

<b>TO:</b>	<b>CHAIR AND MEMBERS COUNCIL HOUSING LEADERSHIP COMMITTEE MEETING ON April 11, 2013</b>
<b>FROM:</b>	<b>L. STEVENS DIRECTOR OF MUNICIPAL HOUSING HOUSING &amp; SOCIAL SERVICES</b>
<b>SUBJECT:</b>	<b>2012 ALLOCATION TO HABITAT FOR HUMANITY UNDER THE CITY OF LONDON HOUSING PARTNERSHIP POLICY</b>

<b>RECOMMENDATION</b>
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That, on the recommendation of the Director of Municipal Housing the following actions **BE TAKEN** under the Housing Partnership Policy:

- 1) Habitat for Humanity London Inc. be allocated a grant for their 2012 builds as follows:
  - a) \$24,000.00 for the housing unit at 361 Edmonton Street and
  - b) \$1,282.78 for the housing unit at 23 Redan Street,
 for a total municipal allocation of \$25,282.78
  
- 2) This recommendation be forwarded to the Community & Protective Services Committee on April 22, 2013 along with a Source of Financing Report for the allocation of \$25,282.78 recommended above.

<b>PREVIOUS REPORTS PERTINENT TO THIS MATTER</b>
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Council Housing Leadership Committee

July 19, 2007 – Housing Partnership Policy

<b>BACKGROUND</b>
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At its regular business meeting held on August 13, 2007, Municipal Council resolved that the following Housing Partnership Policy be adopted:

*“Under the Housing Partnership Policy, the City of London will provide a grant to those groups in the not-for-profit sector that do not qualify under existing government affordable housing funding programs, to support the creation of new affordable housing in the City of London.”*

Eligibility Criteria

Applications for funding under this policy will be evaluated for compliance with the following eligibility criteria:

- proponents must be housing related groups or agencies with not-for-profit or charitable status
- requests must be presented through a business case to the City of London Housing Division
- the maximum allocation is \$24,000 per unit to be provided as a grant to offset the cost of municipal fees and charges
- units must be located in the City of London
- the allocation cannot be stacked onto any other municipal housing contribution
- grants must be approved by Municipal Council
- groups must acknowledge City of London contributions
- the proponents must agree to meet the affordability targets specified by the City of London
- \$100,000 maximum allocation per year.

London Community Housing Strategy

The objective of the London Community Housing Strategy is to achieve the greatest number of affordable housing units possible within available resources through an efficient use of municipal, provincial and federal funds and through the involvement of the private and not-for-profit sector. Allocations under the Housing Partnership Policy will assist in achieving this goal.

Request from Habitat for Humanity (see attached)

The January 30, 2013 letters from Jeff Duncan, CEO of Habitat for Humanity London, request that the City of London assist Habitat For Humanity London Inc. with the cost of their new builds in London in 2012. This request meets the Policy criteria for reimbursement of municipal fees and charges.

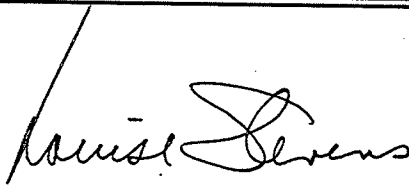
\$ Request	Address	Max \$ per Unit
24,004.78	361 Edmonton Street	24,000.00
1,282.78	23 Redan Street	1,282.78
<b>Total</b>		<b>25,282.78</b>

Recommendation

Under the City of London Housing Partnership Policy, it is recommended that Habitat for Humanity London Inc. receive a grant of \$25,282.78 for the housing units built in 2012 at 361 Edmonton Street and 23 Redan Street in London.

**FINANCIAL IMPACT**

As per the Housing Partnership Policy, funding for the delivery of the Housing Partnership Program will be drawn from the Affordable Housing Capital Reserve Fund.

<b>RECOMMENDED BY:</b>

<b>LOUISE STEVENS DIRECTOR OF MUNICIPAL HOUSING</b>

- C. A.L. Barbon, Manager, C/S Financial & Business Services
- A. Dunbar, Mgr Financial Planning & Policy



Habitat  
for Humanity®  
Oxford Middlesex Elgin

(1)

We're building to end poverty

January 30, 2013

Louise Stevens  
Director, Municipal Housing  
P.O. Box 5035  
267 Dundas Street, 3<sup>rd</sup> Floor  
London, ON N6A 4L9

Re: Request for re-imburement of Permit & Development Fees – 361 Edmonton Street

Dear Louise:

Habitat for Humanity London (HFHL) has now completed our 34<sup>th</sup> home built for low-income families in our community. With the support of individuals, local business and community organizations we have been able to make the dream of affordable home ownership a reality since 1993.

This infill property was severed from a property owned by the Jakupi family who discounted the purchase price. A 2 bedroom accessible bungalow was constructed on the site. Fanshawe College designed and primarily constructed the home based on the requirements of the Ronson family. Kerri and her son Brendon who has cerebral palsy moved into their home in July 2012. Kerri is a single mom and self employed dog groomer and works very hard to take care of her family. I have attached a copy of their story, one which really shows the importance affordable homeownership has made in their lives.

