



**CITY OF HAMILTON**

**COMMUNITY SERVICES DEPARTMENT**  
**Housing Services Division**

<b>TO:</b> Chair and Members Emergency & Community Services Committee	<b>WARD(S) AFFECTED:</b> CITY WIDE
<b>COMMITTEE DATE:</b> February 13, 2012	
<b>SUBJECT/REPORT NO:</b> Investment in Affordable Housing for Ontario (CS11079(b)) (City Wide)	
<b>SUBMITTED BY:</b> Joe-Anne Priel General Manager Community Services Department	<b>PREPARED BY:</b> David Brodati 905-546-2424 ext. 6159 Ron Wilson 905-546-2424 ext. 2754 Gillian Hendry 905-546-2424 ext. 4818
<b>SIGNATURE:</b>	

**RECOMMENDATION:**

- (a) That the Program Delivery and Fiscal Plan for the Investment in Affordable Housing for Ontario Program, attached as Appendices A and B to Report CS11079(b) be approved and forwarded to the Ministry of Municipal Affairs and Housing; and,
- (b) That the General Manager of the Community Services Department or her designate be authorized to make future amendments to the Program Delivery and Fiscal Plan as necessary to account for and reflect changing socio-economic, housing market and housing needs.

**EXECUTIVE SUMMARY**

On November 8, 2011, the Province of Ontario and the Federal government announced the Investment in Affordable Housing for Ontario Program (IAH) that will provide \$480.6 million in federal and provincial funding province-wide for the creation and repair of

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affordable housing. Hamilton will receive a funding commitment or notional allocation of \$16.8 million over four years to March 31, 2015.

The IAH Program rules and requirements are largely the same as under the previous Canada-Ontario Affordable Housing Program (COAHP). The IAH allows flexibility in determining how the overall funding commitment should be split between the following program components:

- Capital funding of up to \$150,000 per unit for the creation of affordable rental housing
- Homeownership through down payment assistance
- Rent supplements and housing allowances for existing rental units
- Assistance of \$25,000 per unit to renovate existing housing through Ontario Renovates to replace the federal Residential Rehabilitation Assistance Program (RRAP). Financial assistance to create secondary suites in existing single family homes is included in this component.

Based on input from a variety of stakeholders and a review of research and data, including an environmental scan of the Hamilton housing market and community need, the following are the recommended funding allocations:

5 year housing allowances assisting 450 households	\$5,400,000
Ontario Renovates (formerly RRAP) assisting 265 households	\$4,500,000
New rental construction assisting 36 households	\$5,400,000
Homeownership down payment assisting 40 households	\$731,233
Program administration at 5% of allocation	\$843,749
<b>Total</b>	<b>\$16,874,982</b>

The recommended option is outlined in Appendices A and B to Report CS11079(b) - Program Delivery and Fiscal Plan (Sections 1, 2, and 3).

While federal and provincial investment in affordable housing is timely and welcome, the amount of IAH funding allocated to Hamilton falls short of the true need. In the previous five years, Hamilton received approximately \$66 million in federal-provincial funding for equivalent programs. In comparison, under the four year IAH Program to March 31, 2015, Hamilton will receive \$16.8 million.

***Alternatives for Consideration – See Page 7***

**FINANCIAL / STAFFING / LEGAL IMPLICATIONS**

**Financial:**

Hamilton's funding commitment from the Province under the IAH program is as follows:

April 1, 2012 – March 31, 2013	<b>\$ 6,924,937</b>
April 1, 2013 – March 31, 2014	<b>\$ 6,937,333</b>
April 1, 2014 – March 31, 2015	<b><u>\$ 3,012,712</u></b>
Total	<b>\$16,874,982</b>

The following outlines the recommended allocations within the four IAH program streams:

5 year housing allowances assisting 450 households	\$5,400,000
Ontario Renovates (formerly RRAP) assisting 265 households	\$4,500,000
New rental construction assisting 36 households	\$5,400,000
Homeownership down payment assisting 40 households	\$731,233
Program administration at 5% of notional allocation	\$843,749
<b>Total</b>	<b>\$16,874,982</b>

**Staffing:**

There will be no levy impact for staff to administer the IAH program. In Hamilton, \$843,749 (5%) may be used for program administration and staffing costs. An additional \$100,000 for program administration was provided to the City upon execution of the IAH Administration Agreement, for a total of \$943,749.

**Legal:**

To ensure that the City complies with the terms of the Administration Agreement, Legal Services will be involved in the review and drafting of any ancillary agreements. Legal Services staff will also ensure that the security requirements, as required from the project proponents are fulfilled to protect the interests of the City, in accordance with the Administration Agreement.

**HISTORICAL BACKGROUND**

In August 2011, the Province released information on the IAH program as well as municipal notional funding allocations under the program.

On September 9, 2011, staff brought Report CS11079 – Investment in Affordable Housing for Ontario to the Emergency and Community Services Committee. The report addressed the fact that while the \$16.8 million funding investment in Hamilton over four

years is welcome, it falls significantly short of what is needed in our community. In the previous five years, Hamilton received approximately \$66 million in federal-provincial funding for equivalent programs. Prior to the introduction of the IAH Program, the City received \$1,475,000 in annual funding for the Residential Rehabilitation Assistance Program (RRAP). Effective April 1, 2012, RRAP is no longer a separate program funded directly by the Canada Mortgage and Housing Corporation. Instead, RRAP has been rebranded Ontario Renovates and is now a component of the IAH Program and notional funding envelope.

In recognition that the cost of adequately addressing affordable housing needs in our community cannot be borne by the municipal tax base alone, Hamilton City Council has advocated to the federal and provincial government on a regular basis for sufficient funding. While federal and provincial investment in affordable housing in Hamilton is welcome, the amount of IAH funding allocated to Hamilton falls well short of what is needed. The following illustrates the magnitude of need in our community as compared to what may be delivered under Hamilton's IAH funding allocation:

- Hamilton's new Urban Official Plan identifies a need for **629** new residential rental units **annually** to meet projected growth – 377 of which should be affordable to low and moderate income households. If all the IAH funding were dedicated to new rental housing production, approximately **113** units would be produced over the 4 year life of the program.
- There are **5,590** households on the waitlist for social housing in Hamilton. Furthermore, considering that **12,650** renter households are paying more than 50% of their income on rent (2006 Census), Hamilton's new Urban Official Plan identifies a target of **1,265** rent supplements/housing allowances **annually** over a ten year period. If all the IAH funding were dedicated to a housing allowance initiative at \$200/month for a ten year period, approximately **700** households would receive assistance.
- There are **11,278** dwelling units in need of major repair in Hamilton (2006 Census). If all the IAH funding were dedicated to a housing renovation program that replaces the successful Residential Rehabilitation Assistance Program in Hamilton at \$25,000/unit, **675** dwelling units would receive assistance.

In order to deliver the IAH program in Hamilton, the City must enter into an Administration Agreement with the Province. On November 23, 2011, Emergency and Community Services Committee approved the execution of the Administration Agreement (Report CS11079(a) - Investment in Affordable Housing for Ontario).

## **POLICY IMPLICATIONS**

There are no policy implications for Report CS11079(b).

