

HOUSING IN LONDON



Housing Division Plans and Services
For London Housing Advisory Committee Orientation
May 13, 2015



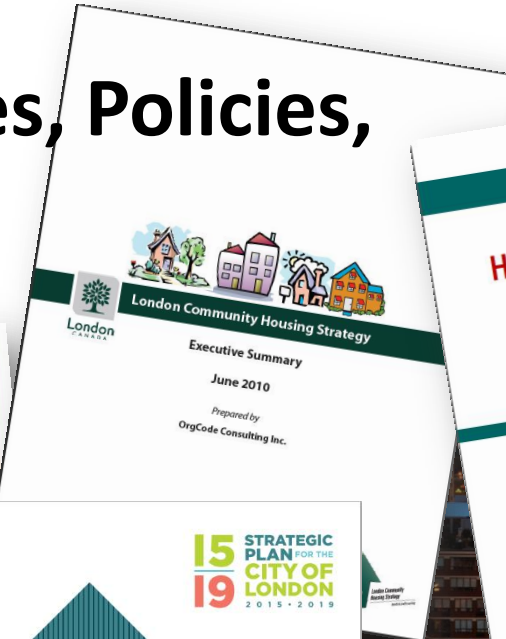
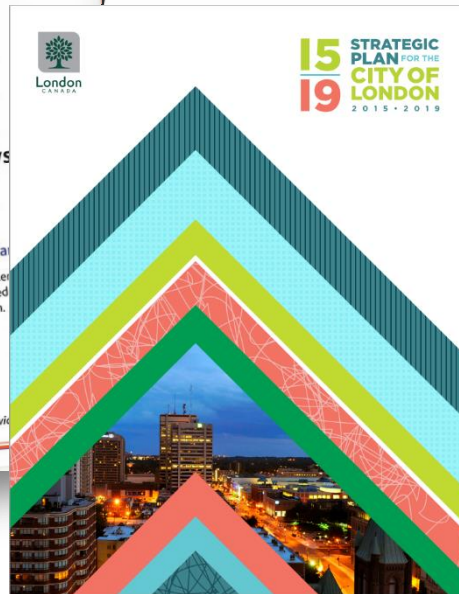
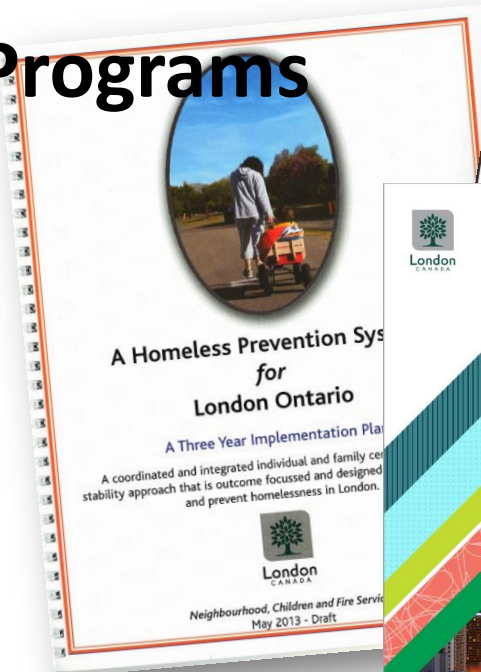
LEGISLATION AND POLICY:

Housing Related Provincial Legislation:

- Housing Services Act, 2011
- Municipal Act, 2003
- Planning Act,
- Assessment Act, etc.

LEGISLATION AND POLICY:

Local Strategies, Policies, By-laws, and Programs



COMMUNITY'S GUIDING VISION:

“ALL members of the community have access to housing that is safe, secure, and suitable to their needs and ability to pay.”