Our goal is to build affordability into the purchase price and the overall housing cost for the family. The family mortgage and property tax payment is based on 25% of their gross yearly income and is reviewed annually. We incorporate a number of energy efficient and low maintenance features into every home we build to reduce utility costs and improve the home's durability.

This project began in March 2012 and was completed and occupied by the family in July 2012. Site development required a development levy and build permit fees. I respectfully request that the City of London reimburse Habitat for Humanity London for the fees paid for the home totaling \$24,004.78.

Thank you for the opportunity to present our case to the Council Housing Leadership Committee. Thank you also for your continued leadership and support for affordable housing solutions in the City of London!

Yours truly,

Jeff Duncan  
Chief Executive Officer

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## The Ronson Family Story

Single mom Kerri and her son Brendon who has a severe case of cerebral palsy, received their Habitat for Humanity home in July 2012. Kerri's Habitat journey began when Brendon turned 14 and she received notice from the government stating that they did not deem Brendon "vulnerable" any longer. Essentially this meant that health funding was being cut for Kerri and her family. She was faced with an unthinkable decision. She could continue to work in her small dog grooming business that she has owned for 12 years knowing that there was no way this would generate enough revenue to pay for Brendon's extensive care and medication, essentially insuring a destiny of poverty, or she could close her business, go on welfare and collect benefits that would pay to keep her son as healthy as possible. It was a low moment in time for the Ronson family, but one that changed dramatically the day Kerri saw the Habitat for Humanity ReStore truck drive by, and she thought, "I have nothing more to lose. I'm going to apply for a Habitat for Humanity home". That is the day Kerri's life changed. Because Brendon is completely dependent on his Mom, she was coming home to receive him after school at 2:30pm, closing her business at 2pm to go home to meet Brendon's bus. Habitat for Humanity roughed in plumbing in the basement so she can work from home now, which has given her more home producing opportunity, more freedom with her clients and the ability to be there for her son. Family members can stay with Brendon, knowing that Kerri is just downstairs which saves money on caregivers and because her business is in her home, she no longer must pay rent for her business location. The Ronson home also has added features to make it easier for Kerri to care for Brendon long term as he is getting very heavy for this petite mom. This fully accessible home allows for Brendon's wheelchair to roll right into the shower, and a lift at the front door brings him home with ease. Kerri is now able to concentrate more on growing her business, making a home for her family and being part of her community. She qualified for a Habitat home the same way all of our families do but she has also captured our hearts in her determination and resourcefulness on behalf of her son Brendon.





Habitat  
for Humanity®  
Oxford Middlesex Elgin

①

We're building to end poverty

January 30<sup>th</sup>, 2013

Louise Stevens  
Director, Municipal Housing  
P.O. Box 5035  
267 Dundas Street, 3<sup>rd</sup> Floor  
London, ON N6A 4L9

Re: Request for re-imbusement of Permit & Development Fees – 23 Redan Street

Dear Louise:

Habitat for Humanity London has now completed our 35<sup>th</sup> home built for low-income families in our community. With the support of the entire community and the City of London we have been making the dream of affordable home ownership a reality since 1993. This was our 2012 Youth Build Project with support and engagement by elementary, high school, Western University and Fanshawe College students. While youth under the age of 16 cannot participate in construction they were active fundraising while building awareness for affordable housing issues.

The site had a house on it previously which was destroyed by fire, demolished and has been vacant for several years. A 3 bedroom bungalow has been constructed for the Tulpins, a family of 5. We believe that by redeveloping this property we assist a low income family on their journey to homeownership and contribute to the overall spirit, value and redevelopment of this proud neighbourhood. The support they have received from their extended families, coworkers and friends is a testament to our community. I have attached an outline of their story.

Our goal is to build affordability into the purchase price and the overall housing cost for the family. The family mortgage and property tax payment is based on 25% of their gross yearly income and is reviewed annually. We incorporate a number of energy efficient and low maintenance features into every home we build to reduce utility costs and improve the home's durability.

The project began in September 2012 completed and occupied by the family on January 15, 2013. Since this site had a house on it previously we were required only to pay building permit fees. I would like to respectfully request that the City of London reimburse Habitat for Humanity London for the fees paid for the home totaling \$1,282.78.

Thank you for the opportunity to present our case to the Council Housing Leadership Committee. Thank you also for your continued leadership and support for affordable housing solutions in the City of London!

Yours truly,

Jeff Duncan,  
Chief Executive Officer

## Meet the Tulpin Family



Randy and Crystal Tulpin are parents to a young family with three sons. Randy is a landscaper and Crystal is working to become a Personal Support Worker. Currently the family is living in a neighbourhood that is not conducive to raising a young family as it is unsafe and the living arrangements are sub-standard. The boys cannot play outside and the location creates difficulty as the Tulpins do not own a car and Randy's work is on the outskirts of town, meaning that he needs to find a ride to work each day.