## **RELEVANT CONSULTATION**

Housing Services Division staff consulted with the following stakeholder groups regarding the weighting of the four program components:

- Planning Group for the Housing and Homelessness Action Plan
- Affordable Housing Flagship
- Tenant Advisory Committee, and
- Community Consultation Committee on Social Housing.

There was agreement by all of the above stakeholder groups that the top two priority components are:

1. Rent Supplements and Housing Allowances (focus on Housing Allowances)
2. Ontario Renovates (former RRAP)

There was less agreement on the ranking of the remaining two components. However, generally, stakeholders were comfortable with the third and fourth priorities as follows:

3. New rental construction
4. Homeownership down payment assistance

## **ANALYSIS / RATIONALE FOR RECOMMENDATION**

The IAH Program allows flexibility in determining how the overall Federal/Provincial funding commitment or notional allocation should be split between the following program components:

- Capital funding of up to \$150,000 per unit for the creation of affordable rental housing;
- Homeownership through down payment assistance;
- Rent supplements and housing allowances for existing rental units; and,
- Assistance of \$25,000 per unit to renovate existing housing through Ontario Renovates that replaces the federal Residential Rehabilitation Assistance

Program (RRAP). Financial assistance to create secondary suites in existing single family homes is included in this component.

Community input supports the recommendation that there be a significant investment in housing allowances and the renovation of existing houses (Ontario Renovates) because the two components:

- Involve relatively low program funding investment on a cost per household basis;
- Provide assistance to those citizens most in need;
- Leverage Hamilton's higher vacancy rates and relatively affordable rents; and,
- Hamilton has older housing stock in need of repair.

### **Housing Allowance Program**

Hamilton's Housing Allowance Program offers a flat rate reduction of \$200 per month on the rent that eligible households pay in private market rental housing. The Rent Supplement Program provides a rent geared to income subsidy to bridge the gap between what a household can afford and the actual market rent without paying more than 30% of their income on rent. The subsidy varies based on the income of each household.

A Housing Allowance rather than a Rent Supplement is seen as preferable for the IAH Program because it is less expensive per household (i.e. the assistance per household is a flat rate of \$200 per month as opposed to rent geared to income assistance under Rent Supplements at an average of approximately \$500 per month) and more households will benefit from the assistance. There are approximately 450 households that currently receive Housing Allowances that are scheduled to terminate in 2013. These households are also on the waitlist for social housing. The five year extension would allow more time for the existing households to obtain social housing and free up the funding for new households.

Although the IAH Program ends March 31, 2015, municipalities are able to commit housing allowance funding up to 2023.

### **Ontario Renovates**

Ontario Renovates is a re-branding of the federal RRAP that the City has been delivering for approximately 40 years. RRAP provides forgivable loans to lower income homeowners to rehabilitate existing homeownership units and to landlords to rehabilitate existing multi-residential rental units. \$1.5 million was allocated to the City annually for RRAP by the federal government for each of the last six years including the 2011-2012 fiscal year.

It is recommended that the RRAP annual allocation of \$1.5 million be continued under IAH for the three year period totalling \$4.5 million. The existing housing stock plays an important role in the Hamilton housing market. Hamilton's housing stock is ageing and little new purpose built rental housing is being created.

### **New Rental Housing Construction**

On a per unit basis, this is the most expensive component of IAH. Capital subsidy of up to \$150,000 is available to build new rental housing. Rents must be at or below 80% of the average market rent for Hamilton. Given land, construction and ancillary costs in the Hamilton market, it is likely that the full \$150,000 per unit capital subsidy would be required to ensure the financial feasibility of projects, particularly if rents are to be set below 80% of average market rent.

There was strong, although not unanimous, feeling in the community that new rental housing construction should form a component of the IAH funding. It is therefore recommended that \$5.4 million be allocated to the construction of new rental housing which would create 36 units. While an expensive option, and only producing 36 units, it is important to have an element of new rental housing supply given the ageing of the existing rental stock and the lack of private market construction of rental housing, affordable or otherwise.

### **Homeownership Down Payment Assistance**

Eligible renters who qualify for homeownership but who are having difficulty saving for a down payment could qualify for a forgivable loan of up to 10% of the purchase price of a house that costs no more than the average resale price in Hamilton.

There was very strong demand for the COAHP Homeownership Component and there is a waitlist of 37 prospective applicants for down payment assistance.

A homeownership down payment assistance program does not target households with the very lowest of incomes. Households that rely on social assistance are most often unable to save for a down payment or afford mortgage and utility costs because they must spend their social assistance payments on rent and basic needs such as food. However, staff and community stakeholders feel it is important to include a homeownership component for low to moderate income households because homeownership helps to create wealth and can assist people to move through the housing continuum. Renters entering homeownership vacate rental units that then become available on the market.

**ALTERNATIVES FOR CONSIDERATION:**

A second option is attached as Appendices C and D to Report CS11079(b). The alternate plan is essentially the same as the recommended option with two exceptions:

- There is no new rental construction component; and,
- The Housing Allowance component is for ten years rather than five years.

There has been considerable feedback through community engagement activities for the Housing and Homelessness Action Plan in favour of Housing Allowances as an effective approach to address the need for affordable housing. In order to be eligible for Housing Allowances, households must be on the waitlist for social housing. Housing Allowances are a stop gap until they are placed in social housing and receive full rent geared to income assistance. Given the long wait time to be placed in social housing (can be many years depending on the social housing buildings and units clients apply for), extending Housing Allowances up to 10 years (instead of up to 5 years in the recommended option) for existing clients will further guarantee that they have some form of stop gap assistance until they are placed in social housing. Extending the time period from 5 to 10 years may also allow for new clients to receive assistance for the remaining years if existing clients are placed in social housing before the 10 year period expires,

**Financial:**

The second option outlines the following funding allocation within the four IAH program streams:

10 year housing allowances assisting 450 households	\$10,800,000
Ontario Renovates (formerly RRAP) assisting 265 households	\$4,500,000
New rental construction	\$0
Homeownership down payment assisting 40 households	\$731,233
Program administration at 5% of notional allocation	\$843,749
<b>Total:</b>	<b>\$16,874,982</b>

**Staffing:**

Staffing implications are the same as the recommended option.

**Legal:**

Legal implications are the same as the recommended option.



**CORPORATE STRATEGIC PLAN (Linkage to Desired End Results)**

Focus Areas: 1. Skilled, Innovative and Respectful Organization, 2. Financial Sustainability, 3. Intergovernmental Relationships, 4. Growing Our Economy, 5. Social Development, 6. Environmental Stewardship, 7. Healthy Community

***Intergovernmental Relationships***

- ◆ Acquire greater share of Provincial and Federal grants (including those that meet specific needs)

***Social Development***

- ◆ Everyone has a home they can afford that is well maintained and safe

**APPENDICES / SCHEDULES**

Appendix A to Report CS11079(b) – Program Delivery and Fiscal Plan (Section 1)

Appendix B to Report CS11079(b) – Program Delivery and Fiscal Plan (Sections 2 &3)

Appendix C to Report CS11079(b) – Program Delivery and Fiscal Plan (Section 1)

Appendix D to Report CS11079(b) – Program Delivery and Fiscal Plan (Sections 2 &3)

## **Investment in Affordable Housing for Ontario**

### **Program Delivery & Fiscal Plan – Section 1 For the City of Hamilton**

#### **1. Proposed Plan**

The City of Hamilton in collaboration with community stakeholders is developing a Housing and Homelessness Action Plan that will fulfill the Provincial requirement for a 10 year local housing plan as directed by the Long-Term Affordable Housing Strategy.

