



# 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

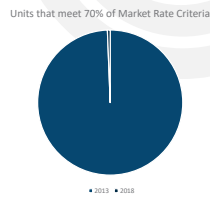
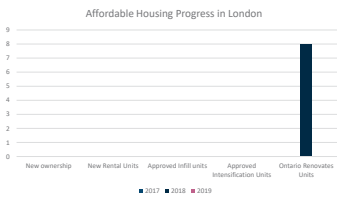




50% of the Affordable Housing Reserve funds to build affordable permanent housing targeted to low income individuals or families

**50% FOR NEW AFFORDABLE HOUSING**

## ANNUAL HOUSING MONITORING REPORT



## 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



LIFE  SPIN

LONDON NEEDS  
RIGHT'S- BASED  
AFFORDABLE HOUSING  
ACTION



LIFE  SPIN



LIFE  SPIN

THANK YOU

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ORIGINAL ART BY: MYRNA PRONCHUK

**LIFE\*SPIN Submission  
to the London Housing Advisory Committee  
April 10, 2019**

LIFE\*SPIN welcomes the opportunity to place its concerns about affordable housing before the London Housing Advisory Committee.

**INTRODUCING LIFE\*SPIN**

LIFE\*SPIN is an independent agency with a wide range of programs for low-income individuals and families. These include advocacy, income-tax help, a free summer day camp, a free store, the organization of Christmas sponsorships that match donors with families in need, a free recreational program for girls, and more.

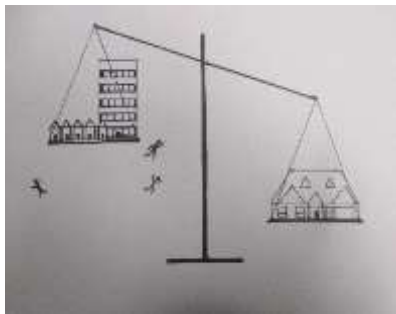
Most significantly in this context, we have 10 affordable apartments for long-term tenants in our well-maintained and lovingly restored heritage building in the Old East Village.

Working with more than 5,000 low-income families every year, including both tenants and home-owners, we witness too many low- and moderate-income Londoners forced to live in substandard housing, often having to choose between feeding their families and paying rent. Results of a survey of more than 200 LIFE\*SPIN clients on housing issues will be found later in this submission.

Change is needed, and it is disheartening that despite clear visions, plans, objectives, and monitoring criteria, London is losing ground.

**Low Income Family Empowerment \* Sole-support Parents Information Network**

***“Building Community Foundations for Self-Reliance”***



*Myrna Pronchuk*

*“Housing rights are human rights and everyone deserves a safe and affordable place to call home” –  
Prime Minister Justin Trudeau, November 2017.*

By introducing a National Housing Strategy (NHS) and making a commitment to a rights-based approach to housing, the federal government is taking a significant step towards tackling Canada’s housing crisis. LIFE\*SPIN is one of the many organizations, citizen groups, and concerned Londoners who welcome a national plan. Yet, we recognize that there is a long way to go to overcome the systemic issues that have led to so many homeless and under-housed Canadians. In our own community, we have not seen a substantial report on affordable housing since 2013. A staggering 1.7 million Canadian families are without housing that meets their basic needs. Over 24 percent of Canadian households spend more than a third of their income on shelter costs.

In London, the waiting list for subsidized housing is over 4,400. London’s plan for affordable housing development should be producing 25% of new developments as affordable, yet no department is seeing this through. The result is that nearly all the new housing being developed is for upper income earners. Those with moderate incomes have had to buy the less costly housing available in the east end, displacing low-income families there. The Old East is already far along the road to complete gentrification and SoHo is next in line. Meanwhile, social housing locations increasingly target those who need high levels of clinical and social supports, which are not suitable for vulnerable seniors, families, or those with disabilities. Diverse neighbourhoods are disappearing and low-income families are forgotten by this City.

We are pleased that the federal government is taking leadership to address the critical issue of housing. We are looking at ways our community can find opportunities to provide feedback that will inform the federal strategy and its implementation through our municipality. In this submission, LIFE\*SPIN will present key suggestions for a rights-based approach, from the perspective of our low and moderate-income families.