Community Housing Vision Statement



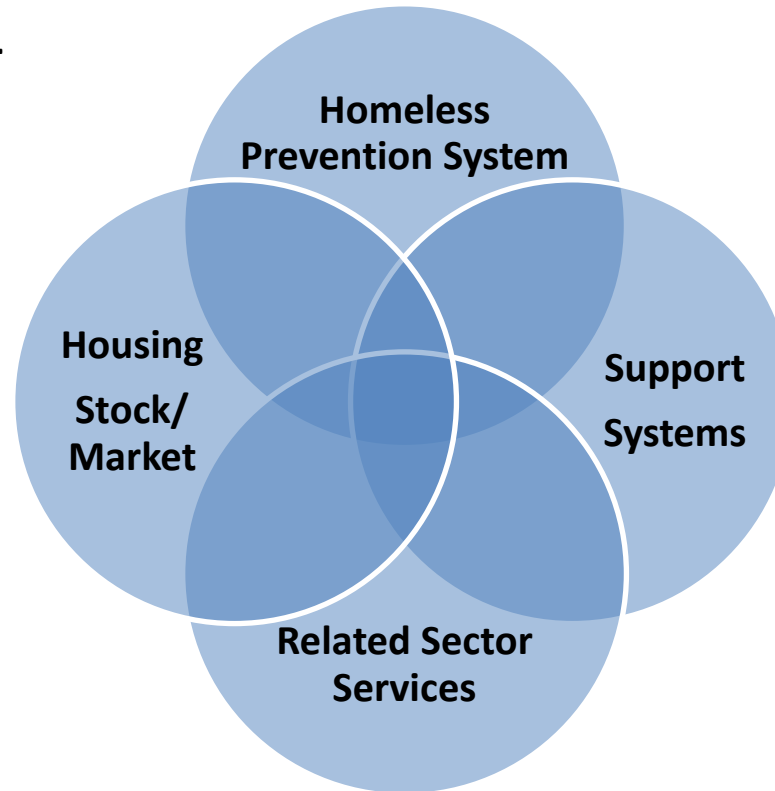
The Affordable Housing
Task Force (2000)

The London Community
Housing Strategy (2010)

Homeless Prevention
and Housing Plan (2013)

A HOUSING SYSTEM APPROACH

CONCEPT SYSTEM MODEL



HOUSING SECTOR SYSTEM MANAGEMENT
(Regulation, Investment, Research, Policy, etc..)

SYSTEM MANAGEMENT:

LOCAL GOVERNMENT ROLE

- Homeless prevention and housing services are connected to many sectors, organizations, and are part of every community.
- Policy setting establishes needs, targets, strategies, partnerships, and direct interventions and actions across multiple organizations and stakeholders.
- We work within a shared community vision for London and Middlesex.
- Align and collaborate between service systems (health, justice, social, etc.).
- Important role of partnership with private market and private sector services and providers

SERVICE MANAGEMENT:

Definition:

37 Consolidated Municipal Service Managers (CMSMs) are designated regional governments, counties and separated cities. Plus 10 District Social Services Administration Boards (DSSABs). Collectively known as **Service Managers** (SMs).

Responsible for funding and administering social and affordable housing, and administering social service programs such as Ontario Works and child care.

The City of London is the Service Manager for Housing in London and Middlesex.

HOUSING FIRST:

What is Housing First?

Ending homelessness is possible in London and in Canada.

'Housing First' centers on quickly providing permanent housing to those experiencing homelessness and then providing additional supports and services.

This relies on removing barriers to housing, and ensuring adequate supply of units.

Social, affordable, and private market housing and appropriate support services are vital to the success of a Housing First approach.

**Homeless Prevention:
Delivered through Neighbourhood, Children, and Fire Services**

HOUSING DIVISION:



Civic Administration:

- Directly deliver housing access services and administration of centralized waiting list for rent-geared-to-income social housing through the **Housing Access Centre;**
- Administer mortgage subsidies and rent subsidies for 64 social housing providers and rent supplements contracted agents;
- Dispatch monthly subsidy payments to housing providers for 8,085 social housing units across the City of London & Middlesex County;
- Receive and evaluate annual financial reports of Housing Providers;
- Assess extraordinary financial requests of Housing Providers;

HOUSING DIVISION:



(Continued)

- Respond to requests for advice or guidance from Social Housing Providers;
- React and provide direction to requests for technical support from social housing providers;
- Determine and respond to compliance issues within legislation, local rules, and service agreements, including Final Reviews;
- Administer new affordable housing; and
- Set policy and planning directions and establish priorities with community.

(Separately administer and deliver homeless prevention funding and services, including shelters, London CARES, etc..)