Phase 1 of Hamilton's Housing & Homelessness Action Plan will be brought to City Council for endorsement in June 2012. Phase 1 of the Action Plan will be the strategic plan phase, encompassing a vision, values and principles, key issues that need to be addressed, broad strategies and outcomes. Phase 2 anticipated to be brought to City Council by the end of 2012 will include an implementation strategy involving more detailed actions, targets, measurements, responsibilities and costing.

The planning necessary to strategically utilize funding programs such as IAH to address housing and homelessness issues in Hamilton is part of the rigorous planning and community engagement process being undertaken in the development of Hamilton's Housing & Homelessness Action Plan. Although the Provincial deadline for the IAH Program Delivery & Fiscal Plan (PDFP) is well ahead of the timeline for completion of Hamilton's Action Plan; some of the planning and need assessment work already undertaken as part of the Action Plan, including community consultation on the IAH was used to inform the PDFP.

#### **1) Current Housing Need in Hamilton**

A series of background reports have been produced to inform Hamilton's Housing & Homelessness Action Plan. This report is an environmental scan of housing and homelessness in Hamilton and contains much data on housing need. The report is available on the City's web site at [www.hamilton.ca/HousingActionPlan](http://www.hamilton.ca/HousingActionPlan)

The following are some of the key housing need indicators in Hamilton contained in the above referenced report:

- 18.1% of people live below the Low Income Cut-off (2006 Census)
- 9.7% of people receive social Assistance (based on December 2010 OW & ODSP data)
- 20.6% of renter households and 6.7% of owner households pay more than 50% of their income on shelter (2006 Census)
- 10.4% of renter households and 4.6% of owner households were in core housing need (2006 Census)

- As of November 2011, 5,759 households are on the waitlist for social housing (City of Hamilton, Access to Housing data)
- In 2010 , 3,780 individuals stayed in an emergency shelter (non VAW) (City of Hamilton HIFIS 2011)
- 1,296 individuals/women accessed a Violence Against Women shelter in 2009/10 (MCSS)

## 2) How IAH will be used to address affordability and issues in Hamilton.

Allocation of funding to Hamilton under the IAH program represents a significant decline in federal and provincial investment in Hamilton. While Hamilton’s notional allocation of \$16.8 million over the 4 year program is appreciated, it pales in comparison to the \$66 million received by Hamilton over the previous 5 years under the same program streams that are now bundled in IAH.

Therefore, given that the IAH allocation to Hamilton is not sufficient to address housing need in our community, and given the timing of the IAH program ahead of the completion of Hamilton’s Housing & Homelessness Action Plan, the City is treating IAH as a maintenance program, essentially extending existing commitments and historical allocations within the program streams except for new rental construction.

## 3) Selected IAH program components.

Hamilton’s PDFP is summarized below:

<b>5 year</b> housing allowances (450 households)	\$5,400,000
Ontario Renovates (265 households)	\$4,500,000
New rental construction (36 households)	\$5,400,000
Homeownership down payment (40 households)	\$731,233
Program administration @ 5% of notional allocation:	\$843,749
<b>Total:</b>	<b>\$16,874,982</b>

Hamilton is focusing on housing allowances and Ontario Renovates because these program streams:

- Target most in need;
- Take advantage of opportunities presented by the Hamilton housing market in terms of higher vacancy rates (4.2% in 2010), relatively affordable rents (\$720 AMR in 2010) and older housing stock in need of repair (12.5% of rental units in need of major repair); and
- Involve relatively low program funding investment on a cost/household basis.

## **Housing Allowances**

Housing allowances are preferable to rent supplements for the IAH program because given the shallower subsidy, more households can receive assistance. Also there are approximately 450 existing housing allowance clients in the current program in Hamilton and their funding is scheduled to terminate in 2013. These clients are also on the waitlist for social housing. A five year extension of housing allowances would provide these households enough time to be offered a social housing unit. Given the overall limited amount of IAH funding, staff are recommending targeting the housing allowances to existing clients to extend their subsidy, rather than to new clients.

## **Ontario Renovates**

Hamilton has been delivering the RRAP program for 40 years. The City has been allocated \$1.5 million annually for RRAP by the federal government each of the last six years.

Under Hamilton's PDFP, the RRAP annual allocation of \$1.5 million will continue as Ontario Renovates for the three year period, totaling \$4.5 million. This is in recognition of the important role the existing housing stock plays in the Hamilton housing market. Hamilton's housing stock is ageing and little new purpose built rental housing is being created.

## **New Rental Housing Construction**

On a per unit basis, this is the most expensive program stream under IAH. Given land, construction and ancillary costs in the Hamilton market, it is likely that the full \$150,000 per unit capital subsidy would be required to ensure the financial feasibility of projects, particularly if rents are to be set below 80% of average market rent.

The PDFP will have funding of \$5.4 million for new rental construction, which would create 36 units of new rental housing. While an expensive option and while only producing 36 units, the City feels it is important to have some element of new rental housing supply as part of IAH, particularly given the ageing of the existing rental stock and the lack of private market construction of rental housing, affordable or otherwise.

## **Homeownership Down Payment Assistance**

There was very strong demand for the Canada-Ontario Affordable Housing homeownership component in Hamilton and a waitlist of 37 prospective applicants exists for down payment assistance.

While not targeting the most in need, the City feels it is important to include a homeownership component homeownership helps create wealth and access to homeownership can assist people to move through the housing continuum. Renters entering homeownership vacate rental units that then become available on the market.

**4) Whether or not the program components will be stacked to deepen affordability.**

Given that housing allowances will be used to extend commitments to existing housing allowance clients whose subsidy will be ending, no stacking of program components will occur.

**5) Expected Results**

**Housing Allowances**

Under IAH in Hamilton, 450 existing housing allowance clients will continue to receive subsidy for an additional 5 years until 2018. These clients are on the waitlist for social housing and it is anticipated that 90% (400) of these clients will be housed in social housing by the end of the 5 year housing allowance stream of IAH. However, this will not decrease the size of the waitlist in Hamilton because in 2010, 3,028 new chronological applicants were added to the waitlist while only 666 were housed from the waitlist. This is reflected in the growth of the waitlist from December 2009 to December 2011 by about 13%. We expect this trend to continue forward, so at best the impact of the IAH housing allowance program in Hamilton will be a slight slowing of the rate of increase to the social housing waitlist.

**Ontario Renovates**

There are 11,278 dwelling units in need of major repair in Hamilton (2006 Census). Based on the average RRAP loan amount of \$17,000 per unit over the previous 5 years, it is anticipated that 265 households or only 2.3% of units in need of major repair will be assisted.