The Tulpins will be buying the Habitat for Humanity starter home on Redan St. This home has three bedrooms, allowing one bedroom for Randy and Crystal, one for their eldest son who has autism and one for their two younger sons to share.

The new neighbourhood gives the family some wonderful opportunities. The school that is required for their autistic son is within walking distance. Crystal's mother and brother both live in homes within walking distance lending family support, and Randy's ride to work is just two blocks away.

Using the Habitat for Humanity model, the Tulpins are just finishing their 500 volunteer hours of sweat-equity which Habitat requires in lieu of a down payment. Once they receive title to their home, their 0% interest mortgage payments will be 25% of their gross income, and these payments will include their municipal tax due. We expect that their mortgage will extend over an approximate 25 year term, not unlike a conventional mortgage. They have participated in homeownership classes and budgeting workshops and will work with a Habitat for Humanity family mentor for three years to help them stay on track, and then will be reviewed and supported annually by their local Habitat affiliate.

We couldn't be happier for the Tulpin family whose perseverance through the rigorous process of qualifying for a Habitat home has been inspiring. We know the community will get behind them and support this move to affordable homeownership, breaking the cycle of poverty here in Oxford Middlesex Elgin. Because our local ReStores fund all of our operations and administrative costs, every dollar the community gives will go directly to building this home for Randy, Crystal and their boys, and every mortgage payment they make will go back into a fund to buy land for the next Habitat family.

1

Habitat for Humanity London Inc.  
General Ledger Report 01/01/2012 to 12/31/2012  
Build Cost Fee's Rebatable

Date	Comment	Source #	JE#		
03/14/2012	The Corporation of the City of London	WM4 Security Deposit	J1073	2,000.00	<i>refundable</i>
03/14/2012	Jeff Duncan	#137276 City of Lond	J1080	927.78	
03/30/2012	361Edmonton devfee, City of London	1222	J1284	23,077.00	26,004.78 Edmonton total
09/27/2012	23RedanDeposit, City of London	1357	J4084	2,000.00	<i>refundable</i>
11/30/12	23 Redan permit	11.30.12 J Duncan exp cl J5113		1,172.78	
11/30/12	City of London build Permit 23 Redan	11.30.12 J Duncan exp cl J5113		110.00	3,282.78 Redan total
					<u>29,287.56</u>

2

By-law No.

A by-law to approve an amendment to the grant agreement between The Corporation of the City of London (the City) and Homes Unlimited (London) Inc. (the Proponent)

WHEREAS section 5(3) of the *Municipal Act, 2001* provides that a municipal power shall be exercised by by-law;

AND WHEREAS section 8 of the *Municipal Act, 2001* provides that a municipality has the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this or any other Act;

AND WHEREAS The Corporation of the City of London (the City) is responsible for the delivery and administration of affordable housing initiatives including affordable rental housing programs, convert-to-rent programs and other initiatives;

AND WHEREAS the Proponent has responded to the procurement process initiated by the City to undertake development activities in return for funding;

AND WHEREAS it is deemed expedient for the City to enter into an amendment to the grant agreement with the Proponent for the purpose of establishing the Proponent's obligations with respect to the Convert-to-Rent/Rehabilitation Program and the City's obligation to provide funding to the Proponent;

NOW THEREFORE the Municipal Council of The Corporation of the City of London enacts as follows:

1. An amendment to the grant agreement between the City and the Proponent for the purpose of establishing the Proponent's obligations with respect to the Convert-to-Rent/Rehabilitation Program and the City's obligation to provide funding to the Proponent be hereby approved.
2. The Mayor and the City Clerk be hereby authorized to execute the amendment to the grant agreement approved in section 1, above, substantially in the form of agreement attached to this by-law and to the satisfaction of the City Solicitor.
3. This by-law shall come into force and effect on the day it is passed.

PASSED in Open Council on \_\_\_\_\_, 2013.

Joe Fontana  
Mayor

Catharine Saunders  
City Clerk

First reading –



Appendix B

AMENDMENT  
TO  
GRANT AGREEMENT  
AFFORDABLE HOUSING CAPITAL RESERVE FUND

BETWEEN:

THE CORPORATION OF THE CITY OF LONDON  
(hereinafter called the "CITY")

- and -

HOMES UNLIMITED (LONDON) INC.  
a corporation incorporated under the laws of Ontario  
(hereinafter called the "Non-Profit")

This Agreement made the \_\_\_\_\_ day of \_\_\_\_\_ 2013.