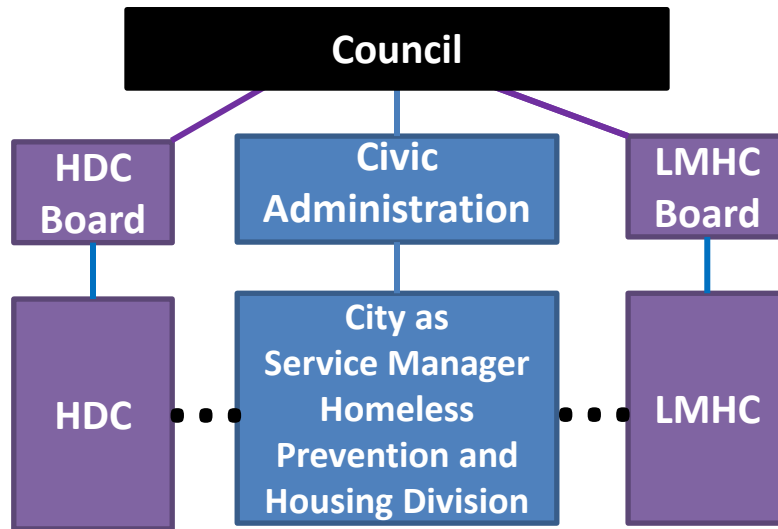
WHO IS WHO:

Relationships

City as Service Manager

City as Sole Shareholder of LMHC and HDC

LMHC and HDC as Business Corporations



••• Program relationships

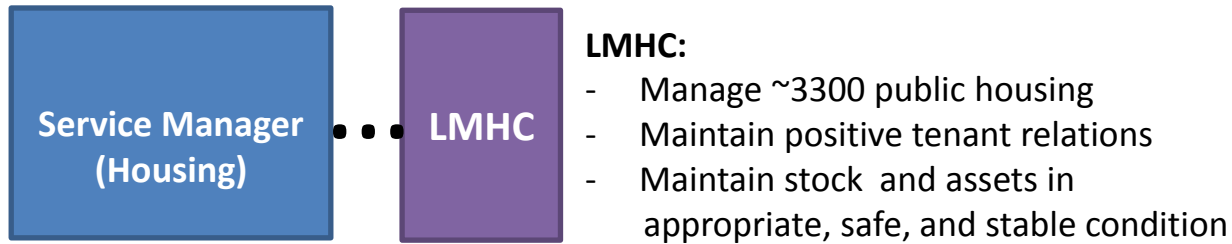
— Business accountability relationship to Council as Shareholder

— Business control

WHO IS WHO:

Roles

City as Service Manager
City as Sole Shareholder of LMHC
LMHC as Business Corporations



Housing Division:

- Social Housing Admin including front door “Access Centre”
- Civic Administration – Shared services co-ordination/integration
- Affordable housing programs
- Liaison with HDC and LMHC
- Policy and program development

SOCIAL HOUSING:

Definition:

- **Social Housing** refers to housing built under government programs to provide financial assistance to low- and moderate-income households.
- Includes supportive, public, non-profit and co-operative housing and rent supplements. Rents charged are usually **geared-to-income**.
- Built between 1950 to 1993 under either federal or provincial government programs and supports to provincial and federal non-profit housing, co-operative housing, and public housing.
- The transfer of social housing between 1998 and 2001 resulted in public housing being transferred to municipalities as independent corporations.

PUBLIC HOUSING:

Local Housing Corporations are part of the Social Housing system.

Public Housing is owned by municipal (or district) Service Managers.

Accounts for more than half of the social housing units in Ontario.

London Middlesex Housing Corporation (LMHC)

A separate business corporation owned by the City

100 % RGI

3282 Units (over ½ of all RGI units) across City and County

Expert in portfolio management, property management, and tenant relations under Residential Tenancies Act (RTA) and Housing Services Act (HSA)



SOCIAL HOUSING: NON-PROFITS

- Privately owned non-profit housing
- Governed by a volunteer Board of Directors who make decisions for the tenants
- No mandate for tenants to be involved
- Mix of market and RGI Units

SOCIAL HOUSING: CO-OPS

- Co-operative housing is housing that is self governed by the members of the co-op.
- Co-operative Corporations – separate legislations
- Not “Tenants” but “Members”
- Members collectively participate within the co-op
- Decisions are made together

RENT-GEARED-TO-INCOME:

- Rent to geared income is subsidized housing.
- The rent is based directly on the tenant's income, usually 30 per cent of the gross monthly household income.
- RGI housing subsidies are most often available in publicly-owned social housing, but are also available in co-operative, non profit and private housing.