**New Rental Housing Construction**

Given land, construction and ancillary costs in the Hamilton market, it is likely that the full \$150,000 per unit capital subsidy would be required to ensure the financial feasibility of projects. As such, based on an allocation of \$5.4 million to this program component, 36 new units will be created for moderate income households.

Hamilton's new Urban Official Plan identifies a need for 629 new residential rental units **annually** to meet projected growth – 377 of which should be affordable to low and moderate income households. However, given that no new purpose built rental housing is occurring in Hamilton without some form of government assistance and given previous trends in rental housing demolition and condominium conversions, the addition of 36 new rental units to the housing stock will make virtually no impact to the overall supply and will not significantly assist Hamilton in meeting its annual supply target.

## **Homeownership**

Based on an average loan amount of \$18,000 under the previous COAHP homeownership assistance program, 40 households will receive assistance.

## Program Delivery and Fiscal Plan (PDFP)

### Instructions for completing the Program Delivery and Fiscal Plan (PDFP):

The PDFP is comprised of three sections:

- 1) Proposed Plan
- 2) Planned Financial Commitments
- 3) Projected Take-Up

. Please fill out the **highlighted cells** in each section completely, where applicable

. The PDFP outlines each Service Manager's (SM) planned financial commitments and projected take-up for their IAH annual notional allocations for Years 2 to 4

. SMs may select which program components they will deliver from the list provided in the charts below

. PDFPs must be Council-approved and requires ministry approval

. **The PDFP is due no later than February 28, 2012.**

. PDFPs are required to be updated on a quarterly basis with progress to date. SMs are required to update the "Year 2 Update" tab as well as capture any changes in the other tabs.

. PDFP quarterly updates do not require Council approval

<b>Service Manager /DSSAB</b>	City of Hamilton
<b>SM / DSSAB Contact Name</b>	Gillian Hendry
<b>Date of Council Approval</b>	
<b>Date Submitted to MMAH</b>	

## **1. Proposed Plan**

**Briefly describe how you intend to use your IAH allocation to address the housing needs of your communities. The proposed plan should cover the following issues:**

- 1) Current housing needs in your communities
- 2) How IAH funding will be used to address issues and affordability in your local housing market
- 3) Selected IAH program components: Rental Housing, Homeownership, Ontario Renovates, Rent Supplement, Housing Allowance - and reasons for their selection
- 4) Whether or not IAH program components will be stacked to deepen affordability and improve access to households in need
- 5) Expected results

**The proposed plan is intended to be a summary of the details outlined in the charts below and should be no longer than two pages. The proposed plan may be submitted as a Word document.**



## 2. Planned Financial Commitments

Complete the following tables to indicate how much of your annual allocation you plan to commit to each program component in each year and each quarter of the IAH program. "Commit" is defined as the SM entering into a funding agreement with a proponent, client, or landlord. Funding agreements are specific to each program component:

- . Rental - Contribution Agreement
- . Homeownership - Agreement of Purchase and Sale, Confirmation of purchaser and unit eligibility
- . Ontario Renovates - Project Information Form, Confirmation of Security, Letter of Agreement or Funding Agreement, as required
- . Rent Supplement - Landlord Agreements, Agreements with delivery agencies if applicable
- . Housing Allowance - Client Applications, Agreements with delivery agencies if applicable

Enter the full amount of the IAH funding to be committed in the year in which you plan to make the commitment (i.e. to sign the appropriate funding agreement).

Enter the amount to be used as administration fees for each year. Administration fees cannot exceed 5% of your total three-year funding allocation. No administration fees are to be included for Year 1 (2011-12), as all SMs will be provided with a \$100,000 administration fee for this year.

If you received approval to bring forward funds in Year 1, please include the approved funding in the column for Year 1 for each applicable program component.

Please provide your best estimate when completing the highlighted sections.

### PLANNED FINANCIAL COMMITMENTS BY YEAR

Program Component	Planned Financial Commitment - \$s				TOTAL
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Enter your total SM allocation for each fiscal year (a)	309,410	6,615,527	6,937,333	3,012,712	16,874,982
Rental Housing	0	0	5,400,000	0	5,400,000
Homeownership	0	731,233	0	0	731,233
Northern Repair	0	N/A	N/A	N/A	0
Rent Supplement	0	0	0	0	0
Housing Allowance	0	4,320,000	0	1,080,000	5,400,000
Ontario Renovates	N/A	1,535,895	1,284,363	1,679,742	4,500,000
SM Administration Fees	309,410	28,399	252,970	252,970	843,749
<b>TOTAL (b)</b>	<b>309,410</b>	<b>6,615,527</b>	<b>6,937,333</b>	<b>3,012,712</b>	<b>16,874,982</b>
Variance (a-b)	0	0	0	0	0
SM Administration Fees Flat	100,000				

## 2. Planned Financial Commitments

### PLANNED FINANCIAL COMMITMENTS BY QUARTER

Enter the full amount of IAH funding to be committed in the quarter in which you plan to make the commitment (i.e. to sign the appropriate funding agreement.) A quarterly plan is required for each fiscal year.

Please provide your best estimate when completing the highlighted sections.

#### Year 2 - 2012-13 Quarterly Plan

Program Component	Planned Financial Commitment - \$s				TOTAL
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
	(a) Enter your total SM allocation for Year 2 (2012-13) in cell G43 to the right →				
Rental Housing	0	0	0	0	0
Homeownership	360,000	371,233	0	0	731,233
Rent Supplement	0	0	0	0	0
Housing Allowance	4,320,000	0	0	0	4,320,000
Ontario Renovates	500,000	500,000	535,895	0	1,535,895
SM Administration Fees	7,100	7,100	7,100	7,099	28,399
<b>TOTAL (b)</b>	<b>5,187,100</b>	<b>878,333</b>	<b>542,995</b>	<b>7,099</b>	<b>6,615,527</b>
Variance (a-b)					0

#### Year 3 - 2013 - 14 Quarterly Plan

Program Component	Planned Financial Commitment - \$s				TOTAL
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
	(a) Enter your total SM allocation for Year 3 (2013-14) in cell G56 to the right →				
Rental Housing	0	5,400,000	0	0	5,400,000
Homeownership	0	0	0	0	0
Rent Supplement	0	0	0	0	0
Housing Allowance	0	0	0	0	0
Ontario Renovates	500,000	500,000	284,363	0	1,284,363
SM Administration Fees	63,243	63,243	63,243	63,241	252,970
<b>TOTAL (b)</b>	<b>563,243</b>	<b>5,963,243</b>	<b>347,606</b>	<b>63,241</b>	<b>6,937,333</b>
Variance (a-b)					0

#### Year 4 - 2014 - 15 Quarterly Plan

Program Component	Planned Financial Commitment - \$s				TOTAL
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
	(a) Enter your total SM allocation for Year 4 (2014-15) in cell G69 to the right →				
Rental Housing	0	0	0	0	0
Homeownership	0	0	0	0	0
Rent Supplement	0	0	0	0	0
Housing Allowance	1,080,000	0	0	0	1,080,000
Ontario Renovates	500,000	500,000	679,742	0	1,679,742
SM Administration Fees	63,243	63,243	63,243	63,241	252,970
<b>TOTAL (b)</b>	<b>1,643,243</b>	<b>563,243</b>	<b>742,985</b>	<b>63,241</b>	<b>3,012,712</b>
Variance (a-b)					0

### 3. Projected Unit / Household Take-Up

Complete the following tables by entering the projected unit/household take-up as a result of IAH funding for your SM area. Please complete a table for each applicable program component.