## **RIGHT-BASED APPROACH**

A rights-based approach to housing must include the following key elements.

### **1. Legislation**

We support London’s commitment to embedding the creation of new affordable housing in our bylaws to ensure that it is an ongoing priority. This an important step, but more is needed to protect the right to housing by ensuring the monitoring is enforced or find an accountable mechanism to deliver action.

## Definition of Affordable Housing

a) London City Council's policies underwent a complete review in 2018<sup>1</sup>

The Affordable Housing Reserve Fund has very specific criteria for it to be used, including this a clear 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."<sup>2</sup>

- Policy Name: Affordable Housing Reserve Fund Implementation
- There are currently no reports since 2013 available whether any projects have met these criteria. It may be that some churches and/or community groups have met this criteria, but no reports are available of actual built/occupied projects.

b) "The City will, within its legislative powers and policies, pursue opportunities for no less than half of the affordable housing units created through new residential development, as required in policy 12.2.1. (iv), to be affordable to the lowest 30<sup>th</sup> percentile of household incomes in the City of London".<sup>3</sup>

- Policy Name: Housing Policies
- This requires 50% of affordable housing projects to be available to residents in receipt of social assistance. Currently, they are being told they do not qualify for any housing that is not designated as a social housing, with a waiting list greater than 4,400.

## Measures to Increase the Supply of Affordable Housing

- 25% of new residential developments is supposed to be affordable.
- "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."
- Policy Name: 25% Requirement<sup>4</sup>

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<sup>1</sup> <https://www.london.ca/city-hall/city-council/AZ%20Documents/Affordable%20Housing%20Reserve%20Fund%20Implementation%20Policy.pdf>

<sup>2</sup> Policy Legislative History: Enacted August 22, 2017 (By-law No. CPOL.-75-307); Amended June 26, 2018 (By-law No. CPOL.-356-347)

<sup>3</sup> [www.london.ca/city-hall/by-laws/Documents/Chapter-12.pdf](http://www.london.ca/city-hall/by-laws/Documents/Chapter-12.pdf)  
Clause xi added by Ministry Mod #26 Dec. 17/09

<sup>4</sup> [www.london.ca/city-hall/by-laws/Documents/Chapter-12.pdf](http://www.london.ca/city-hall/by-laws/Documents/Chapter-12.pdf)  
Clause iv deleted and replaced by OPA 438 Dec. 17/09

The tools to achieve these targets are also clearly defined and achievable.<sup>5</sup>

The problem, again, is no monitoring, reporting, and accountability. Does the Housing Advisory Committee have to make a submission on every zoning request, or is staff required to report the tools used to meet the targets on each zoning amendment and development application? London is not meeting its obligations, so we ask that the City enforce its clear obligations in the area of affordable housing, and delineate who is responsible to report our implementation successes or failures.

- a) Existing tools available to the City to increase the supply of affordable housing
  - 1. New Areas for Intensification (Clause ii) amended by OPA 438 Dec. 17/09)
  - 2. Bonusing (Clause iii) amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)
  - 3. Approval Processes
  - 4. Assistance
  - 5. Innovative Design and Servicing Standards (Clause vi) added by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23
  - 6. Surplus Municipal Lands (Clause vii) added by OPA 438 Dec. 17/09)
  - 7. Surplus Provincial and Federal (Clause viii) added by OPA 438 Dec. 17/09

This toolbox is not being utilized and we are, therefore, losing ground and the resources to meet the housing needs in our community are being depleted without consideration of the actual plans in place to ensure we can meet changing housing needs. The external forces of outside investors buying property for speculation, rising property costs, and the growth needs for housing are getting the upper hand because the official plan is being picked apart, piecemeal, without consideration for the long-term impacts on our community.

## **2. Monitoring**

Enough visions and plans! For years we have gathered, spent hours and lots of money on deep engagement with staff to identify systemic barriers, make formal recommendations for remediation, and devise plans and legislative tools to implement the various plans, including the *Affordable Housing Task Force Report*, *Exploring Sustainable Housing Development*, *the Strategic Plan for the City of London 2015-2019*, *Homeless Prevention and Housing Plan*, *Rethink London*, *The London Plan*, and the *Official Plan* (1989).

