

# **Southgate Affordable Attainable Housing Advisory Committee Terms of Reference**

## **Purpose:**

The Southgate Affordable Attainable Housing Advisory Committee (SAAHAC) will provide recommendations and an overall strategy for Council's consideration regarding the implementation of a Community Affordable-Attainable Housing Plans to support homelessness prevention in the Township of Southgate.

## **Principles:**

1. "Everyone has a right to live somewhere in security, peace and dignity" as quoted from the United Nations housing strategies.
2. Different kinds and sizes of homes are needed to meet the needs of people.
3. Neighbourliness and community participation are important and need to be supported by every housing project and plan.
4. All housing projects should include a mix of market, subsidized and/or rent geared to income and rent-to-own options (percentages to be planned).

## **Responsibilities:**

1. Develop a strategy for Southgate Council to address the present community challenges of Affordable-Attainable Housing and the Prevention of Homelessness to consider as recommendations and specific actions to be taken.
2. Create a detailed strategy with the recommended implementation timelines.
3. Identify the possible resources, programs and support services required to achieve each strategy and recommendation.
4. Establish a schedule for providing and communicating an Affordable Housing strategy and recommendations reporting should be presented for discussion to Southgate Council.
5. Promote awareness about the importance and benefits of affordable housing in a proactive manner to address some community attitudes.
6. Consider, engage with and advocate to other levels of government for increased funding as well as changes in legislation and regulations that support the Southgate strategy.
7. The Southgate Affordable Attainable Housing Advisory Committee will be required to engage with public, private and not-for-profit sector experts to develop an Affordable-Attainable Housing Strategy that will ensure sustainable outcomes.

## **Membership:**

The Southgate Affordable Attainable Housing Advisory Committee will be comprised of:

Voting members:

- Four (4) representatives from the public, private and non-profit sectors
- Two (2) municipal council representatives, and
- The Mayor as an ex-officio member.

Non-voting County and Southgate Staff Member as frequent or infrequent support and advisory resources:

- Southgate CAO
- Southgate Clerk's Department staff to act as the Committee's Recording Secretary
- Grey County Director of Planning or designate (as required)
- Southgate Planner (as required)
- Southgate Chief Building Official (as required)
- Southgate Economic Development Officer (as required)
- Grey County Director of Housing or designate (as required)
- Grey County Social Services or designate (as required)

Other Non-voting Committee Advisors:

- Building Industry
- Financial Advisory Services
- Landlord/Property Management
- Mental Health Care
- South East Grey Community Health Centre

**Chair/Vice-Chair:**

The Committee shall, at its first meeting elect one from among Advisory Committee members to be Chair, and one member to be Vice-Chair.

**Quorum:**

A majority of members, including at least one elected official, are required to be present to constitute a quorum.

**Reporting:**

The Southgate Affordable Attainable Housing Advisory Committee shall report to Council through Special Committee of the Whole (COW) meetings to discuss issues and confirm alignment with the goals of the Terms of Reference document. The Committee's reporting to Council may be through a written report, presentation by the Committee's Chair or by way of a joint COW meeting with the SAAHAC attending.

**Resources:**

The Township Clerk's Department shall prepare the agendas and provide reports for the Affordable-Attainable Housing Advisory Committee. Staff from Administration, Building, Clerk and Planning Department will provide resources to support the Advisory Committee; additional support may be sought from other departments as required.

**Meeting Schedule:**

The Southgate Affordable Attainable Housing Advisory Committee will meet monthly or as determined by the Committee, at a date to be determined by the members. Meetings will be held virtually until such times as it is safe to meet in person at a Southgate Municipal building.

**Term of Committee:**

The Southgate Affordable Attainable Housing Advisory Committee is appointed by Council for the remainder of this term of 2021 and 2022, ending November 30, 2022.

**Remuneration:**

The Southgate Affordable Attainable Housing Advisory Committee members will be reimbursed at a rate of \$35.00 per committee meeting and travel costs at the municipal rate per km.