WHEREAS:

- A. The City and the Non-Profit entered into an agreement (the "Agreement") on March 14, 2005 wherein the Non-Profit agreed to construct 90 apartments in the City of London (the "Project").
- B. Section 11.1 indicates the City will provide to the Non-Profit a grant of \$1,895,343 City Funds as also described in Schedule "C".
- C. The parties have agreed to amend the Agreement as provided for herein:

NOW THEREFORE, the City and the Non-Profit agree with each other that the Agreement shall be amended as follows:

- 1. To provide for the conversion of non-residential space into a one bedroom apartment with a rent that will not exceed 80% of the Canada Mortgage Housing Corporation Average Market Rent, for a total of 91 units at 390 Burwell Street in the City of London;
- 2. An additional \$40,542 will be provided by the City as a forgivable loan to convert the non-residential unit into a one bedroom residential unit;
- 3. The Non-Profit shall sign a Promissory Note in the form attached hereto in the amount of the \$40,542;
- 4. The rent charged for the one bedroom apartment at the start of occupancy will not exceed \$571 per month and include heat and water;
- 5. That tenant(s) gross household income from all sources can be no greater than five (5) times their monthly occupancy cost. The Non-Profit will be required to check the income for the prospective tenant(s) to ensure compliance with this requirement at initial occupancy ("rent up") and when any new tenant(s) are selected as ensuing vacancies occur during the twenty (20) year period following the unit completion date.
- 6. The forgivable loan will be in place for a term of 20 years starting at occupancy.

All other Terms and Conditions in the aforementioned Agreement shall remain in full force and effect.

IN WITNESS WHEREOF this Agreement has been executed by the Parties.

**THE CORPORATION OF THE CITY OF LONDON**

\_\_\_\_\_  
Joe Fontana, Mayor

\_\_\_\_\_  
Catharine Saunders, City Clerk

**HOMES UNLIMITED (LONDON) INC.**

\_\_\_\_\_  
Robert Spano, President

\_\_\_\_\_  
Carmen Sprovieri, Treasurer

We have the authority to bind the Corporation

<b>TO:</b>	<b>CHAIR AND MEMBERS COUNCIL HOUSING LEADERSHIP COMMITTEE MEETING ON April 11, 2013</b>
<b>FROM:</b>	<b>L. STEVENS DIRECTOR, MUNICIPAL HOUSING HOUSING &amp; SOCIAL SERVICES</b>
<b>SUBJECT:</b>	<b>CONVERT-TO-RENT/REHABILITATION PROGRAM AT 390 BURWELL STREET</b>

<b>RECOMMENDATION</b>
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1. That, on the recommendation of the Director of Municipal Housing, the following actions with respect to the Convert-to-Rent/Rehabilitation Program BE APPROVED:
  - a. Homes Unlimited (London) Inc. receive a municipal allocation of \$40,542.00 for one (1) unit at 390 Burwell Street; and
  - b. The recommendation be forwarded to the Community & Protective Services Committee on April 22, 2013 along with a Sources of Financing Report for the municipal allocation of \$40,542.
  
2. That, on the recommendation of the Director of Municipal Housing, and in accordance with Municipal Housing Facilities By-Law No A.-5814-11, the attached by-law BE INTRODUCED at the Municipal Council being held on April 30, 2013 to approve the Amendment to the Grant Agreement pertaining to the above-noted proposal substantially in the form of agreement appended to the aforementioned by-law and to the satisfaction of the City Solicitor, and to authorize the Mayor and the City Clerk to execute the said Amendment.

<b>PREVIOUS REPORTS PERTINENT TO THIS MATTER</b>
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**COMMUNITY AND PROTECTIVE SERVICES COMMITTEE**

- November 25, 2002 – Affordable Housing \$2M Capital Reserve Fund Conditional Allocation
- September 9, 2003 – Convert-to-Rent Operating Agreement, Authorization for Mayor and Clerk to Execute
- March 29, 2004 – Convert-to-Rent Pilot Program and Old East village BIA

**COUNCIL HOUSING LEADERSHIP COMMITTEE**

- September 13, 2005 – Convert-to-Rent Pilot Program Evaluation
- March 7, 2006 – Convert-to-Rent Program Evaluation
- April 3, 2007 – Convert-to-Rent/Rehab Proposal
- March 21, 2012 – Proposed New Convert-to-Rent / Rehabilitation Program

<b>BACKGROUND</b>
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London Community Housing Strategy

The London Community Housing Strategy (LCHS) plan, approved by Municipal Council in June 2010, represents an integrated and comprehensive approach that calls for a continued investment and action from all orders of government and from other sectors. It builds on local successes and addresses local needs in the continuum from streets to home ownership. The LCHS recommends a mix of system design, program, political advocacy, service delivery, and administrative recommendations that combine with 1,200 proposed new housing units.

The intention of the LCHS is to establish a more integrated and strategic approach that enhances our community's capacity to ensure all Londoners have a home. The LCHS also informs other community plans and services, noting that housing is integral to building healthy and sustainable communities.

### Convert-To-Rent / Rehabilitation Program

The City of London Convert-To-Rent/Rehabilitation (CTR/Rehab) Assistance Program, approved by Council in March 2006, provides financial assistance up to \$48,000 per unit, for properties with seven units or less (up to a maximum of \$250,000 per year):

1. to convert non-residential properties into affordable self-contained rental housing units;
2. for substantial rehabilitation of rental buildings that are vacant and uninhabitable;
3. rehabilitation of existing rental units and special needs modifications

The rents for units approved under the CTR/Rehab Program are set at 70% of the Canada Mortgage & Housing Corporation (CMHC) Average Market Rents established annually in October.