If you received approval to bring forward funds in Year 1, please include the projected unit/ household take-up in the column for Year 1 for each applicable program component.

Please provide your best estimate when completing the highlighted sections.

Determination of units for target client groups is at the Service Manager's discretion.

#### Rental Housing Component

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of rental units created for target client groups, which includes but is not limited to:					
. Seniors	0	0	0	0	0
. Persons with disabilities	0	0	0	0	0
. Victims of family violence	0	0	0	0	0
. Recent immigrants	0	0	0	0	0
. Aboriginal peoples	0	0	0	0	0
. Working poor	0	0	0	0	0
. Other: _____ (please specify)	0	0	0	0	0
<b>Number of rental units created - TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

#### Homeownership Component

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of households assisted in purchasing new units	0	0	0	0	0
Number of households assisted in purchasing resale units	0	40	0	0	40
Total - Households Assisted	0	40	0	0	40
Average IAH loan amount	0	18,000	0	0	
Number of units for target client group(s)*: (please specify)					
_____					0
_____					0
_____					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrants, working poor, first-time homebuyers.

#### Ontario Renovates / Northern Repair

Activity	Projected Unit / Household Take-up				Total
	Year 1** 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of homes repaired / modified		94	74	97	265
Number of rental units repaired / modified					0
Number of units created, such as secondary suites and garden suites	N/A				0
Total	0	94	74	97	265
Number of units for target client group(s)*: (please specify)					
Victims of family violence					0
_____					0
_____					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrant,

\*\* SMs who received funding approval in Year 1 under the Northern Repair component should include their projected take-up in the column for Year 1.

### 3. Projected Unit / Household Take-Up Rent Supplement

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of units receiving a rent supplement	0	0	0	0	0
Number of units for target client group(s)*: (please specify)					
Victims of family violence					0
					0
					0

\* Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter clients, mental health services clients

For Rent Supplements to be committed in Year 2:	
What year will the rent supplements begin?	N/A
Length of term (up to 10 years, no later than March 31, 2023)	N/A
Average monthly rent supplement amount	N/A

For Rent Supplements to be committed in Year 3:	
What year will the rent supplements begin?	N/A
Length of term (up to 10 years, no later than March 31, 2023)	N/A
Average monthly rent supplement amount	N/A

For Rent Supplements to be committed in Year 4:	
What year will the rent supplements begin?	N/A
Length of term (up to 10 years, no later than March 31, 2023)	N/A
Average monthly rent supplement amount	N/A

### Housing Allowance

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of households receiving a housing allowance		0	450	450	900
Number of households in specific target client group(s)*: (please specify)					
Victims of family violence					0
					0
					0

\*Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter

For Housing Allowances to be committed in Year 2:	
What year will the housing allowances begin?	2013
Length of term (up to 10 years, no later than March 31, 2023)	48 Months
Average monthly housing allowance amount	200

For Housing Allowances to be committed in Year 3:	
What year will the housing allowances begin?	
Length of term (up to 10 years, no later than March 31, 2023)	
Average monthly housing allowance amount	

For Housing Allowances to be committed in Year 4:	
What year will the housing allowances begin?	2017
Length of term (up to 10 years, no later than March 31, 2023)	12 months
Average monthly housing allowance amount	200

**APPENDIX B - Program Delivery and Fiscal Plan (PDFP) - QUARTERLY UPDATE****Year 2 - 2012-13 - Financial Commitment Overview**

Program Component	Financial Commitment - \$\$				
	Total Planned for Year 2	Planned to Date	Actual to Date	Variance	Balance for Year 2
Rental Housing	0	0	0	0	0
Homeownership	731,233	360,000	0	360,000	731,233
Rent Supplement	0	0	0	0	0
Housing Allowance	4,320,000	4,320,000	0	4,320,000	4,320,000
Ontario Renovates	1,535,895	500,000	0	500,000	1,535,895
SM Administration Fees	28,399	7,100	0	7,100	28,399
<b>TOTAL</b>	<b>6,615,527</b>	<b>5,187,100</b>	<b>0</b>	<b>5,187,100</b>	<b>6,615,527</b>

**FINANCIAL COMMITMENTS - QUARTER 1 (APRIL - JUNE) UPDATE****As of:**

Enter the full amount of the IAH funding that was committed in Quarter 1 (Committed = signing the appropriate funding agreement.)

Enter when you plan to commit the remaining Year 2 balance in Quarters 2 to 4.

Please enter information into the highlighted cells only.

Program Component	Financial Commitments by Quarter - \$\$				
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total
	Actual	Planned	Planned	Planned	
Rental Housing					0
Homeownership					0
Rent Supplement					0
Housing Allowance					0
Ontario Renovates					0
SM Administration Fees					0
<b>TOTAL</b>	0	0	0	0	0

**APPENDIX B - Program Delivery and Fiscal Plan (PDFP) - QUARTERLY UPDATE****Year 2 - 2012-13 - Unit/Household Take-Up Overview**

Enter the actual number of units / households assisted in Quarter 1 (April to June).

Enter how many units / households you plan to assist in Quarters 2 to 4.

Determination of units for target client groups is at the Service Manager's discretion.

**Rental Housing Component**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of rental units created for target client groups, which includes but is not limited to:						
. Seniors	0	0	0	0	0	0
. Persons with disabilities	0	0	0	0	0	0
. Victims of family violence	0	0	0	0	0	0
. Recent immigrants	0	0	0	0	0	0
. Aboriginal peoples	0	0	0	0	0	0
. Working poor	0	0	0	0	0	0
. Other: _____ (please specify)	0	0	0	0	0	0
<b>Number of rental units created - TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Homeownership Component**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of households assisted in purchasing new units	0					0
Number of households assisted in purchasing resale units	40					0
<b>Total - Households assisted</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Number of units for target client group(s)*: (please specify)						
_____	0					0
_____	0					0
_____	0					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrants, working poor, first-time homebuyers.

**Ontario Renovates**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of homes repaired / modified	94					0
Number of rental units repaired / modified	0					0
Number of units created, such as secondary suites and garden suites	0					0
<b>Total</b>	<b>94</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Number of units for target client group(s)*: (please specify)						
Victims of family violence	0					0
_____	0					0
_____	0					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrant, working poor

**APPENDIX B - Program Delivery and Fiscal Plan (PDFP) - QUARTERLY UPDATE**

**Rent Supplement**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of units receiving a rent supplement	0					0
Number of units for target client group(s)*: (please specify)						
Victims of family violence	0					0
.	0					0
.	0					0

\* Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter clients, mental health services clients

**Housing Allowance**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of households receiving a housing allowance	0					0
Number of households in specific target client group(s)*: (please specify)						
Victims of family violence	0					0
.	0					0
.	0					0

\*Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter clients, mental health services clients.