## Appendix A

### Glossary of Terms

**Accessibility for Ontarians with Disabilities Act, 2005 (AODA):** legislations governing accessibility requirements and standards with a progressive timeline of implementation.

**Affordable Housing:** Housing is deemed to be affordable when a household at or below the median income of its local community can consistently meet all of its basic needs (food, utilities, clothing, transportation, telephone, school supplies) and also cover the cost of accommodation. In most instances, households at or below the median income should not be spending more than one-third of its gross (before tax) monthly income on housing costs - if both housing and basic needs are to be sustainable. For further clarification, affordable housing occurs along a broad continuum that includes, but is not limited to, social housing.

**Association of Municipalities of Ontario (AMO):** AMO works to make municipal governments stronger and more effective. Through AMO, Ontario's 444 municipalities work together to achieve shared goals and meet common challenges. [www.amo.on.ca](http://www.amo.on.ca)

**At risk of homelessness:** Households that have difficulty maintaining appropriate housing that is safe, adequate, affordable and secure. A range of factors can put housing security at risk, including: low income, health issues/illness (including mental health issues), substance use, incarceration or other legal issues, hospitalization, family breakdown, violence, discrimination, inadequate and/or unsafe housing.

**Attainable Housing:** The industry definition of attainable, for-sale housing is unsubsidized, profitable housing developments that meet the needs of those with incomes between 80% and 120% of the Area Median Income.

**Average Market Rent (AMR):** Rental rates that are determined by the Canada Mortgage and Housing Corporation which are comparable to the average rent amount for similar units in the same neighbourhood.

**Canada Mortgage and Housing Corporation (CMHC):** A national housing agency appointed by the federal government of Canada. CMHC is responsible for distributing all federal funding programs for housing, as well as carrying out the current responsibilities of the federal government with regard to affordable housing.

**Canadian Housing & Renewal Association (CHRA):** An organization that provides advocacy, policy, research, and training on affordable housing issues and homelessness at the national level.

**Capital reserves:** Housing providers are required to set aside a pre-determined percentage of their revenue/income into a separate capital reserve fund; this money is used for capital repair and replacement costs of their housing property.

**Community Homelessness Prevention Initiative (CHPI):** combines funding from former separate housing and homelessness programs into a single flexible program. Funding from MMAH can be used by CMSM to address local priorities and better meet the needs of individuals and families who are homeless or at risk of becoming homeless in their local communities. For example, funding that previously had to be used for emergency shelter beds can now be used to provide more long-term housing solutions.

**Consolidated Municipal Service Manager/District Social Services**

**Administration Boards (CMSM/DSSAB):** A municipal government responsible for carrying out the funding and administrative responsibilities of the Housing Services Act. CMSM's/DSSAB's are also responsible for administering other social service programs such as Ontario Works and Children's Services. There are 47 CMSM's and DSSAB's in Ontario.

**Co-operative Housing (Co-ops):** A form of Social Housing. Residents who live in coops are considered "members" of the corporation that owns the building they live in. Members have an obligation to participate in running and maintaining the co-op community. Members elect a board of directors amongst themselves who are responsible for overseeing the management of the co-op. Members must follow the Co-operative Corporations Act, not the Residential Tenancies Act.

**Co-operative Housing Federation of Canada (CHF):** This organization represents non-profit co-operative housing in the region, and advocates on behalf of its members.

**Devolution:** Devolution means the handing over of social housing administration and funding, from the Province to the CMSM. The exception is providers transferred to Ministry of Health and Long Term Care or Ministry of Community and Social Services. Devolution also refers to handing over the federal responsibilities for non-profit housing to the Province - the funding responsibility was transferred in 1998, the administration was implemented under the Social Housing Reform Act in 2000.

**Emergency Shelter:** Short-term accommodation intended for 30 days or less for individuals experiencing homelessness.

**End of Operating Agreements/ Mortgages (EOA/M):** Refers to both the expiry of federally-signed operating agreements as well as the expiry of mortgages and capital financing obligations in social housing under the Housing Services Act (HSA).  
**40th Income Percentile:** The 40th income percentile is a measure of households whose income falls in the bottom 40% of average incomes in a certain geographic area.