The CTR/Rehab Program boundaries cover a designated area to include the Old East Village Community Improvement Plan area, the downtown Community Improvement Plan area and the properties fronting on Dundas Street between these two areas. Exceptions to these geographic areas will continue to be reviewed, on a case-by-case basis, for specific properties outside the program area that meet all other criteria.

All work must be completed within 18 months of receiving notice of funding approval. The Convert-To-Rent Municipal Contribution Agreement with successful proponents must be registered on title.

### Proposals Approved Under Convert-to-Rent To-Date

Under the Convert-to-Rent/Rehabilitation Assistance program, with the added assistance of the Canada Mortgage & Housing Corporation (CMHC) Residential Rehabilitation Assistance Program (RRAP), 52 units to-date were approved by the City of London:

- 225 Dundas Street, 5 apartment units
- 614 Dundas Street East, 2 apartment units
- 658 Dundas Street East, 2 apartment units
- 874 Dundas Street East, 2 apartment units
- 773 Dundas Street East, 1 apartment unit
- 610 Dundas Street East, 1 apartment unit
- 572 Dundas Street East, 10 apartment units
- 260 Clarence Street, 6 apartment units
- 343 Richmond Street, 16 apartment units
- 392 Richmond Street, 7 apartment units

For more than 35 years, the CMHC RRAP Program assisted homeowners to make health and safety repairs to their homes. That program ended March 31, 2012.

In the absence of the CMHC RRAP program, the City of London Convert-To-Rent/Rehabilitation (CTR/Rehab) Assistance Program financial assistance was increased up to \$48,000 per unit, for properties with seven units or less (up to a maximum of \$520,000 or ten units per year).

### Proposal from Homes Unlimited at 390 Burwell Street

Homes Unlimited (London) Inc. is a non-profit corporation formed in 1972 to provide affordable rental housing primarily for families of modest income. The corporation and its sister organization Odell-Jalna Residences of London own and operate 445 affordable housing units in seven locations with a mix of townhomes and apartments. For over fifteen years, the properties have been managed by Arnsby Property Management.

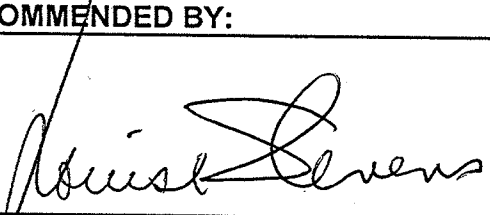
Ormah Gibson Tower located at 390 Burwell Street was funded under the Canada-Ontario Affordable Housing Program and the City of London and opened February 1, 2006. The building has ninety (90) apartment units with two (2) commercial units at the front of the building. One commercial unit is occupied by Homes Unlimited and the other commercial unit has been vacant for a number of years. The building includes one, two and three bedroom units, 12 wheelchair-accessible units, meeting/activity room, laundry room and onsite super. Units are rented to small families and single adults. Rents are set at the CMHC AMR. Homes Unlimited is proposing to convert one of the commercial units into a one-bedroom residential unit.

**FINANCIAL IMPACT**

Funding for the delivery of the Convert-to-Rent/Rehabilitation Program is drawn from the Affordable Housing Reserve Fund.

Recommendation

It is recommended that the proposal from Homes Unlimited (London) Inc. for the conversion of one unit from commercial to rental at 390 Burwell Street under the Convert-to-Rent/Rehabilitation Program be approved for a total of \$40,542.

<b>RECOMMENDED BY:</b>

<b>LOUISE STEVENS DIRECTOR OF MUNICIPAL HOUSING</b>

- cc. N. Watson, Housing Development Consultant
- D. Munteer, Solicitor
- A.L. Barbon, Manager, Financial Planning & Policy

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**Appendix A**

**Source of Financing**

2

By-law No.

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WHEREAS section 5(3) of the *Municipal Act, 2001* provides that a municipal power shall be exercised by by-law;

AND WHEREAS section 8 of the *Municipal Act, 2001* provides that a municipality has the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this or any other Act;

AND WHEREAS The Corporation of the City of London (the City) is responsible for the delivery and administration of affordable housing initiatives including affordable rental housing programs, convert-to-rent programs and other initiatives;

AND WHEREAS the Proponent has responded to the procurement process initiated by the City to undertake development activities in return for funding;

AND WHEREAS it is deemed expedient for the City to enter into an amendment to the grant agreement with the Proponent for the purpose of establishing the Proponent's obligations with respect to the Convert-to-Rent/Rehabilitation Program and the City's obligation to provide funding to the Proponent;

NOW THEREFORE the Municipal Council of The Corporation of the City of London enacts as follows:

1. An amendment to the grant agreement between the City and the Proponent for the purpose of establishing the Proponent's obligations with respect to the Convert-to-Rent/Rehabilitation Program and the City's obligation to provide funding to the Proponent be hereby approved.
2. The Mayor and the City Clerk be hereby authorized to execute the amendment to the grant agreement approved in section 1, above, substantially in the form of agreement attached to this by-law and to the satisfaction of the City Solicitor.
3. This by-law shall come into force and effect on the day it is passed.

