

Southgate Affordable Attainable Housing Advisory Committee - Information Package

Summary

In the fall of 2021, the Southgate Affordable-Attainable Housing Advisory Committee (SAAHAC) was formed to provide recommendations and an overall strategy for Council's consideration regarding the implementation of Community Affordable-Attainable Housing plans to support homelessness prevention, and develop a plan for housing that supports the rights of all Southgate residents "to live somewhere in security, peace and dignity" (United Nations).

This document summarizes the current status of affordable housing in the area through the inclusion of statistics highlighting housing issues, the current efforts of the SAAHAC, and future plans involving the Committee to improve levels of affordable-attainable housing in the Township of Southgate.

Statistics surrounding Affordable Housing

Many local residents not meeting criteria of living with Affordable Housing

Ontario's Provincial Policy Statement, 2020 defines "affordable" as the following¹:

In the case of ownership housing, the least expensive of:

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

In the case of rental housing, the least expensive of:

- A unit for which the rent does not exceed 30 percent 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

Many local residents do not currently meet this criteria of living with affordable housing, as highlighted within the Grey County Housing and Homelessness Plan - 5 Year Review which showed over 8,000 households fall into an income bracket where the average market rent would be unaffordable by this definition.²

¹ Government of Ontario (2020) Provincial Policy Statement

² Grey County (2019) Housing and Homelessness Plan - 5 Year Review

Recognition of affordable housing issues on a provincial scale

In early 2022, Ontario published the report from the Housing Affordability Task Force, which highlights expert recommendations for additional measures to increase the supply of market housing to address the housing crisis. The Task Force report included recommendations to quickly increase the supply of market housing, to meet a goal of adding 1.5 million homes over the next 10 years. The effort to increase housing supply will help combat the fact Ontario is last in the country in *supply of homes per capita*, and Canada has the lowest amount of housing per capita of any G7 country.³

Need for increased support in rural areas recognized by service providers

A study completed by Ontario Municipal Social Services Association concluded 64% of service providers across the province identified service gaps in rural and northern Ontario including:

- A lack of supply of affordable housing
- Substandard conditions with existing housing stock
- Lack of accessible services
- Lack of transportation

The service providers also identified the lack of supply of affordable housing as a contributor to hidden homelessness, and over half of these providers (51 - 54%) reported people living with hidden homelessness are often invisible to the service system because they do not access services, define themselves as homeless or believe that services will meet their needs⁴.

Current Affordable Housing units in Southgate and increasing demand

Currently, there are four affordable housing sites with a total of 65 units located in Southgate.

- Victoria Apartments (Dundalk) - 24 1-bedroom units
- Highview Apartments (Dundalk) - 14 1-bedroom units
- Duniere Apartments (Dundalk) - 7 bachelor units, 4 1-bedroom units
- Parkside Apartments (Holstein) - 16 1-bedroom units

The waiting list for rent-geared-to-income housing in Ontario has grown to more than 171,000 people, with little new development to accommodate it.⁵

3 Ministry of Municipal Affairs and Housing (2022) Ontario Publishes Housing Affordability Task Force Report

4 Ontario Municipal Social Services Association (2017)

5 Ontario Non-Profit Housing Association (2016) 2016 Waiting Lists Survey Report

Current work of the Southgate Affordable Attainable Housing Advisory Committee

The SAAHAC is working to provide recommendations and an overall strategy for Council's consideration regarding the implementation of community affordable-attainable housing by undertaking the following responsibilities and priority tasks:

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 recommended implementation timelines.
3. Identify 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 supporting 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.

Southgate Housing Committee 7 Priority Tasks:

1. Apply a "Housing First" Policy to work with developers of privately owned property.
2. Apply a "Housing First" Policy to use municipally-owned surplus land.
3. Conduct a Community Survey and Data Collection.
4. Investigate the merits of forming an Attainable Housing Development Corporation.
5. Consider reducing or waiving Development Charges.
6. Explore the existing planning policy frameworks and Zoning By-Law.
7. Update Official Plan(s) & Zoning By-Law to accommodate additional housing models/types.

Future plans for the Southgate Affordable Attainable Housing Advisory Committee

Create a South Grey Affordable Housing Strategy

The core of the strategy would be to create an Attainable Housing Development & Mortgage Corporation (AHDMC), in collaboration with the municipalities of Grey Highlands, Hanover and West Grey.

This corporation would create partnerships, developments and long-term funding models to deliver and manage the *project life cycle* of rental affordable and attainable ownership housing spaces in our communities.

Municipal AHDMC partners may need to consider consistent local affordable housing development policies and project development agreements.