**Homelessness Partnership Strategy:** Federal strategy to address homelessness. Initiatives include access to multi-year matching funds to designated communities, funding to support single projects in Outreach Communities, including smaller cities, rural and outlying areas, including the North, and partnerships with Aboriginal communities.

**Homelessness:** The condition of being without long-term stable accommodation.

**Homelessness Prevention:** Activities that help prevent those who are currently housed from housing loss through services such as utility payments, loan programs, rent banks and landlord/tenant mediation. This also includes helping people move to more appropriate housing when needed.

**Housing Allowance:** A fixed partial rent payment made to a tenant to support affordability. The rent payment is made directly to the tenant, making rent more affordable for the tenant. This program is available for use with private rentals, and nonprofit and cooperative housing providers; similar to a Rent Supplement.

**Housing First:** An evidenced-based best practice or program in which homeless individuals are assisted first to meet their housing needs before they are required to meet other treatment expectations or other supports are implemented. 'Housing First' refers to a specific program with unique approaches and resources; whereas 'housing first' is a philosophy based on meeting a person's most basic needs for housing unconditionally that is not tied to one specific program.

**Grey County Housing Corporation:** properties owned and operated by the County of Grey.

**Housing Development Incentive:** Funding offered to property developers, non-profits, co-ops and private landlords, to create more affordable rental housing in the community.

**Housing Service Act, 2011 (HSA):** legislation that outlines the duties and responsibilities for the Consolidated Municipal Service Managers (CMSM) and prescribed non-profit housing providers. Replaced the Social Housing Reform Act, 2000; prescribes mandated services and eligibility requirements in mandated social housing programs and allows some local flexibility.

**Housing Services Corporation (HSC):** Delivers relevant, cost-effective products and services to its housing sector clients, including CMSMs/DSSABs. With more than 10 years of experience in working with different levels of government, different types of social housing and national and international housing organizations, HSC has access to wide-ranging networks that enable Ontario's housing sector to exchange leading and best practices, to direct province-wide findings and to make coordinated recommendations. HSC also partners with public, private and non-profit organizations beyond the housing sector to develop and deliver integrated, cost-effective programs and services and to attract greater investment and to advance social innovation in affordable housing. [www.hscorp.ca](http://www.hscorp.ca)

**Imminent risk of homelessness:** Risk of losing housing within the month.

**Investment in Affordable Housing Program (IAH):** Under the current Investment in Affordable Housing for Ontario (IAH), formerly Canada/Ontario Affordable Housing Program (AHP), federal and provincial funding will go towards the creation and repair of affordable housing over four years. These funds may be used in five different components: Rent Supplement, Housing Allowance, Homeownership Program, Rental Housing, and Ontario Renovates.

**Landlord:** An owner of rental housing that must follow the Residential Tenancies Act, 2006 (RTA).

**Local Health Integration Networks:** Organizations created by the Provincial government to facilitate effective and efficient integration of health care services. LHINs possess significant decision-making power at the community level including the funding of support services to transferred providers providing supports to people with mental illness and the frail elderly.

**Local Housing Corporation (LHC):** With devolution under the Social Housing Reform Act in the 1990s and the transfer of Ontario Housing Corporation's public housing stock to the municipal level in 2001, the public housing asset was transformed into 47 different Local Housing Corporations with varying management structures and operational functions. Some LHCs are a department of the municipal body having jurisdiction, while other LHCs operate at arm's length from the municipality even though the Service Manager (SM) is the sole shareholder of the LHC.

**Low Income Cut Off (LICO):** A threshold to determine levels of poverty within a given geographic area. Those who fall below the threshold likely spend a larger share of their income on food, shelter, and clothing. This approach estimates the amount of households who spend 20% more of their household income than the average percentage of income spent by households on food, shelter and clothing. LICO thresholds vary by household size, and community size.