RGI ELIGIBILITY:

- Applicants must be 16 years of age or older and able to live independently
- No member of the household has a deportation order, departure or exclusion order under the Immigration Act
- No member of the household owes arrears, for either rent or damages to any social housing units.
- Must Meet household income levels

RGI PRIORITIES:

Applicants are housed in the following priority sequence:

- #1: Special Priority Populations (SPP) - Victims of domestic violence
(By legislation in all municipalities)
- #2: Urgent Categories (municipality-specific)
- #3: High Need (municipality-specific)
- #4: Chronological (municipality-specific)

HOUSING ACCESS CENTRE:

- The Access Centre has been operated by the City of London since 2001.
 - Legislated under the Housing Services Act 2011 and local rules
 - The Access Centre determines eligibility, the ranking (priority) of the applicant, and maintains the wait list for RGI Housing.
 - People are Placed in Priority Sequence.
 - People are housed by their application date.
-
- The city is reviewing the business approaches now available to the Housing Access Centre

379 Dundas Street, Suite 116

519-661-0861

Open Monday – Thurs 8:30 – 4:00 (Closed 12-1 pm)

Open Friday from 8:30 – 12

SOCIAL HOUSING:

SUPPLEMENTS

- The Rent Supplement program establishes and maintains agreements with private landlords across the city.
- The Housing Access Centre administers the RGI subsidy to the landlord based on the Tenants income.
- There are 122 buildings and 421 units in the Rent Supplement program.

HOUSING ACCESS CENTRE: BY THE NUMBERS

Social Housing Wait times depend on the applicants priority

There are no new RGI units so someone must move out in order for there to be a vacancy

Public can access the Building Reference Sheet at: www.housing.london.ca

- 2416 individuals and families on the waitlist
(810 families, 1510 adults, and 96 seniors)
- Average wait time 1.5 years (or 5 mos. for Special Priority)
- 803 housed in 2014 (205 were ineligible)

From: **HOUSING ACCESS**

To: **BEING HOUSED**

- HAC maintains the waitlist for RGI housing.
- Once the applicant is Housed HAC has no further contact with the tenant
- HAC works with the housing providers to house applicants
- Housing provider shows units.
- Applicants sign the lease with provider to become their tenants.
- Tenants pay their monthly rent
- Provider receives subsidy from the City
- Tenant completes annual review

RESIDING IN SOCIAL HOUSING:

How long can you live in social housing?

- No timeframes
- As long as the tenant meets the income criteria, rents are adjusted, otherwise at market
- Tenant remains as long as they are in good standing
(RTA and RGI rules)
- Once the tenant is paying market rent for 12 months consecutively they lose their RGI status.

COMMUNITY RESOURCES:

Eg. Housing Stability Bank:

A program to help those facing eviction or moving within London.

- Interest Free loan.
- Can help with paying Utilities
- Can help with moving costs.
- You must reside in London, have low income, be receiving regular income.
- Contact Centre of Hope 519-661-0343 ext. 300.

Others:

Eg. London Housing Registry,

AFFORDABLE HOUSING:

What is Affordable Housing?

Affordable Housing refers to new housing solutions built since 2002.

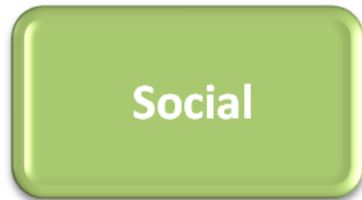
Affordable Housing is housing with affordable to low and moderate rent.

Funding support for new affordable housing relies on capital / upfront funding, along with private contributions of the housing developers that reduces mortgage costs, allowing for ongoing affordable rental.

Affordable housing typically does not include ongoing government financial assistance. It also refers to homeownership, home renovation, and supplements.

DEFINING VALUE:

Value through INVESTMENTS in Affordable Housing Development



Housing's Triple Bottom Line:

- Long-term safe affordable homes for those in need
- Housing that is integrated in all communities
- Activities that attract private investments toward new assets and skilled local employment

TELLING THE STORY

MOVING FROM THIS...



TO THIS...



