

## PUBLIC PARTICIPATION MEETING COMMENTS

### 3.5 PUBLIC PARTICIPATION MEETING – Application – Affordable Housing Community Improvement Plan (O-9099)

- Councillor Helmer: Thank you. So as somebody suggested, using the average market rent for the zones, something like that, I'm interested in that as an idea. Have you taken a look to see how that maps onto the reality of what is the sort of affordable housing situation in those zones? One of the concerns I have is that it's probably a very convenient thing to use because it's measured and we don't have to like recreate it, we don't have to create a new geography and that makes a lot of sense for those reasons. But if you, for example, you had a very small portion of a big area where the average rent was quite high, but in this one corner you know there's a really serious affordability problem and it's just kind of being lost in the average, and that would be a very unfortunate kind of 'drawing of the line'. So I just want to check to see whether we looked at that to see if there's anything that's obviously going to be problematic, where the overall average for the area is way out from some outlier that we know is like a lot of units, or a place where we expect a lot of intensification or anything like that? Because it does seem to me like that this approach could be a little bit vulnerable to that kind of problem. Not that I want to change it; I actually think we should just go ahead with it the way it is, just to be clear, and see how it goes. But I did want to ask about it.
- Mr. G. Barrett, Director, City Planning and City Planner: Through the Chair, that's certainly something we can take a look at and make sure we monitor it. One thing that we did include in this, if I can answer this in a backhand way, is we did include that there's a big notion of monitoring so we can assess the impacts of these programs and make sure that they are doing what we want them to do. This was where we landed because one of the comments we were hearing through the feedback was that the use of a 'city wide' may, in fact, do exactly what the Councillor is saying, that it might not fully account for some the anomalies that exist within the City of London market. Again, as the Councillor noted, this was easy because this is data that are collected and they are geographic zones that have had some level of consistency. We didn't really notice any outliers, but I think that one of the issues, and we speak to it in the report, is that there's a difference between the 'average market rent' and the 'asking market rent', and so all these different kinds of anomalies because the average market rent captures what people are paying now who are in units, as well as what then might pop on to the market, and there's already a disconnect between that. So one AMR of average versus the other AMR which is asking already is a little bit of an anomaly, and that's something that we've tried to recognize that that's one of the things that we're going to be looking at to try to see if we can come up with and have a better answer when asked this question, are we truly reflecting what, in fact, the levels of affordability are in the different parts of the city.
- Councillor Cassidy: Any other technical questions? Councillor Hopkins.
- Councillor Hopkins: Yes I do have a technical question about the monitoring. I heard from staff right now it's going to take a bit of resources, and I know this will be going through the budget process depending on what happens here tonight. But what about staffing and how will the monitoring look like and if you can just talk a little bit more about the staff resources?
- Mr. G. Barrett: Through the Chair, there is a business case ask for staff support on the CIP programs in general; one staff person in Planning and one in Finance because all of our incentive programs are actually taking off and they're requiring quite a lot of work. With respect to the specifics of the monitoring, I would refer you to page 259 of your agenda where we speak to the monitoring, where we actually lay out those kinds of things we're looking at. And these are the kinds of things, again, where we

hopefully should readily be able to get those data so that we can report out to you on how these programs are working. But yes, there is a separate budget ask for additional staff support for the all of the CIP programs in general.