**Low Income Measures (LIM):** While many low-income measures, including the LICO, are well suited to the analysis of trends in low income, the after-tax Low Income Measure (LIM-AT) is now a more popular measure. LIM measures the number and percent of people living in households with income that is less than 50% of the median adjusted household income. Due in part to the methodological changes from the mandatory long-form census to the voluntary National Household Survey; the LIM has become the more widely used and more appropriate measure of low-income.

**Ministry of Children and Youth Services (MCYS):** [www.children.gov.on.ca](http://www.children.gov.on.ca)

**Ministry of Community and Social Services (MCSS):** [www.mcscs.gov.on.ca](http://www.mcscs.gov.on.ca)

**Ministry of Health and Long-Term Care (MOH/LTC):** [www.health.gov.on.ca](http://www.health.gov.on.ca)

**Ministry of Municipal Affairs and Housing (MMAH):** [www.mah.gov.on.ca](http://www.mah.gov.on.ca)

**Non-Profit Housing:** Community-based affordable rental housing provided by nonprofit corporations, overseen by volunteer boards of directors. A percentage of nonprofit housing tenants pay rents geared to their incomes (known as RGI housing), and the remaining pay market rents. The percentage of tenants paying RGI ranges from 25% to 100% of tenants in the project; generally the ratio is around 60% RGI: 40% market.

**Ontario Municipal Social Services Association (OMSSA):** Established in 1950, the Ontario Municipal Social Services Association (OMSSA) is a non-profit organization whose members are the Consolidated Municipal Service Managers (CMSMs) and District Social Services Administration Boards (DSSABs) across Ontario. OMSSA works to support leadership in integrated human services through strong local service system management in all municipalities. [www.omssa.com](http://www.omssa.com)

**Ontario Non-Profit Housing Association (ONPHA):** A non-profit sector organization that represents non-profit housing providers in Ontario, and offers education and resource materials to non-profit housing providers.

**Operating Subsidy:** Government subsidy under the Housing Services Act (HSA), which the CMSM provides to mandated social housing providers; guaranteed for the life of the mortgage (usually 25 years) to bridge the gap between revenue from market rents and the total cost of mortgage and operations. Public Housing: Housing developed predominantly by the Ontario Housing Corporation (OHC) in the 1960s after CMHC's mandate broadened to housing for low income families. Managed by Local Housing Authorities with local boards; OHC set policy and provided services (such as legal and technical support). The projects were 100% RGI housing. Ownership was downloaded from the Province to the Municipal Service Managers in 2001. The Social Housing Reform Act renamed public housing "Local Housing Corporations" (see Local Housing Corporations--LHCs).

**Rapid Re-Housing:** Is a provision of housing relocation and stabilization services, and short- and/or medium-term rental assistance, as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. (National Alliance to End Homelessness, 2014)

**Rent Supplements:** Programs that provide a rent "top-up" to make renting in full market rate units more affordable. A rent supplement is an amount of money that is given to a landlord to make up the difference between a tenant's payment, and what the actual cost of monthly rent is for that unit; similar to a Housing Allowance.

**Rent-Geared-to-Income (RGI) Subsidy:** The subsidy paid from the CMSM to a social housing provider named under the Housing Services Act, 2011 to allow a defined number of units to be rented to low-income tenants on a rent-geared-to-income basis. The formula for calculating the RGI Subsidy equals the difference between the actual rent paid by the qualifying tenant (paying approximately 30% of their income), and the government-approved market rent of a unit.

**Residential Tenancies Act (RTA):** The provincial legislation that governs the relationship between tenants and landlords in Ontario. The RTA outlines the roles and responsibilities of both the tenant and the landlord.

**Social Housing:** One part of the affordable housing continuum, social housing refers to the range of non-profit, cooperative, and public housing that are funded by regular government operating subsidies; includes Grey County Housing Corporation, nonprofits, and cooperatives under HSA, and federal providers with operating agreements.