<b>Service Manager /DSSAB</b>	
<b>SM / DSSAB Contact Name</b>	
<b>Date Submitted to MMAH</b>	

## **Investment in Affordable Housing for Ontario**

### **Program Delivery & Fiscal Plan – Section 1 For the City of Hamilton**

#### **1. Proposed Plan**

The City of Hamilton in collaboration with community stakeholders is developing a Housing and Homelessness Action Plan that will fulfill the Provincial requirement for a 10 year local housing plan as directed by the Long-Term Affordable Housing Strategy.

Phase 1 of Hamilton's Housing & Homelessness Action Plan will be brought to City Council for endorsement in June 2012. Phase 1 of the Action Plan will be the strategic plan phase, encompassing a vision, values and principles, key issues that need to be addressed, broad strategies and outcomes. Phase 2, anticipated to be brought to City Council by the end of 2012, will include an implementation strategy involving more detailed actions, targets, measurements, responsibilities and costing.

The planning necessary to strategically utilize funding programs such as IAH to appropriately address housing and homelessness issues in Hamilton is part of the rigorous planning and community engagement process being undertaken in the development of Hamilton's Housing & Homelessness Action Plan. Although the Provincial deadline for the IAH Program Delivery & Fiscal Plan (PDFP) is well ahead of the timeline for completion of Hamilton's Action Plan, some of the planning and need assessment work already undertaken as part of the Action Plan, including community consultation on the IAH was used to inform the PDFP.

#### **1) Current Housing Need in Hamilton**

City staff have produced the first in a series of background reports to inform Hamilton's Housing & Homelessness Action Plan. This report is an environmental scan of housing and homelessness in Hamilton and contains much data on housing need. The report is available on the City's web site at [www.hamilton.ca/HousingActionPlan](http://www.hamilton.ca/HousingActionPlan)

The following are some of the key housing need indicators in Hamilton contained in the above referenced report:

- 18.1% of people live below the Low Income Cut-off (2006 Census)
- 9.7% of people receive social Assistance (based on December 2010 OW & ODSP data)
- 20.6% of renter households and 6.7% of owner households pay more than 50% of their income on shelter (2006 Census)
- 10.4% of renter households and 4.6% of owner households were in core housing need (2006 Census)



- As of November 2011, 5,759 households are on the waitlist for social housing (City of Hamilton, Access to Housing data)
- In 2010 , 3,780 individuals stayed in an emergency shelter (non VAW) (City of Hamilton HIFIS 2011)
- 1,296 individuals/women accessed a Violence Against Women shelter in 2009/10 (MCSS)

## 2) How IAH will be used to address affordability and issues in Hamilton.

Allocation of funding to Hamilton under the IAH program represents a significant decline in federal and provincial investment in Hamilton. While Hamilton's notional allocation of \$16.8 million over the 4 year program is appreciated, it pales in comparison to the \$66 million received by Hamilton over the previous 5 years under the same program streams that are now bundled in IAH.

Therefore, given that the IAH allocation to Hamilton is not sufficient to address housing need in our community, and given the timing of the IAH program ahead of the completion of Hamilton's Housing & Homelessness Action Plan, the City is treating IAH as a maintenance program, essentially extending existing commitments and historical allocations within the program streams (except for new rental construction).

## 3) Selected IAH program components.

Hamilton's PDPF is summarized below:

<b>10 year</b> housing allowances (450 households)	\$10,800,000
Ontario Renovates (265 households)	\$4,500,000
Homeownership down payment (40 households)	\$731,233
Program administration at 5% of notional allocation:	\$843,749
<b>Total:</b>	<b>\$16,874,982</b>

Hamilton is focusing on housing allowances and Ontario Renovates because these program streams:

- Target most in need;
- Take advantage of opportunities presented by the Hamilton housing market in terms of higher vacancy rates (4.2% in 2010), relatively affordable rents (\$720 AMR in 2010) and older housing stock in need of repair (12.5% of rental units in need of major repair); and
- Involve relatively low program funding investment on a cost/household basis.

### Housing Allowances

Housing allowances are preferable to rent supplements for the IAH program because given the shallower subsidy, more households can receive assistance. Also there are approximately 450 existing housing allowance clients in the current program in Hamilton

and their funding is scheduled to terminate in 2013. These clients are also on the waitlist for social housing. A ten year extension of housing allowances would provide these households enough time to be offered a social housing unit. Given the overall limited amount of IAH funding, staff are recommending targeting the housing allowances to existing clients to extend their subsidy, rather than to new clients.

### **Ontario Renovates**

Hamilton has been delivering the RRAP program for 40 years. The City has been allocated \$1.5 million annually for RRAP by the federal government each of the last six years.

Under Hamilton's PDFP, the RRAP annual allocation of \$1.5 million will continue as Ontario Renovates for the three year period, totaling \$4.5 million. This is in recognition of the important role the existing housing stock plays in the Hamilton housing market. Hamilton's housing stock is ageing and little new purpose built rental housing is being created.

### **New Rental Housing Construction**

On a per unit basis, this is the most expensive program stream under IAH. Given land, construction and ancillary costs in the Hamilton market, it is likely that the full \$150,000 per unit capital subsidy would be required to ensure the financial feasibility of projects, particularly if rents are to be set below 80% of average market rent. Given the high cost per unit and challenge for this program stream to reach lower levels of affordability, Hamilton's PDFP will not contain any new rental construction.

### **Homeownership Down Payment Assistance**

There was very strong demand for the Canada-Ontario Affordable Housing homeownership component in Hamilton and a waitlist of 37 prospective applicants exists for down payment assistance.

While not targeting the most in need, the City feels it is important to include a homeownership component homeownership helps create wealth and access to homeownership can assist people to move through the housing continuum. Renters entering homeownership vacate rental units that then become available on the market.

#### **4) Whether or not the program components will be stacked to deepen affordability.**

Given that housing allowances will be used to extend commitments to existing housing allowance clients whose subsidy will be ending, no stacking of program components will occur.

## **5) Expected Results**

### **Housing Allowances**

Under IAH in Hamilton, 450 existing housing allowance clients will continue to receive subsidy for an additional 10 years until 2023. These clients are already on the waitlist for social housing and it is anticipated that 90% (400) of these clients will be housed in social housing by the end of the 10 year housing allowance stream of IAH. However, this will not decrease the size of the waitlist in Hamilton because in 2010, 3,028 new chronological applicants were added to the waitlist while only 666 were housed from the waitlist. This is reflected in the growth of the waitlist from December 2009 to December 2011 by about 13%. We expect this trend to continue forward, so at best the impact of the IAH housing allowance program in Hamilton will be a slight slowing of the rate of increase to the social housing waitlist.

### **Ontario Renovates**

There are 11,278 dwelling units in need of major repair in Hamilton (2006 Census). Based on the average RRAP loan amount of \$17,000 per unit over the previous 5 years, it is anticipated that 265 households or only 2.3% of units in need of major repair will be assisted.

### **Homeownership**

Based on an average loan amount of \$18,000 under the previous COAHP homeownership assistance program, 40 households will receive assistance.