It is not fair or reasonable to ask London to do another round of consultations that suggest staff will come up with another revised and improved plan; not until we receive

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<sup>5</sup> (Subsection 12.2.2 amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23) (Section 12.2.2. amended by OPA 438 Dec. 17/09).

the required progress and monitoring reports. There is no updated or relevant information in any written reports.

The **Community Engagement Policy**, amended on June 26, 2018 (By-law no. CPOL-279-270) states:

- 4.3 “Information and communications are easy to find, access and understand.”
- 4.5 “All processes will be open, understandable, transparent and inclusive.”
- 4.9 The City’s responsibility is to “keep the public informed by providing timely, accurate and accessible information”

## **Housing Monitoring Report**

The City is not meeting the requirements of monitoring and reporting to the community. Every two years, “the City, through a biennial Housing Monitoring Report, shall update and assess its residential land supply; evaluate housing conditions, the supply of affordable housing, development trends and densities; analyze other housing supply and demand factors; review the recommendations of the Affordable Housing Strategy (2005); and assess the demand for Affordable Housing.”<sup>6</sup>

## **Affordable Housing Monitoring**

The City will undertake **annually**, an assessment of the following:

- a) Proportion of new ownership and rental houses, by housing form, which satisfies the definition of Affordable Ownership Housing and Affordable Rental Housing of this Plan. (Clause (a) amended by OPA 438 Dec. 17/09)
- b) Proportion of resale housing forms which satisfies the definition of Affordable Ownership Housing of this Plan. (Clause (b) amended by OPA 438 Dec. 17/09)
- c) Rental vacancy rates, and the anticipated trend in vacancy rates.
- d) Vacant lands capable of providing affordable housing by housing form.
- e) Infill and Intensification projects approved and refused by Council.
- f) A review of neighbourhoods and current zoning to identify potential areas which can be pre-zoned to allow increased intensification.
- g) Supply of available rooming and boarding units.
- h) An analysis of land and building costs for new residential construction.
- i) Potential surplus municipal lands to be evaluated for the suitability for the development of affordable housing as per the requirements of policy 12.2.2. vii) of this Plan.
- j) Potential surplus Provincial and Federal government lands to be evaluated for the suitability for the development of affordable housing as per the requirements of policy 12.2.2. vii) of this Plan.

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<sup>6</sup> (Subsection 12.2.4 amended by OPA No. 88 -OMB Order No. 2314 -approved 99/12/23) (Section 12.2.4. amended by OPA 438 Dec. 17/09).



- k) Wait list for subsidized housing.
- l) Homelessness data.
- m) Demolition and conversion statistics. (Clauses (i) to (m) added by OPA 438 Dec. 17/09)

While law should not be seen as the only way to ensure housing rights, it is unique in its ability to both establish and define clear municipal obligations in the area of affordable housing. Moreover, it offers advocates at all levels an important tool that can be used as part of a larger movement aimed at positive and progressive change. This will also better enable our municipality to carry out the programs and directives of the National Housing Strategy. Without these details, there will simply be more wealth accumulation by dispossession of land, resources, and neighbourhoods.

## **POLICY FAILURES**

With no clear delineation of responsibility, mistakes are being made.

### **1. Secondary Suites**

A single detached dwelling, semi-detached dwelling or a street townhouse dwelling may be permitted to contain a secondary dwelling unit as an ancillary and subordinate use in accordance with policy 3.2.3.9 Secondary Dwelling Units of this Plan.<sup>7</sup>

However, The Official Plan Amendment and Zoning By-law Amendment of July 25, 2017 permits secondary dwelling units, but “affordability” of these units were not stipulated. How did this happen? How can we rectify this omission?

### **2. Inclusionary Zoning**

We know how this mistake is being made. Council directed staff in July 2018 to implement affordable housing in an Inclusionary zoning agreement. Staff and Council deferred to a recommendation from the Housing Development Council that met none of the criteria of affordable housing. Council was given the report late at night and not one member referred to the council manual before accepting a watered down concession that provides no units of affordable housing. This makes all reports from the Housing Development Corporation suspect, except there are no actual reports.