**Social Housing Agreement (SHA):** An agreement between CMHC and the Province of Ontario established in 1999 that transferred the administrative responsibility of most federally-assisted housing to the provincial government. It also allowed the Province of Ontario to transfer the administration to municipal government. **Social Housing Reform Act, 2000 (SHRA):** This legislation, proclaimed in December 2000, gave the Province of Ontario the power to transfer responsibility for social housing administration to the municipal level. This legislation has been replaced with HSA 2011.

**Special Priority:** Social Housing applicants who are victims of domestic violence can apply for a special priority status. Applicants and tenants/members with a special priority status are placed higher on the centralized waiting list.

**Support Services:** Services provided to tenants to enable them to live independently in the community.

**Supported Housing:** Social Housing units that offer tenants/members support to live independently, e.g. seniors, people with mental health disabilities, addictions or developmental disabilities. Support staff is not on-site, but will travel to the tenant/member's unit to provide services.

**Supportive Housing:** Non-profit housing for people who need support to live independently e.g. the frail elderly, people with mental health problems, addictions or developmental disabilities. Administration and funding of supportive housing providers were not downloaded to the CMSM in 2001; rather, the responsibilities were transferred to the provincial ministry that funded the support services, either the Ministry of Health/Long-Term Care or the Ministry of Community and Social Services.

**Transitional Housing:** Temporary housing which includes the provision of on- or off-site support services to help individuals move towards independence and self-sufficiency.

## **Planning Terminology:**

**Demolition Control Areas:** Section 33 of the Planning Act permits municipalities to establish demolition control areas by by-law and to require that property owners seeking to demolish a building obtain a permit. Section 99.1 of the Municipal Act (2001) also grants the specific powers to prohibit and regulate the demolition of residential rental properties that contain more than six dwelling units, and to prohibit and regulate the conversion of such residential rental properties to another use.

**Development Charges Exemptions:** Municipalities may exempt or reduce development charges for specified types of development, such as affordable housing, or in areas where development is to be encouraged.

**Development Charges Discounts:** Discounting the development charges for housing providers to construct new affordable units is a direct form of financial support; discounting development charges in a specified area, such as an area designated for intensification, can indirectly result in more affordable housing by encouraging more compact and dense residential construction.

**Development Charges Revenue:** Revenue for affordable housing may also be raised through a dedicated portion of development charges.

**Garden Suites:** Garden suites are detached units that may be portable or constructed from pre-fabricated materials on-site, and can be removed when they are no longer required.

**Height & Density Bonuses:** Section 37 of Ontario's Planning Act permits "height and density bonusing" to allow municipalities to authorize increases in the height and/or density of development that would otherwise not be permitted in exchange for the provision of facilities, services, or other matters that are specified by by-law. The inclusion or designation of funding for new affordable housing units is one possible benefit.

**Modification of Development Standards:** Municipalities can facilitate affordable housing construction by adopting alternate or flexible development standards, provided safety and building quality are not compromised. For example, they may permit dwelling units that are smaller or constructed on smaller lots, or reduce standards such as parking requirements; all of these modifications serve to reduce the cost of development.

**Municipal Capital Facilities Agreements:** Municipal Capital Facilities Agreements allow municipalities to enter into agreements with other parties, including private sector and not-for-profit organizations, to deliver affordable housing. Municipalities must pass municipal housing facilities by-law, which must include a definition of affordable housing and establish policies regarding eligibility for the housing. Municipalities may agree to provide financing assistance such as directly giving or lending money or property, guaranteeing borrowing by the other party, and providing property tax exemptions or reductions and development charge exemptions.

**Ontario Provincial Planning Act:** The Planning Act sets out the ground rules for land use planning in Ontario, and describes how land uses may be controlled, and who may control them.

**Official Plans:** an official plan is a document which sets out the municipality's general planning goals and policies that will guide future land use.

**Secondary units** (also known as accessory units or second suites): Secondary units are self-contained residential units located in dwellings or accessory structures such as laneway garages, with their own kitchen and bathroom facilities. Basement apartments are a typical example.