## Program Delivery and Fiscal Plan (PDFP)

### Instructions for completing the Program Delivery and Fiscal Plan (PDFP):

The PDFP is comprised of three sections:

- 1) Proposed Plan
- 2) Planned Financial Commitments
- 3) Projected Take-Up

. Please fill out the **highlighted cells** in each section completely, where applicable

. The PDFP outlines each Service Manager's (SM) planned financial commitments and projected take-up for their IAH annual notional allocations for Years 2 to 4

. SMs may select which program components they will deliver from the list provided in the charts below

. PDFPs must be Council-approved and requires ministry approval

. **The PDFP is due no later than February 28, 2012.**

. PDFPs are required to be updated on a quarterly basis with progress to date. SMs are required to update the "Year 2 Update" tab as well as capture any changes in the other tabs.

. PDFP quarterly updates do not require Council approval

<b>Service Manager /DSSAB</b>	City of Hamilton
<b>SM / DSSAB Contact Name</b>	Gillian Hendry
<b>Date of Council Approval</b>	
<b>Date Submitted to MMAH</b>	

## **1. Proposed Plan**

**Briefly describe how you intend to use your IAH allocation to address the housing needs of your communities. The proposed plan should cover the following issues:**

- 1) Current housing needs in your communities
- 2) How IAH funding will be used to address issues and affordability in your local housing market
- 3) Selected IAH program components: Rental Housing, Homeownership, Ontario Renovates, Rent Supplement, Housing Allowance - and reasons for their selection
- 4) Whether or not IAH program components will be stacked to deepen affordability and improve access to households in need
- 5) Expected results

**The proposed plan is intended to be a summary of the details outlined in the charts below and should be no longer than two pages. The proposed plan may be submitted as a Word document.**

## 2. Planned Financial Commitments

Complete the following tables to indicate how much of your annual allocation you plan to commit to each program component in each year and each quarter of the IAH program. "Commit" is defined as the SM entering into a funding agreement with a proponent, client, or landlord. Funding agreements are specific to each program component:

- . Rental - Contribution Agreement
- . Homeownership - Agreement of Purchase and Sale, Confirmation of purchaser and unit eligibility
- . Ontario Renovates - Project Information Form, Confirmation of Security, Letter of Agreement or Funding Agreement, as required
- . Rent Supplement - Landlord Agreements, Agreements with delivery agencies if applicable
- . Housing Allowance - Client Applications, Agreements with delivery agencies if applicable

Enter the full amount of the IAH funding to be committed in the year in which you plan to make the commitment (i.e. to sign the appropriate funding agreement).

Enter the amount to be used as administration fees for each year. Administration fees cannot exceed 5% of your total three-year funding allocation. No administration fees are to be included for Year 1 (2011-12), as all SMs will be provided with a \$100,000 administration fee for this year.

If you received approval to bring forward funds in Year 1, please include the approved funding in the column for Year 1 for each applicable program component.

Please provide your best estimate when completing the highlighted sections.

### PLANNED FINANCIAL COMMITMENTS BY YEAR

Program Component	Planned Financial Commitment - \$s				TOTAL
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Enter your total SM allocation for each fiscal year (a)	309,410	6,615,527	6,937,333	3,012,712	16,874,982
Rental Housing	0	0	0	0	0
Homeownership	0	731,233	0	0	731,233
Northern Repair	0	N/A	N/A	N/A	0
Rent Supplement	0	0	0	0	0
Housing Allowance	0	4,410,000	5,130,000	1,260,000	10,800,000
Ontario Renovates	N/A	1,445,895	1,554,363	1,499,742	4,500,000
SM Administration Fees	309,410	28,399	252,970	252,970	843,749
<b>TOTAL (b)</b>	<b>309,410</b>	<b>6,615,527</b>	<b>6,937,333</b>	<b>3,012,712</b>	<b>16,874,982</b>
Variance (a-b)	0	0	0	0	0
SM Administration Fees Flat	100,000				

## 2. Planned Financial Commitments

### PLANNED FINANCIAL COMMITMENTS BY QUARTER

Enter the full amount of IAH funding to be committed in the quarter in which you plan to make the commitment (i.e. to sign the appropriate funding agreement.) A quarterly plan is required for each fiscal year.

Please provide your best estimate when completing the highlighted sections.

#### Year 2 - 2012-13 Quarterly Plan

Program Component	Planned Financial Commitment - \$s				TOTAL
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
	<b>(a) Enter your total SM allocation for Year 2 (2012-13) in cell G43 to the right →</b>				<b>6,615,527</b>
Rental Housing	0	0	0	0	0
Homeownership	360,000	371,233	0	0	731,233
Rent Supplement	0	0	0	0	0
Housing Allowance	4,410,000	0	0	0	4,410,000
Ontario Renovates	500,000	500,000	445,895	0	1,445,895
SM Administration Fees	7,100	7,100	7,100	7,099	28,399
<b>TOTAL (b)</b>	<b>5,277,100</b>	<b>878,333</b>	<b>452,995</b>	<b>7,099</b>	<b>6,615,527</b>
Variance (a-b)					0

#### Year 3 - 2013 - 14 Quarterly Plan

Program Component	Planned Financial Commitment - \$s				TOTAL
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
	<b>(a) Enter your total SM allocation for Year 3 (2013-14) in cell G56 to the right →</b>				<b>6,937,333</b>
Rental Housing	0	0	0	0	0
Homeownership	0	0	0	0	0
Rent Supplement	0	0	0	0	0
Housing Allowance	5,130,000	0	0	0	5,130,000
Ontario Renovates	500,000	500,000	554,363	0	1,554,363
SM Administration Fees	63,243	63,243	63,243	63,241	252,970
<b>TOTAL (b)</b>	<b>5,693,243</b>	<b>563,243</b>	<b>617,606</b>	<b>63,241</b>	<b>6,937,333</b>
Variance (a-b)					0

#### Year 4 - 2014 - 15 Quarterly Plan

Program Component	Planned Financial Commitment - \$s				TOTAL
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
	<b>(a) Enter your total SM allocation for Year 4 (2014-15) in cell G69 to the right →</b>				<b>3,012,712</b>
Rental Housing	0	0	0	0	0
Homeownership	0	0	0	0	0
Rent Supplement	0	0	0	0	0
Housing Allowance	1,260,000	0	0	0	1,260,000
Ontario Renovates	500,000	500,000	499,742	0	1,499,742
SM Administration Fees	63,243	63,243	63,243	63,241	252,970
<b>TOTAL (b)</b>	<b>1,823,243</b>	<b>563,243</b>	<b>562,985</b>	<b>63,241</b>	<b>3,012,712</b>
Variance (a-b)					0

### 3. Projected Unit / Household Take-Up

Complete the following tables by entering the projected unit/household take-up as a result of IAH funding for your SM area. Please complete a table for each applicable program component.

If you received approval to bring forward funds in Year 1, please include the projected unit/ household take-up in the column for Year 1 for each applicable program component.

Please provide your best estimate when completing the highlighted sections.

Determination of units for target client groups is at the Service Manager's discretion.

