



LIFE SPIN

AFFORDABLE HOUSING

A COMMUNITY PERSPECTIVE

LEGISLATIVE TOOLS

Housing Policy for Affordable Housing

LIFE SPIN

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DEFINITION OF AFFORDABLE HOUSING

- “For **affordable rental housing projects**, the maximum rent levels for affordable rental units will be set annually at **70% or below** of the CMHC average market rent for rental housing within the City of London. The CMHC core need income thresholds are adjusted to include utilities.”

(By-law No. CPOL-75-307);
Amended June 26, 2018 (By-law No. CPOL-356-347)



HOW MUCH SHOULD WE BE BUILDING?

- Affordable New Residential Development
- London has a target of 25% of housing to be **affordable to Low- and Moderate-income households** as defined in this Plan and the Provincial Policy Statement may be met through **new residential development and residential intensification through the conversion of non-residential structures, infill and redevelopment.**

25%

(Clause iv) deleted and replaced by OPA 438 Dec. 17/09



WHAT SHOULD WE SEE?



BONUSING

Provide density bonuses, where suitable, to proposals which have an affordable housing component **above** the 30% minimum in larger residential developments (generally greater than 5 hectares)



INCLUSIONARY ZONING

25% minimum of all additional units added when developers request additional units per hectare
To be counted as affordable, they must be 70% of market rents or lower.



APPROVAL PROCESS



STAFF ASSISTANCE



INNOVATIVE DESIGN AND SERVICING STANDARDS

NEW AFFORDABLE HOUSING

SURPLUS MUNICIPAL LANDS





SURPLUS PROVINCIAL AND FEDERAL LANDS



AFFORDABLE HOUSING RESERVE FUND

50% FOR TRANSITIONAL HOUSING WITH SUPPORTS

Must be a not-for-profit that can demonstrate the housing and the support services are sustainable

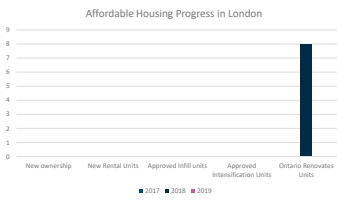




50% of the Affordable Housing Reserve funds to build affordable permanent housing targeted to low income individuals or families

50% FOR NEW AFFORDABLE HOUSING

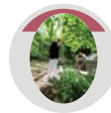
ANNUAL HOUSING MONITORING REPORT



Units that meet 70% of Market Rate Criteria



WHAT ELSE CAN LONDON DO?



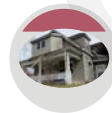
COMMUNITY LAND TRUSTS

A land trust works by buying property and removing it from the speculative market, then building or rehabilitating and maintaining the building as affordable housing.



HOME OWNERSHIP

Between 2008 and 2013, 254 low-income households received down-payment assistance to purchase a home. The Affordable Homeownership Reserve Fund already exists



ONTARIO RENOVATES

In 2013, 36 households received grants for accessibility repairs. The funding for these grants was not used again until 2018. It was depleted in two weeks and may have only helped 8 families.



REPAIR VACANT SOCIAL HOUSING

There are many vacant units of social housing, with a wait list of more than 4,400 families in desperate need.

PROPERTY STANDARDS BYLAW ENFORCEMENT



YES, PEOPLE LIVE HERE

WITHOUT NEW AFFORDABLE HOUSING, POOR FAMILIES ARE DISPLACED



Absentee Landlord - Speculators

Leaking roof causes mould
Rain shingles on to Neighbouring properties



Vent for gas stove sealed
Sewer pipe burst & was not repaired



Only one tenant remains, living in unsafe conditions. The CMHC-supported tenant was also relocated. Property Standards By-law not enforced.

PROPERTY STANDARDS BYLAW ENFORCEMENT FOR LAND SPECULATORS IS NEEDED TOO.



BUSINESSES, LAND AND HOMES



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LONDON NEEDS
RIGHT'S- BASED
AFFORDABLE HOUSING
ACTION



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THANK YOU

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