PASSED in Open Council on \_\_\_\_\_, 2013.

Joe Fontana  
Mayor

Catharine Saunders  
City Clerk

First reading –

2

Appendix B

**AMENDMENT  
TO  
GRANT AGREEMENT  
AFFORDABLE HOUSING CAPITAL RESERVE FUND**

BETWEEN:

THE CORPORATION OF THE CITY OF LONDON  
(hereinafter called the "CITY")

- and -

HOMES UNLIMITED (LONDON) INC.  
a corporation incorporated under the laws of Ontario  
(hereinafter called the "Non-Profit")

This Agreement made the                    day of \_\_\_                    2013.

**WHEREAS:**

- A. The City and the Non-Profit entered into an agreement (the "Agreement") on March 14, 2005 wherein the Non-Profit agreed to construct 90 apartments in the City of London (the "Project").
- B. Section 11.1 indicates the City will provide to the Non-Profit a grant of \$1,895,343 City Funds as also described in Schedule "C".
- C. The parties have agreed to amend the Agreement as provided for herein:

**NOW THEREFORE**, the City and the Non-Profit agree with each other that the Agreement shall be amended as follows:

- 1. To provide for the conversion of non-residential space into a one bedroom apartment with a rent that will not exceed 80% of the Canada Mortgage Housing Corporation Average Market Rent, for a total of 91 units at 390 Burwell Street in the City of London;
- 2. An additional \$40,542 will be provided by the City as a forgivable loan to convert the non-residential unit into a one bedroom residential unit;
- 3. The Non-Profit shall sign a Promissory Note in the form attached hereto in the amount of the \$40,542;
- 4. The rent charged for the one bedroom apartment at the start of occupancy will not exceed \$571 per month and include heat and water;
- 5. That tenant(s) gross household income from all sources can be no greater than five (5) times their monthly occupancy cost. The Non-Profit will be required to check the income for the prospective tenant(s) to ensure compliance with this requirement at initial occupancy ("rent up") and when any new tenant(s) are selected as ensuing vacancies occur during the twenty (20) year period following the unit completion date.
- 6. The forgivable loan will be in place for a term of 20 years starting at occupancy.

All other Terms and Conditions in the aforementioned Agreement shall remain in full force and effect.



②

IN WITNESS WHEREOF this Agreement has been executed by the Parties.

**THE CORPORATION OF THE CITY OF LONDON**

\_\_\_\_\_  
Joe Fontana, Mayor

\_\_\_\_\_  
Catharine Saunders, City Clerk

**HOMES UNLIMITED (LONDON) INC.**

\_\_\_\_\_  
Robert Spano, President

\_\_\_\_\_  
Carmen Sprovieri, Treasurer

We have the authority to bind the Corporation

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Appendix C

PROMISSORY NOTE

City of London Convert-To-Rent / Rehabilitation Assistance Program

LOAN AMOUNT	AMORTIZATION PERIOD	NON-PROFIT
\$40,542	20 Years	Homes Unlimited (London)

The forgivable loan amount of forty thousand, five hundred & forty two dollars (\$40,542) shall, if the Non-Profit fails to comply with the terms of the application for loan, become due and payable to The Corporation of the City of London on demand.

This note is made in accordance with the terms of the loan dated on \_\_\_\_\_ 2013 for the premises described as unit 1 at 390 Burwell Street, London

It is understood that if the said premises are sold without the consent of the City of London or if there is any other breach of the terms of loan agreement the whole balance shall become due and payable as stipulated above.

The Non-Profit hereby confirms that we are the owner(s) of the said property.

\_\_\_\_\_  
Robert Spano, President

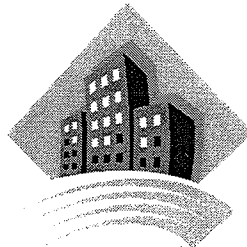
\_\_\_\_\_  
Carmen Sprovieri, Treasurer

\_\_\_\_\_ day of \_\_\_\_\_ 2013

We have the authority to bind the Corporation.

# Ambassador Housing Leadership Program

Presentation to  
Council Housing Leadership Committee  
April 11, 2013



## INTRODUCTION

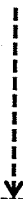
- Councillor Sandy White
- Councillor Joe Swan

# IDEA

- 14 Wards
- Target = 3-5 units
- Goal = 12 months – 75 units
- Each member commits to helping at least 5 families a year into affordable housing

## Role of City Councillor

ENGAGE	Owners in your ward tell the story
IDENTIFY	Number of units available / timeline
CONNECT	City staff with potential site
OCCUPY	City / Owner / Tenant Agreement



Report quarterly to Council Housing Leadership Committee

3

***ACTION***

??

