

## Report HDR-SS-03-14

**To:** Chair Burley and Members of the Social Services Committee  
**From:** Anne Marie Shaw, Housing Programs Manager  
**Meeting Date:** February 12, 2014  
**Subject:** Investment in Affordable Housing Program Report 2013  
**Status:** Recommendation adopted by Committee as presented per Resolution SSC18-14 February 12, 2014; Endorsed by County Council March 4, 2014 per Resolution CC38-14;

### Recommendation(s)

**THAT Report HDR-SS-03-14 regarding the Investment in Affordable Housing Program Report 2013 be received for information.**

### Background

The Investment in Affordable Housing for Ontario program (IAH) is a federal and provincial program that provides funding for three years 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). In 2013, the Rent Supplement program, Homeownership program and Ontario Renovates program were administered by the County of Grey and all funds were exhausted.

#### Rent Supplement Program

The Rent Supplement program provides a rent subsidy paid directly to the landlord to bridge the gap between income and affordable rent. The maximum rent subsidy is \$200 per month. In 2013, twenty five rent subsidies were created for a total of 50 rent subsidies when combined with the 2012 total. The rent subsidies are committed for 10 years in length. The longevity of the subsidy has led to some tenants choosing to come off our Grey County Housing waiting list as their current accommodation suits their needs and is now affordable. The funds committed in 2013 will allow for twenty five subsidies for nine years

## Homeownership Program

The Homeownership Program provides a 5% down payment for eligible households through a forgivable loan over 20 years. In 2013, \$259,840 was spent for 34 homeownership loans. The average house price was \$145,000 and the average 5% loan was approximately \$7,300. The loans were spread throughout the County of Grey in Owen Sound, Meaford, Hanover, Proton Station, Durham, Chatsworth, Shallow Lake, Kemble and Ceylon. In the last two years of the Homeownership program \$60,000 was provided to Habitat for Humanity for the eight unit build in Hanover.

## Ontario Renovates Program

The Ontario Renovates program provides a ten year forgivable loan to homeowners for needed household repairs up to \$15,000 and a grant of \$3,500 for accessibility projects such as ramps and stair glides. In 2013, a total of \$412,399 was committed to provide loans to thirty five households for repairs. Common repairs and renovations are roofs, furnaces, windows and doors, stair glides, ramps, railings and electrical and plumbing repairs. The average loan was \$11,700. There is a large demand for this program and there currently is a wait list for 2014 funds.

<b>Program Component</b>	<b>Year 1 2011-2012</b>	<b>Year 2 2012-2013</b>	<b>Year 3 2013-2014</b>	<b>Year 4 2014-2015</b>	<b>Total</b>
Total Annual Contribution	Planning Year	\$1,197,501	\$1,104,239	\$479,544	2,781,284
Homeownership		\$192,780	<b>\$259,840</b>	\$283,544	
Rent Supplement		\$480,000	<b>\$432,000</b>		
Ontario Renovates		\$524,721	<b>\$412,399</b>	\$196,000	
Total		\$1,197,501	\$1,104,239	\$479,544	

## Financial / Staffing / Legal / Information Technology

### Considerations

\$2,781,284 in Federal/Provincial funding to be exhausted over three years to help address this issues of affordable housing and homelessness in Grey County.

### Link to Strategic Goals / Priorities

The Investment in Affordable Housing Program enables the County of Grey to continue to address the issues of housing and homelessness to enable healthy and resilient communities and assist in implementing the recommendations of the County Affordable Housing Strategy

Respectfully submitted by,

Anne Marie Shaw  
Housing Programs Manager

Director Sign Off: Rod Wyatt, Director of Housing