TELLING THE STORY

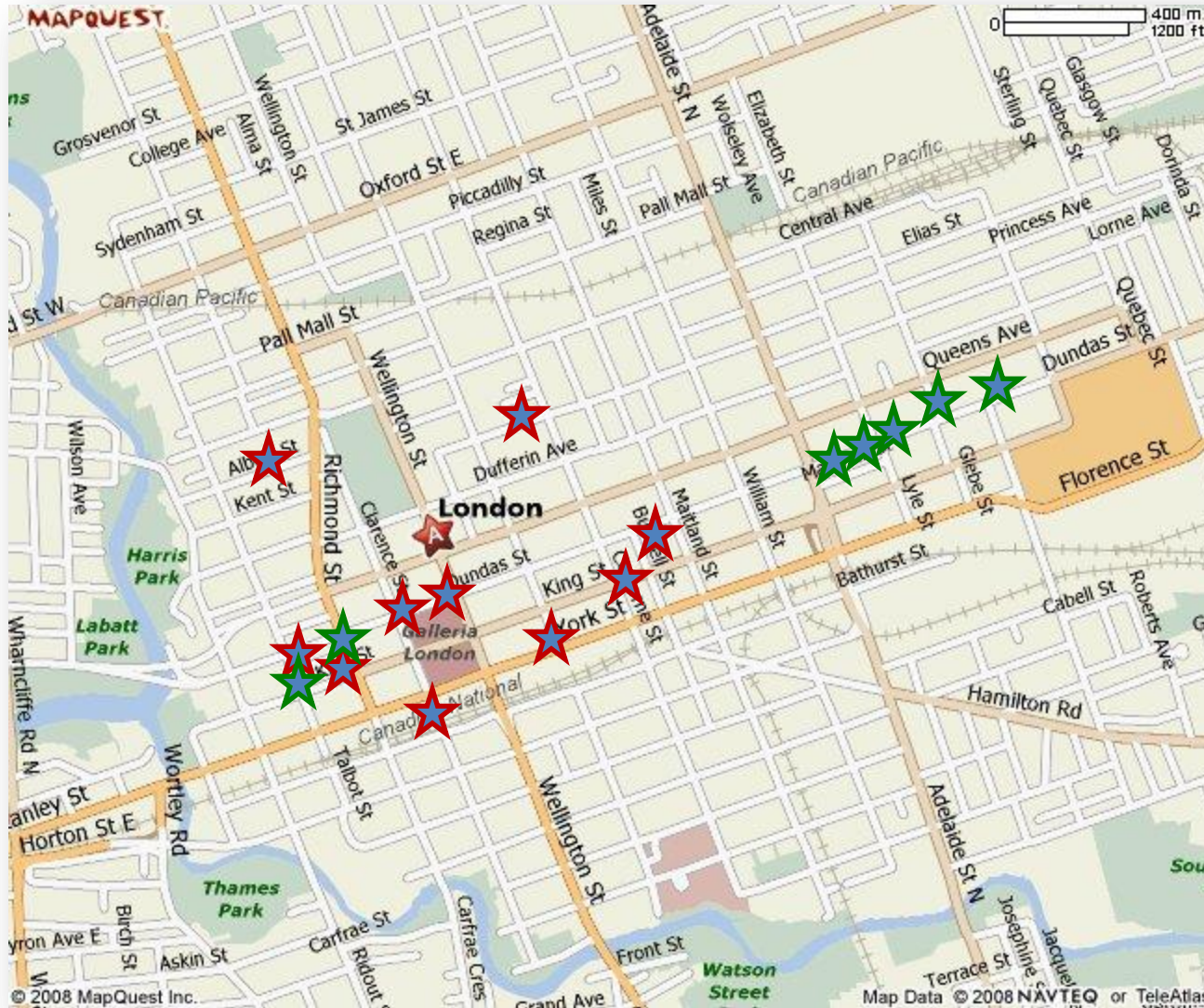
MOVING FROM THIS...



TO THIS...



TELLING THE STORY...



The BIG PICTURE:
296 Units of NEW
Affordable Housing
in Core Area
Between 2006-2011

Approx. 400 units
In Core and Dundas East
Corridor (2004-12)



London
CANADA

EXPLORING INNOVATION

Timmins:

- Using local Public Housing (business) Corporation to develop infill affordable housing
- Direct involvement in small scale housing development



Ottawa:

- Bylaws supporting land use for affordable housing
- Local neighbourhood based housing development corporation (not for profit)
- Funding from municipal land sales reinvested to affordable housing or used for affordable housing
- Internal strategies to housing development between various municipal departments and divisions

Wood Buffalo, AB:

- High land costs and high income area (oil industry)
- Corporation invests in housing and oversees housing continuum from shelters to buying and selling properties
- Sole shareholder is regional municipality. No dividends. All income reinvested into housing.
- Acquire new green field properties, develop portions of land, build and sell, revenues used for new affordable housing and new land acquisitions and support other housing and homelessness programs.
- Project management and consultative services for housing development

Toronto:

- High land costs and income
- Created a business corporation Toronto Build to focus on economic development associated with land acquisition and sale and maximized revenue
- Separate community development initiatives through local housing corporation and municipal planning (e.g., Regent Park) Focused on increased density, mixed income, improved design, and commercial development and social innovation.
- Municipal housing development developers work with planning on assigned districts/projects. e.g. Warehouse conversions.

WHAT'S NEXT?

HOUSING DEVELOPMENT CORPORATION, LONDON

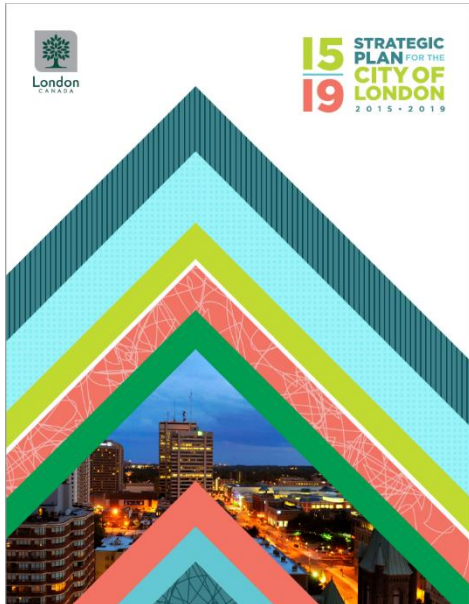
- Result of 2 years of study, consultation and business planning
- Independent business corporation to advance development of affordable housing across London and Middlesex
- Mechanism to achieve targets, engage partners, new funding
- Mechanism for social housing regeneration starting with local public housing priorities
- **MORE AT THE NEXT MEETING!!**



HOUSING
Development
Corporation,
LONDON

STRATEGIC PROJECTS:

Within the City's new Corporate Strategic Plan...



Area of Focus: Strengthening Community

Priority: Diverse, Inclusive and Welcoming Community

STRATEGY: **Work with community agencies to help tenants keep their existing stable and affordable housing and avoid homelessness.**

ACTION: *Review options for enhanced delivery of housing support services at London Middlesex Housing Corporation and other Social Housing Providers*

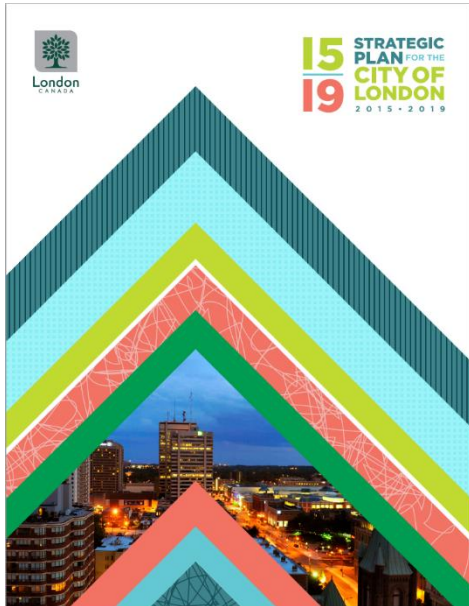
GOAL: *Help vulnerable tenants already residing in stable housing avoid return to shelter or other emergency services.*

Note: 3 projects...

- 1. Study Needs and Options**
- 2. Respond at LMHC**
- 3. Respond in other Social Housing**

STRATEGIC PROJECTS:

Within the City's new Corporate Strategic Plan...