**Housing Supplement Program**  
presentation to  
Council Housing Leadership Committee  
April 11, 2013

Expression of Interest  
(soon to be released)

③

The London Community Housing Strategy (LCHS) and the Community Plan on Homelessness, have established a goal of 1,200 new affordable housing units.

In order to achieve this goal, Municipal Council has approved a "toolbox" of approaches to achieve this target. One such approach is the **Housing Supplement Program**.

It is anticipated that up to two hundred (200) units will be created through the **Housing Supplement Program** for up to six (6) years.

A **Housing Supplement Program** will provide a fixed subsidy of up to \$200 per month to eligible and selected landlords to reduce the effective market rent of the unit in order to meet the affordability needs of prospective or sitting tenants.

There are approximately 2,100 households on the waiting list for rent-geared-to-income-housing in London and Middlesex. Many of these households are paying more than 50% of their income on rent, which is creating hardship and increasing their risk of homelessness.

There are many households *not* on waiting list but in need of housing that is within their means to pay. Market Rental is a key part of our LCHS.

The **Housing Supplement Program** is not intended to adjust rental rates but rather take existing rates that are within reasonable average market range and make them available to a broader population of tenants.

③

Up to one hundred and fifty (150) tenant households will participate in the **Housing Supplement Program**.

Tenants will be low-income households on or eligible to be on the social housing waiting list.

Both adult households with dependents and without dependents will be eligible.

In-situ will be considered (tenants already residing in an eligible unit), provided the tenant household meets certain income and eligibility criteria.

*Participating landlords of in-situ tenants may consider providing additional units within the program, but those units must be vacant or similarly occupied by in-situ tenants meeting the target tenant criteria.*

**Targeted landlords are those:**

- with vacant units in the City of London and in Middlesex County;
- who are willing to make rental units available to the Housing Division;
- whose units are modest in terms of size and amenities based on household needs and community norms;
- whose units must meet applicable minimum health and safety standards;
- monthly rent (comprising payment for fully-serviced accommodation supplied with heat, water, hot water, stove and refrigerator);
- whose rents shall not exceed the average market rent for the City of London by unit size, adjusted annually for the duration of the program.
- Adjustments will be made where units are not fully serviced.

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**Tenants will:**

- Pay the contractual rent portion of the agreed to rent structure (market rent less supplement).
- Sign leases or rental agreements with participating landlords
- Remain eligible to be on the City of London centralized waiting list for rent-gearred-to-income housing
- Confirm their income annually or as determined by the Housing Division
- Agree to provide information to the Housing Division that is required for Program evaluation

\*Source: CMHC's 2012 RMS Report

Average market rent\* for  
City of London

Bachelor	\$581
One-bedroom	\$754
Two-bedroom	\$932



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CANADA MORTGAGE AND HOUSING CORPORATION

RELEASE

FOR IMMEDIATE RELEASE

## MARCH 2013 HOUSING STARTS IN LONDON

Toronto, April 9, 2013 - Housing starts in the London Census Metropolitan Area (CMA) were trending at 1,617 units in March, according to Canada Mortgage and Housing Corporation (CMHC). The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)<sup>1</sup> of housing starts.

"Starts continued to trend lower through March although both townhome and apartment starts were stronger than they were through the first quarter of 2012," said Alexander Bonnyman, CMHC's Senior Market Analyst for London. "A slower start to the year was expected, however, demographic factors continue to support starts activity for higher-density forms of housing."

CMHC uses the trend measure as a complement to the monthly SAAR of housing starts to account for considerable swings in monthly estimates and obtain a more complete picture of the state of the housing market. In some situations, analysing only SAAR data can be misleading in some markets, as they are largely driven by the multiples segment of the markets which can be quite variable from one month to the next. The multiples segment includes apartments, rows and semi-detached homes.

The standalone monthly SAAR was 1,074 units in March, down from 1,180 in February.

Preliminary Housing Starts data is also available in English and French at the following link:  
[Preliminary Housing Starts Tables](#)

As Canada's national housing agency, CMHC draws on more than 65 years of experience to help Canadians access a variety of quality, environmentally sustainable and affordable housing solutions. CMHC also provides reliable, impartial and up-to-date housing market reports, analysis and knowledge to support and assist consumers and the housing industry in making informed decisions.

Follow CMHC on Twitter [@CMHC\\_ca](#)

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<sup>1</sup> All starts figures in this release, other than actual starts and the trend estimate, are seasonally adjusted annual rates (SAAR) — that is, monthly figures adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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**Information on this release:**

**Market Analysis Contact:**

Alexander Bonnyman  
416-250-2710  
[abonnyma@cmhc.ca](mailto:abonnyma@cmhc.ca)

