

**Township of South-West Oxford  
Minutes  
SWOX Housing Opportunities Committee  
February 7, 2023**

- In Attendance:** Mayor David Mayberry, Councillor Peter Ypma (Ward 2), and Councillor Craig Gillis (Ward 6)
- Regrets:** Paula Beckett (community representative)
- Guests:** Rebecca Smith and Kelly Black (Oxford County)
- Staff:** Clerk Julie Middleton and Clerk's Assistant Nicole Chambers

**Call Meeting to Order**

The meeting was called to order at 12:26 p.m. by Mayor David Mayberry and a quorum was present.

**Rebecca Smith and Kelly Black – Oxford County**

Rebecca Smith and Kelly Black were introduced and shared the current housing and social programs available through Oxford County.

- Homeownership: a down payment assistance loan program up to 5% of the purchase price or up to \$21,000
  - Applicants must be pre-approved for a mortgage for a home valued up to or less than \$425,000
  - Applicants must be currently renting in the County and cannot have previously owned a home
  - Loan is secured on title and funds are advanced to applicant's lawyer at time of closing
- My Second Unit: forgivable loan for residents seeking to create a secondary dwelling unit on their property
  - Up to \$15,000 available – total funding is based on professional quotes to complete the work
  - Second unit must be rented at 100% of the average market rent which is currently \$1,062 per month for a 1-bedroom unit) to a tenant with an income less than \$92,700
  - Second unit must remain affordable for a minimum of 10 years (County completes the auditing for this)
  - Was noted that this amount may increase in 2023
- Housing Repair: up to \$5,000 to support critical home repairs and/or accessibility modifications
  - Home must be applicant(s) sole and primary residence
  - Eligible work must be related to: roofing, walls, ceilings, doors and windows, electrical systems, heating systems, upgrades to energy-saving systems, accessibility ramps and handrails

- Total household income must be at or below \$46,000
- Capital projects/RFPs: for larger housing such as apartment buildings or complexes
  - Can tap into larger funding pools
  - Rent prices typically lower than 80% of average market rent
  - Typically mixed unit/use as difficult for developers to afford an entire building of “affordable” units
- Habitat for Humanity: “affordable” housing to own (instead of rent)
  - Oxford County provides down payment
  - Recipient responsible for mortgage (Habitat acts as lender, on title)
  - Very selective process due to small amount of projects
  - Positive public image for organizations that donate land for projects

Councillor Ypma inquired about the screening process for affordable housing. Ms. Smith noted that these individuals are usually making \$15-25 per hour who need assistance with rent/mortgage payments where they are living, or help acquiring homes. We can assume that migration will happen outside of the County borders due to workplaces hiring employees from all areas.

Ms. Black noted that on the homelessness side, The Inn, located in the City of Woodstock is an emergency shelter that takes residents from throughout Oxford County. Oxford County Human Services participates in transferring people from wherever they are to access shelter and resources. They also facilitate transferring individuals back to their home communities. They have partnerships with the OPP and Woodstock Police who are out in these communities – so if they do encounter individuals without housing or those living in encampments, they know to call Human Services for assistance. Ms. Black added they find the cold winter months and extreme summer heat periods the most challenging to support individuals experiencing homelessness. They cannot force people to stay at a place where they do not feel comfortable. The shelters also do not accommodate couples. They do provide 24/7 supports available, should people need to access them. The County also supports OCCHC and the Salvation Army with funding so they have more people in the community available to help those who need it

Oxford County provides funds annually to support households with shelter subsidies. There is also the Canada Housing Benefit which they facilitate applications for – anyone who is looking to offset their living costs could be eligible for these funds.

Clerk Middleton inquired if there are short-term or long-term care facilities available for homelessness and the complex mental health support needs in the community. Ms. Black noted that Prospect House and Broadway House in Tillsonburg have 24/7 physicians and mental health workers on site to support individuals in these homes. Indwell in Woodstock is also always looking to see what opportunities are available in Oxford County to increase housing.

Oxford County has rent subsidy programs to help individuals who are not capable of living independently “age in place” before they move into long term care.

Huron House in Woodstock has 14 transitional housing units available – they do require significant financial investment and commitments for individuals to be successful. The largest challenge is finding land that is affordable to make numbers work for developers.

Councillor Ypma inquired about the role that South-West Oxford can play in the housing market? Ms. Black noted that all communities experience homelessness but it is typically a larger issue in urban centres. Emergency shelter is something that is always needed but isn't necessarily the best long-term option. Staffing is also an issue at shelters, due to the training required they are unable to run using volunteers. Ms. Black noted the importance of highlighting the resources and supports available to South-West Oxford residents. She also added to let the County know what rental units are available in the community so they can assist with acquiring tenants and providing subsidies. Ms. Black noted that we could generate interest for the “my second unit” program to grow the number of housing units available here.

Councillor Gillis inquired about rent geared to income, as in the past it seemed like a successful program. Ms. Black replied that the province does not fund these developments anymore, but they do model rent supplements around that idea to provide deep subsidies for those who need them. As existing mortgages mature (non-profit housing and co-ops) it is up to the County to negotiate new agreements to ensure they stay affordable.

Mayor Mayberry noted that during the creation of this Committee, they discussed housing and deliberately set parameters which excluded homelessness. This was not due to a lack of concern, but due to the lack of capacity to take this on (better left to the upper tier which has the resources and knowledge). He added there is a proposal to build four, six-unit “affordable” townhouses in the future. These units would be approximately 700 square feet and would sell for 600-650k. The park and library on the Mount Elgin Community Centre lands could then be re-located to the other side of the highway where more people live. There are multiple options available, such as converting and units or an entire block and house the library, senior's centre and/or child care centre.

The Committee discussed the purchasing options available. The best way to do this would be to separate a block of units to sell to the Township. The County could add funding and we could issue an RFP with stipulations for library space, senior's centre, child care, affordable units, etc. The agreement would be for approximately 25-30 years and a company would be responsible for renting any units. The County would audit the units to ensure they stay affordable. The new units could be attainable and be rent-to-own, there are multiple options to consider.

The Committee discussed the possibility of proposing Habitat for Humanity sites in upcoming subdivision phases – or suggesting the option during candid conversations.



