supplement Program	\$339,000	15 rent supplement units for 10 years
Ontario Renovates	\$100,000	8-10 home repair units
Homeownership	\$54,145	7-8 homeownership units
Administration Fees	\$25,955	
<b>Total</b>	<b>\$519,100</b>	

## Homeownership Program

The Homeownership Program provides a 5% down payment in the form of a forgivable loan over 20 years. To qualify, households must make under the maximum household income level and the house must be under the average resale price as determined by the Province. In the last three years of the program, 83 down payment loans were provided. Additional funding to this program would be a benefit to provide more affordable homeownership opportunities for Grey County.

## Rent Supplement Program

The Rent Supplement program provides households with a monthly subsidy. The subsidy is the difference between what a household can afford and the actual market rent of a modest unit up to \$200 a month. The rent supplement program can be extended for up to ten years and provides a stable, affordable environment for people on a fixed income or with limited income. The previous IAH program provides 50 on going rent subsidies. We currently have a waitlist of about 40 applicants for this program. To qualify, households must make under the Household Income Limit as determined by the Province and the rent must be at or below the average market rent for the area.

## Ontario Renovates Program

Ontario Renovates assists low to moderate income home owner households to repair their home and increase the accessibility of their home through modifications and adaptations. Major repairs could include but are not limited to heating systems, doors and windows, roofs, electrical systems and plumbing. Modifications for accessibility could include ramps, handrails, chair and bath lifts, cues for doorbells and fire alarms. Forgivable loans of up to \$15,000 are provided for repairs and secured with a promissory note. The Ontario Renovates Program has been a very successful program for the County of Grey. In the last three years 107 homeowners have received a total of \$1,208,868 committed to improve or maintain their ability to stay in their homes. This amounts to an average of approximately \$11,200 per home.

## Financial / Staffing / Legal / Information Technology

### Considerations

\$519,100 in federal/provincial funding provided to the County of Grey for the first year of the Investment in Affordable Housing Program.

This program will have a neutral impact on the County as no levy funds will be required.

## Link to Strategic Goals / Priorities

The Investment in Affordable Housing Program funds will assist in the implementation of the County of Grey Housing and Homelessness 10 Year Plan 2014-2024.

## Attachments

[Appendix A HDR-SS-14-14 Investment in Affordable Housing 2014 Extension Agreement](#)

Respectfully submitted by,

Anne Marie Shaw  
Director of Housing