Area of Focus: Strengthening Community

Priority: Caring and Compassionate Services

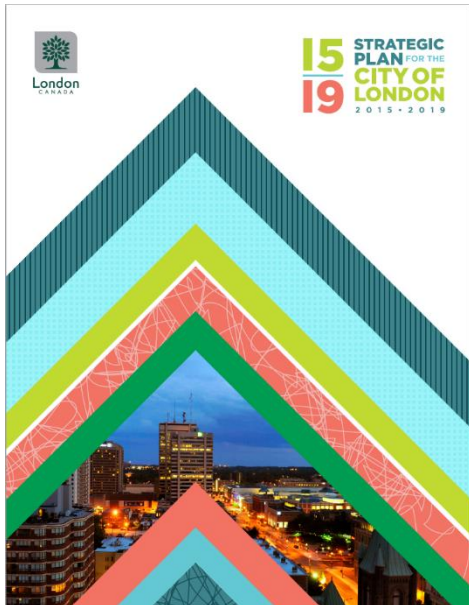
STRATEGY: **Develop and implement an LMHC administration office service strategy inclusive of physical space.**

ACTION: *Review options and establish plan for LMHC office space needs.*

GOAL: Relocate in advance of end of current lease.

STRATEGIC PROJECTS:

Within the City's new Corporate Strategic Plan...



Area of Focus: Growing our Economy

Priority: Urban Regeneration

STRATEGY: **Create new partnerships to build and support affordable housing**

ACTION: *Plan to initiate regeneration of LMHC properties through the Housing Development Corporation.*

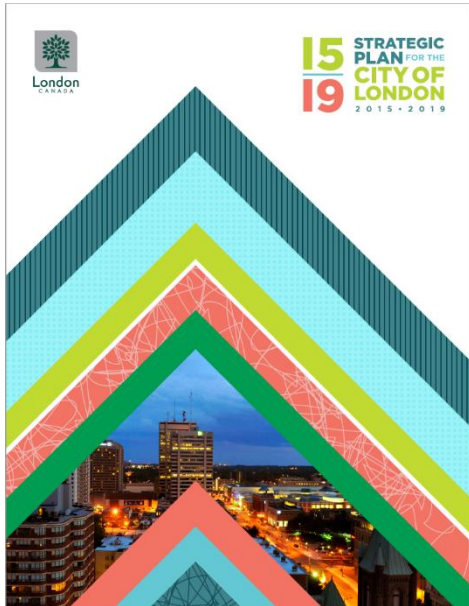
GOAL: Create a revised portfolio management and new development plan with LMHC inclusive of strategic acquisitions, dispositions, and new affordable and mixed developments on existing properties.

Note: Other related Housing Division Strategies:

- 1. Front Door Services**
- 2. End of Operating Agreements**

STRATEGIC PROJECTS:

Within the City's new Corporate Strategic Plan...



Area of Focus: Leading in Public Service

Priority: Excellent Service Delivery

STRATEGY: **Looking for opportunities to share services and supports between City, community agencies, other housing providers, and LMHC**

ACTION: *Continue existing shared services and develop a strategy to support LMHC's provision of services potentially to other housing providers.*

GOAL: Capacity to share expertise and efficiency in service delivery.

Note: This is 2 separate projects...

- 1. Share capacity outside existing portfolio**
- 2. Continue to advance shared services with City/Agencies/LMHC**

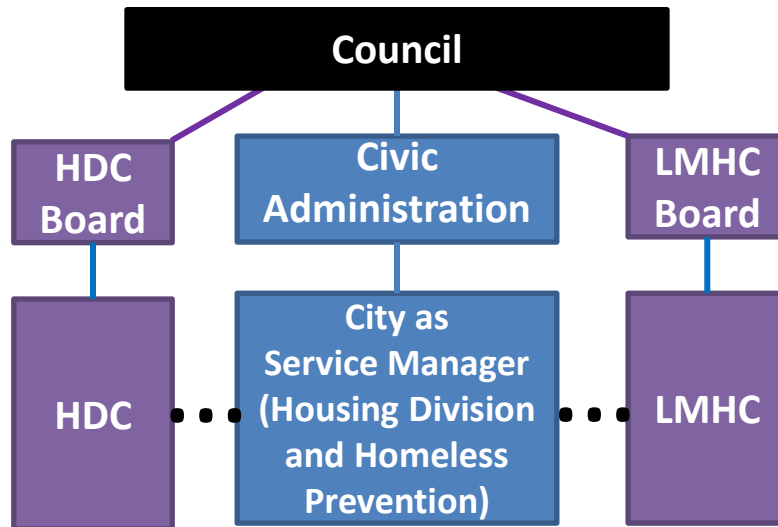
SUMMARY:

Roles and Relationships

City as Service Manager

City as Sole Shareholder of LMHC and HDC

LMHC and HDC as Business Corporations



- Program accountability relationship to Service Manager
- Business accountability relationship to Council as Shareholder
- Business control

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