- Councillor Cassidy: Any other technical questions? I see none, oh, Deputy Mayor, okay. Any members of the public who would like to speak to this? Okay I'm seeing hands, we've got two microphones, one of top, one below. Who's first? We have three hands, okay, if you want to state your name and we know your name, but go ahead.
- Gary Brown, 59 Ridout, apartment 35A: I am a big fan of community improvement projects. Traditionally they come out of what was initially probably the so called PACE projects. I really just have a technical question about this, I'm supportive, but was there any consideration to making the repayment process through the property taxes? That way the repayment onus is on the property owner at the time, so it means if you sold the house, you're not responsible for the loan; the new property owner would be. Generally, this is a capital project, right? Generally just to lower that hump a little bit to bring an incentive on, right? We have to get here and raise all this money to make a property improvement; the idea is kind of just to put a little money and bring that hump down a little bit, hopefully it incentivizes it. That was really just my question, to consider having it attached to the property taxes. I don't even know if it's legal, to be honest with you, anymore. And that way, if somebody was to sell their house. I mean, if you have a granny flat and say you've taken advantage of this loan program to build a granny flat, cost you twenty thousand, whatever, you're going to have an income from that granny flat. And so long as the cost is lower than the income from that granny flat, you're in a cash positive situation. Therefore, if you sell a house you're still in a cash positive situation and taking advantage of this loan, but the loan is passed on to the property owner of the time. So we're tagging it to the builder or whoever actually does the project; have we looked into the possibility of tagging it to the property itself? The City gets paid either way, it's quite low risk because it's on the property taxes. Just question of interest about this program.
- Councillor Cassidy: Thank you Mr. Brown, anybody else? We'll get that answer after the PPM closes. Okay state your name, if you're comfortable your address, and you'll have five minutes.
- Darlene Bellerose, 462 Grey Street: So I have a few comments, not questions. I just wanted to say that while in principle I agree with this program, and I think that it may provide some additional affordable housing, I think that the biggest issue is that while this may create affordable within the definition of affordable, it is still not going to address the larger need of housing that's needed. Affordability under this program will not make housing reachable for anyone that's making less than \$39,000 a year. So people on Ontario Works, ODSP, OAS, working minimum wage will not be able to afford any of these wonderful new units that are being made. This has been pointed out, I'm sure it's no surprise to you. So that's my first comment is that we're still not addressing the greatest core need; we're still not addressing those people who ultimately and possibly could end up being those people that are living in hotels and on the street. The other thing is that I've seen this. I'm an old boot, I've been around a long, long time, and my big concern about any of these programs is how much money is being taken out of the pot that could help create housing to pay for the bureaucracy. So again, I just plead with you, please, please, please, please, please do not take necessary money out of the pot that would actually build housing to create a whole bunch of high paid jobs and consultants, and whatever else you're going to spend the money on. We've seen it time again. Quite honestly, I've been here in London now for over forty five years, I've been harping on affordable housing for probably forty five years, and I've seen this thing come and go. We still have London Middlesex Housing still has units that are uninhabitable. Every year, year after year after year, Council's talked the talk but when it

comes time to put the money in again, you folks chop the budget, you drop the axe. So I'm just asking, please try to preserve as much money as you can to put it into affordable housing and I mean affordable housing for people who are not making fifty, sixty, seventy, eighty, ninety and up thousand dollars a year. There's a whole bunch of us in this city who aren't making that kind of money, and there's a whole bunch of us in this city who contribute to this city but we can't afford most of your "affordability" incentives. And I guess I'm just going to point out to whoever, line 302 in your agenda here from a Mr. Chris Butler, I don't know the fellow, but he sent a letter to your folks; I'm going to say 'Yeah, please read that and take it to heart'. That's all I want to say. Thank you.

- Councillor Cassidy: Thank you very much. Anybody else? Mr. Wallace, go ahead.