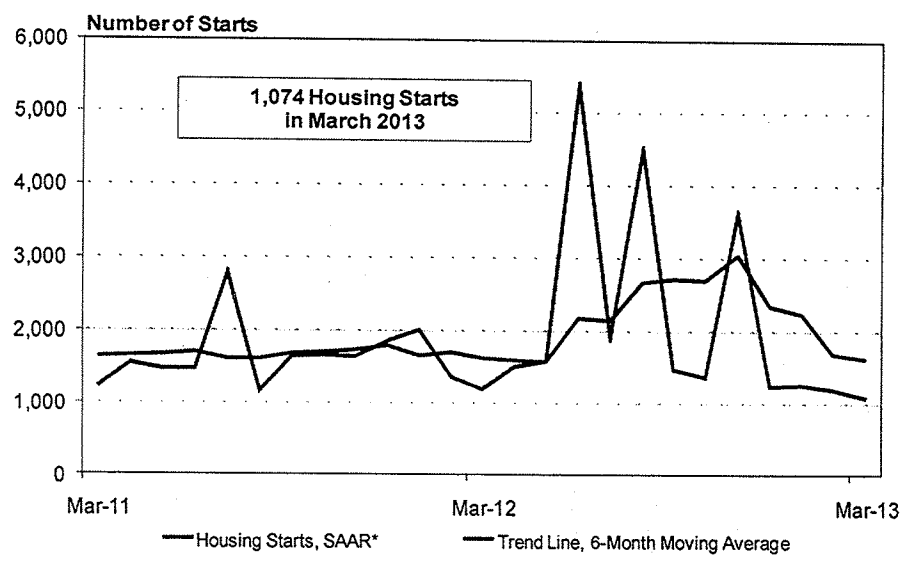
**Media Contact:**

Beth Bailey  
416-218-3355  
[bbailey@cmhc.ca](mailto:bbailey@cmhc.ca)

Additional data is available upon request.

(Ce document existe également en français)

**London CMA Housing Starts**



\*SAAR: Seasonally Adjusted Annual Rate

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<b>Preliminary Housing Start Data</b>		
<b>March / 2012-2013</b>		
<b>London, CMA<sup>1</sup></b>	<b>March 2012</b>	<b>March 2013</b>
Actual		
March - Single-Detached	74	56
March - Multiples	0	14
March - Total	74	70
Jan to Mar - Single-Detached	227	149
Jan to Mar - Multiples	30	64
Jan to Mar - Total	257	213
	<b>February 2013</b>	<b>March 2013</b>
SAAR <sup>2</sup>		
Total	1,180	1,074

Source: CMHC

<sup>1</sup> Census Metropolitan Area

<sup>2</sup> Seasonally Adjusted at Annual Rates

Detailed data available upon request.

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London Preliminary Actual Housing Start Data by Type										
March / 2012-2013										
London, CMA <sup>1</sup>	Single		Semi		Row		Apt		Total	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
<b>Sub-markets</b>										
City of London	53	43	-	-	-	6	-	5	53	54
City of St. Thomas	7	9	-	-	-	-	-	3	7	12
Rest of CMA	14	4	-	-	-	-	-	-	14	4
Central Elgin	1	-	-	-	-	-	-	-	1	-
Southwold Township	-	-	-	-	-	-	-	-	-	-
Strathroy-Caradoc Township	7	1	-	-	-	-	-	-	7	1
Thames Centre	1	1	-	-	-	-	-	-	1	1
Middlesex Centre Township	5	2	-	-	-	-	-	-	5	2
<b>Total London CMA Starts</b>	<b>74</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>8</b>	<b>74</b>	<b>70</b>

London Preliminary Actual Housing Start Data by Type										
Year to Date / 2012-2013										
London, CMA <sup>1</sup>	Single		Semi		Row		Apt		Total	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
<b>Sub-markets</b>										
City of London	171	107	-	-	20	28	-	29	191	164
City of St. Thomas	23	22	10	4	-	-	-	3	33	29
Rest of CMA	33	20	-	-	-	-	-	-	33	20
Central Elgin	3	3	-	-	-	-	-	-	3	3
Southwold Township	1	-	-	-	-	-	-	-	1	-
Strathroy-Caradoc Township	10	7	-	-	-	-	-	-	10	7
Thames Centre	6	1	-	-	-	-	-	-	6	1
Middlesex Centre Township	13	9	-	-	-	-	-	-	13	9
<b>Total London CMA Starts</b>	<b>227</b>	<b>149</b>	<b>10</b>	<b>4</b>	<b>20</b>	<b>28</b>	<b>0</b>	<b>32</b>	<b>257</b>	<b>213</b>

<sup>1</sup>Census Metropolitan Area

Annual London Actual Housing Start Data												
London, CMA <sup>1</sup>	2001	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013 (ytd)
Single-Detached	1,317	1,893	2,336	2,063	2,090	1,983	1,369	1,056	1,461	1,176	1,234	149
Multiples	290	1,134	742	1,004	1,584	1,158	1,016	1,112	618	572	1,006	64
<b>Total</b>	<b>1,713</b>	<b>2,604</b>	<b>3,027</b>	<b>3,078</b>	<b>3,067</b>	<b>3,674</b>	<b>3,141</b>	<b>2,385</b>	<b>2,168</b>	<b>2,079</b>	<b>1,748</b>	<b>213</b>

<sup>1</sup>Census Metropolitan Area