### **3. ACTION**

Action requires leadership. Without a dedicated Housing Leadership Team on City Council, London has made little progress on developing affordable housing.

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<sup>7</sup> (Section 12.2.2.1. added by OPA 438 Dec. 17/09) (section amended by OPA 645).

## **Housing Advisory Committee**

The London Housing Advisory Committee must be equipped with the necessary tools to conduct deep interaction with the community, identify systemic barriers which are thwarting the progress promised in our bylaws. Council once had a Council Housing Leadership Committee, made up of City Council members, that stayed informed about residential development, affordable housing targets and the implementation of affordable housing. The last significant report on accomplishments in this regard was in 2013, six years ago, when there were fewer staff implementing the programs, but with outcomes we have not seen since.

The London Housing Advisory Committee has an opportunity to ensure the right to housing is again truly participatory and that concerns are responded to by City staff/corporations/Council promptly and with transparency. We believe that the community needs to be kept informed in order for the Committee to have real power to hold Council to account and make recommendations that address the systemic barriers to creating new affordable housing in our community. We hope to begin a process to identify community members who are well-resourced with understanding of social justice, to provide research and support the Committee, to ensure that you can use our experiences as a powerful tool to inform Council on the delivery and monitoring of progress to ensure accountability.

## **People's Forum on Housing**

Community members have begun to assemble and research the policies and progress concerning affordable housing action in our community. We are setting a vision and goals to gather our resources and voices in a coalition for neighbourhood sustainability that maintains and builds affordable housing and diversity. Transparent and effective mechanisms of accountability are needed now.

Through the National Housing Strategy, the federal government is promising billions of dollars for affordable housing and social housing repairs. We welcome this much-needed investment, but we want more than simply maintaining the status quo. We want to see local decisions that benefit our local neighbourhoods. We want to see the toolbox being used and more tools added.

What is getting lost in the staff-directed "visioning" is action to deal with the fact that affordable housing already in place is being lost at a very fast rate. We see social housing being utilized for transitional housing without replacement of the affordable units being taken. We see our neighbourhoods being gentrified as rental properties are purchased by families that cannot find new-built housing within their budgets. We see intensification with no affordable housing. We see infill, sometimes even on protected areas, for single-detached housing. We see farmlands being replaced with single

detached homes; 3-car-garages with living quarters attached. We see entire communities being constructed with no diversity or affordable housing.

We are tired of consultation with no action and no accountability.

## **WHAT CAN LONDON DO NOW?**

### **1. Build Supportive Housing Units**

- Housing 1<sup>st</sup> has three cornerstones. The Affordable Housing Reserve Fund can help meet one, but the other two must be in place and be sustainable.
- 50% of the Affordable Housing Reserve funds to build transitional housing that will facilitate the movement of individuals and families from homelessness or the risk of homelessness to longer-term, independent housing.
- Must be a not-for-profit that can demonstrate that the housing and the support services are sustainable.

### **2. Home Ownership Program**

- Between 2008 and 2013, 254 low-income households received down-payment assistance to purchase a home.
- The Affordable Homeownership Reserve Fund already exists.
- We can find no reports of the delivery of this program from 2014 to 2019, nor evidence of Council's decision to dismantle this affordable housing mechanism.

### **3. Ontario Renovates**

In 2013, 36 London households received grants for accessibility repairs. The funding for these grants was not used again until 2018. There is no report on how many people applied for the grants, whether they were for seniors or disabled, and how many were granted. The program was not advertised, but the money was gone in two weeks. Clearly we are not meeting the need.

### **4. 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. The largest land trust project is in Vermont (see <https://www.youtube.com/watch?v=KFZFCxdry9g>). This is not a new concept and we have "visioned" this in London before. Some Canadian cities are doing this in a big way, Vancouver, for example, (see <https://www.theglobeandmail.com/real-estate/vancouver/how-community-land-trusts-could-help-build-affordable-vancouverhousing/article34026679/>).

### **5. Limited Equity Co-operatives**

Co-op members first obtain a "blanket" or collective mortgage. Each household purchases a share by paying a relatively small up-front fee, similar to (but much lower

than) a down payment on a conventional mortgage. They then make modest monthly payments toward the building's maintenance, mortgage, and taxes. (Research shows these payments average roughly half of market-rate rents.) When a member moves, a new member purchases their share, and the original member receives their initial down payment plus a modest appreciation. The City could utilize the Affordable Housing Reserve Fund to help build new Co-op Housing.