#### Rental Housing Component

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of rental units created for target client groups, which includes but is not limited to:					
. Seniors	0	0	0	0	0
. Persons with disabilities	0	0	0	0	0
. Victims of family violence	0	0	0	0	0
. Recent immigrants	0	0	0	0	0
. Aboriginal peoples	0	0	0	0	0
. Working poor	0	0	0	0	0
. Other: _____ (please specify)	0	0	0	0	0
<b>Number of rental units created - TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

#### Homeownership Component

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of households assisted in purchasing new units	0	0	0	0	0
Number of households assisted in purchasing resale units		40	0	0	40
<b>Total - Households Assisted</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>40</b>
Average IAH loan amount		18,000	0	0	
Number of units for target client group(s)*: (please specify)					
_____					0
_____					0
_____					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrants, working poor, first-time homebuyers.

#### Ontario Renovates / Northern Repair

Activity	Projected Unit / Household Take-up				Total
	Year 1** 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of homes repaired / modified		88	88	89	265
Number of rental units repaired / modified					0
Number of units created, such as secondary suites and garden suites	N/A				0
<b>Total</b>	<b>0</b>	<b>88</b>	<b>88</b>	<b>89</b>	<b>265</b>
Number of units for target client group(s)*: (please specify)					
Victims of family violence					0
_____					0
_____					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrant,

\*\* SMs who received funding approval in Year 1 under the Northern Repair component should include their projected take-up in the column for Year 1.



### 3. Projected Unit / Household Take-Up Rent Supplement

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of units receiving a rent supplement	0	0	0	0	0
Number of units for target client group(s)*: (please specify)					
Victims of family violence					0
					0
					0

\* Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter clients, mental health services clients

For Rent Supplements to be committed in Year 2:	
What year will the rent supplements begin?	N/A
Length of term (up to 10 years, no later than March 31, 2023)	N/A
Average monthly rent supplement amount	N/A

For Rent Supplements to be committed in Year 3:	
What year will the rent supplements begin?	N/A
Length of term (up to 10 years, no later than March 31, 2023)	N/A
Average monthly rent supplement amount	N/A

For Rent Supplements to be committed in Year 4:	
What year will the rent supplements begin?	N/A
Length of term (up to 10 years, no later than March 31, 2023)	N/A
Average monthly rent supplement amount	N/A

### Housing Allowance

Activity	Projected Unit / Household Take-up				Total
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of households receiving a housing allowance		450	450	450	1350
Number of households in specific target client group(s)*: (please specify)					
Victims of family violence					0
					0
					0

\*Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter

For Housing Allowances to be committed in Year 2:	
What year will the housing allowances begin?	2013
Length of term (up to 10 years, no later than March 31, 2023)	49 months
Average monthly housing allowance amount	200

For Housing Allowances to be committed in Year 3:	
What year will the housing allowances begin?	2017
Length of term (up to 10 years, no later than March 31, 2023)	57 months
Average monthly housing allowance amount	200

For Housing Allowances to be committed in Year 4:	
What year will the housing allowances begin?	2022
Length of term (up to 10 years, no later than March 31, 2023)	14 months
Average monthly housing allowance amount	200

**APPENDIX B - Program Delivery and Fiscal Plan (PDFP) - QUARTERLY UPDATE****Year 2 - 2012-13 - Financial Commitment Overview**

Program Component	Financial Commitment - \$\$				
	Total Planned for Year 2	Planned to Date	Actual to Date	Variance	Balance for Year 2
Rental Housing	0	0	0	0	0
Homeownership	731,233	360,000	0	360,000	731,233
Rent Supplement	0	0	0	0	0
Housing Allowance	4,410,000	4,410,000	0	4,410,000	4,410,000
Ontario Renovates	1,445,895	500,000	0	500,000	1,445,895
SM Administration Fees	28,399	7,100	0	7,100	28,399
<b>TOTAL</b>	<b>6,615,527</b>	<b>5,277,100</b>	<b>0</b>	<b>5,277,100</b>	<b>6,615,527</b>

**FINANCIAL COMMITMENTS - QUARTER 1 (APRIL - JUNE) UPDATE****As of:**

Enter the full amount of the IAH funding that was committed in Quarter 1 (Committed = signing the appropriate funding agreement.)

Enter when you plan to commit the remaining Year 2 balance in Quarters 2 to 4.

Please enter information into the highlighted cells only.

Program Component	Financial Commitments by Quarter - \$\$				
	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total
	Actual	Planned	Planned	Planned	
Rental Housing					0
Homeownership					0
Rent Supplement					0
Housing Allowance					0
Ontario Renovates					0
SM Administration Fees					0
<b>TOTAL</b>	0	0	0	0	0

**APPENDIX B - Program Delivery and Fiscal Plan (PDFP) - QUARTERLY UPDATE****Year 2 - 2012-13 - Unit/Household Take-Up Overview**

Enter the actual number of units / households assisted in Quarter 1 (April to June).

Enter how many units / households you plan to assist in Quarters 2 to 4.

Determination of units for target client groups is at the Service Manager's discretion.

**Rental Housing Component**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of rental units created for target client groups, which includes but is not limited to:						
. Seniors	0	0	0	0	0	0
. Persons with disabilities	0	0	0	0	0	0
. Victims of family violence	0	0	0	0	0	0
. Recent immigrants	0	0	0	0	0	0
. Aboriginal peoples	0	0	0	0	0	0
. Working poor	0	0	0	0	0	0
. Other: _____ (please specify)	0	0	0	0	0	0
<b>Number of rental units created - TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Homeownership Component**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of households assisted in purchasing new units	0					0
Number of households assisted in purchasing resale units	40					0
<b>Total - Households assisted</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Number of units for target client group(s)*: (please specify)						
_____	0					0
_____	0					0
_____	0					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrants, working poor, first-time homebuyers.

**Ontario Renovates**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of homes repaired / modified	88					0
Number of rental units repaired / modified	0					0
Number of units created, such as secondary suites and garden suites	0					0
<b>Total</b>	<b>88</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Number of units for target client group(s)*: (please specify)						
Victims of family violence	0					0
_____	0					0
_____	0					0

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrant, working poor

**APPENDIX B - Program Delivery and Fiscal Plan (PDFP) - QUARTERLY UPDATE****Rent Supplement**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of units receiving a rent supplement	0					0
Number of units for target client group(s)*: (please specify)						
Victims of family violence	0					0
.	0					0
.	0					0

\* Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter clients, mental health services clients

**Housing Allowance**

Activity	Unit / Household Take-up					
	Total Planned for Year 2	Quarter 1 Apr - Jun	Quarter 2 Jul - Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	Total Actual to date
		Actual	Planned	Planned	Planned	
Number of households receiving a housing allowance	450					0
Number of households in specific target client group(s)*: (please specify)						
Victims of family violence	0					0
.	0					0
.	0					0

\*Target clients include, but are not limited to: seniors, Aboriginal people living off-reserve, families, temporary shelter clients, mental health services clients.

<b>Service Manager /DSSAB</b>	
<b>SM / DSSAB Contact Name</b>	
<b>Date Submitted to MMAH</b>	