- Mike Wallace, Executive Director, London Development Institute (LDI): Thank you Madam Chair and thank you Councillors. My name is Mike Wallace and I'm with the London Development Institute. We are at 562 Wellington Street, just up the road from you. So, I sent you a letter individually; I didn't make it in time to make the agenda item, so it's not attached to the agenda and it highlights LDI's position on the CIP that's being presented this evening, and we are certainly in favor, we're certainly in favor. And I want to, first off, thank Travis for his work on the public consultation that he underwent, him in his team, in terms of getting feedback from not just us but from a number of areas and we really appreciate the opportunity to comment and actually get involved in real discussion about what will work and what doesn't. And I will talk about the two programs very briefly; I'll start with the second program. The one program about an additional unit within your home, whether it's a separate building or within your home, that doesn't really affect us. You have to live there, and so for the group that I'm representing, we develop and build units and sell them. We don't live there, so for my group that is not directly involved, but we are very supportive of the program because it gives an opportunity for those who are trying to get into the market that maybe that second room with the income that comes from it, they might be able to get into something that they wouldn't be before. It may allow a senior to stay in their home that, through other issues, financial issues or whatever the issues, that they may have some difficulty doing that. So seniors' homeownership possibilities and of course creating housing that, hopefully, will be at a more affordable level for those who are looking for their first opportunity to get some place to live. And so we're very much in favor of it. We hope that, as the Deputy Mayor said, we hope it has taken up by the public and monitoring will be important to see how it goes. The second piece which I think was really designed for those who are going to build multi, unit residential facilities, is a loan program that, you know, we have to be frank with the group that I represent, we're like fifteen of the largest homebuilders/developers in the city. That incentive that's there may not be of that much of an interest to the group that I represent. But that doesn't mean that there aren't smaller developers that might really have an important effect on. So we're very supportive of it being there, we would like to see how it's monitored. And look, I just can't comment on whether my group, any of my people would pick it up and run with it and see what would happen, but I do have to agree with the previous speaker that, my experience is that, whatever you do, you need to make the program very simple to apply for, simple to be approved, and make it happen quickly because time is money for all these things, and it might be previous hat that I had on, if someone came to see me about a government program, I said 'Well sure, the money is there. You can apply, we'd be happy to help you but you have to be prepared to take the time and the effort to make it happen', and that's at a completely different level than the municipal level. At the municipal level you have a real opportunity to make these things happen quickly and get them in place so you can actually see results on the streets early. So that's my recommendation, it is only one part of the tool kit that we're working on and I just want to let you know that from LDI's perspective, there are other things in the toolkit that we can help with, that we can make suggestions on to really make a difference. I

know we're just starting next week on their ReThink Zoning sort of process. I think there are some real opportunities in the ReThink Zoning that, in terms of affordability and our group being involved, have a real opportunity there. So we congratulate staff on the work on this, on your guys' commitment to the affordability issues here in London, and from LDI's perspective we're happy to help and be partners on making things happen. Thanks very much.

- Councillor Cassidy: Thank you Mr. Wallace. Any other comments from the public? Mr. Giustizia.

- Mr. Stephen Giustizia, CEO, Housing Development Corporation: Thank you Madam Chair. Steve Giustizia from the Housing Development Corporation, 520 Wellington between City Hall and LDI, figuratively and in other ways, and concur with a lot of what's been said already, starting with thanks to the great work that Planning did, Travis and Gregg and the team. Primarily around and not with an intent to respond to some of the questions, we intentionally didn't provide a letter of support mostly because we were so well integrated into the process and really support the work that was done to try to harmonize some of the work that is already being done. Noting that this is a critical tool, especially maybe not for some of the larger developers, but absolutely for many of the non-profit developers that we want to help make it easier to get through those initial stages related to development. So these tools aren't really necessarily all for the depth of affordability, but they are absolutely the tools that are required to advance affordable development, and you only get to the depth of affordability if you can make it easier for developers, large and small, to be able to advance on the projects that they need to advance on. And this to us is absolutely a critical tool and one that, as you know from back a couple of years ago, even back to our business case, was one that we really saw a primary need for, as did Planning. And what we are very excited about, as LDI just said, is to begin some of the work on some of the next tools that also stack in that same way. And just to the point related to the function of integration, a tool like this is being done fully within our existing and available resources, and is really intended to harmonize within those resources. So this is not, it's not about being more work, it's actually less work. So thank you very much.

- Councillor Cassidy: Thank you. Any other comments from the public? I'm not seeing any, so I will look to Committee to close the public participation meeting.