## **6. Property Standards Bylaw Enforcement**

Because 25% of residential development has not provided new affordable homes for families with moderate incomes, they have moved into the housing market by purchasing homes that once provided reasonable rents for low-income families. Low-income families have no access to social housing unless they can enter the "Urgent Need" category by going into a shelter.

A survey of 205 families conducted by LIFE\*SPIN in November 2018 found that:

- 33% live with a disability
- 100% have at least one child living with them
- 9% also have a senior dependent
- 37% live in subsidized housing
- 15% are on the waiting list for subsidized housing
- 5% are home-owners
- 95% pay their own water/hydro costs
- 50% pay for gas

As to property standards:

- 21% have issues with their electrical service
- 47% have issues with their plumbing services/fixtures
- 53% need flooring or walls repaired
- 56% need windows or doors replaced or repaired
- 20% live in a house that needs a new roof
- 30% share their home with bugs, pests or rodents
- 11% have missing or broken fire/carbon-monoxide detectors
- 90% notified their landlord about the repair needs

Low-income families are the hidden poor. They do not want officials to see them living in unsafe dwellings or in over-crowded conditions, because they fear having their children taken away. They are thus systemically silenced and have no voice to demand change. It is easy to spot some of the property standard violations with a quick drive around our city.

The City recently approved a \$1.25 million bylaw enforcement project to move those "living-rough" off the streets and out of parks. These people are not being moved anywhere specific (except on the Juno weekend), but chances are the safety of isolation in units available to them is less than the safety of being visible on the street. Without supportive housing options, there is no safety or security for people who make up the

high-risk population. We have seen no evidence that 50% of the affordable housing reserve fund has been utilized to build them new affordable housing with supports.

Regardless of who has to accept derelict housing, simply because it is all they can afford, these conditions should not be acceptable by our community standards. Indeed, just as the policies and bylaws for affordable housing exist, so do the property standards bylaws. Again, who is charged with the responsibility for implementing, enforcing and monitoring these in our neighbourhoods.

There is great power within our municipal government to make housing decisions that benefit our local communities. How do we get action instead of another consultation?

## **CONCLUSION**

We urge the London Housing Advisory Committee to take an active role in holding government officials accountable for implementation of the official plan and bylaws, which include affordable housing development. We are seeking accountability to the community for the investment of our housing dollars, into building affordable housing.

In particular, we urge that the Committee and Council:

- review planning/zoning requests to ensure they meet the 25% affordability criterion, or request that Council direct planning staff to make this part of every planning application report;
- Limit development on “environmental easements” to multi-residential affordable housing or community farming initiatives (fee-simple land trusts).;
- review the structure, budgets, responsibilities, monitoring and accountability for housing in London, including, but not limited to: Housing, Social Services and Dearness Home (Social and Family Services), City of London Housing Division (Social Housing), Housing Development Corporation & London Middlesex Housing Corporation
- bearing in mind the definition of an “affordable rental housing project”, request a report from the City of London regarding the actual number of units built that fit the definition, from September 2014 to March 2019, also setting out the actual number of units in planning and under construction, with the estimated occupancy date. This report should also clearly delineate the units that apply to London and those which apply to Middlesex County.
- review the bylaws to ensure that mechanisms are in place to implement those that relate to affordable housing construction and maintenance.

Submitted by Jacqueline Thompson  
Executive Director

April 10, 2019

# Exercise in Accountability

*(draw a line connecting the program to the management level responsible for the program)*

***City of London Housing Division***

New Build Affordable Housing

Ontario Renovates

Housing Services

Housing Administration & Support

***Middlesex London Housing Corporation***

New Build Transitional Housing

Capital for Social Housing Maintenance

Rent Supplement & Tenant Selection

***Housing Development Corporation***

Emergency Shelter Funding

Social Housing Operations

Development & Sustainability of Social Housing

***Housing, Social Services & Dearness Home***

Strategic Programs & Partnerships

Home Ownership Program