

INCLUDES: A CONTACT LIST FOR THE HOUSING DEPARTMENT



serving the housing spectrum from emergency housing to home owners

SPECTRUM

2009 Premiere Issue

A Publication of the City of Brantford Housing Department



**AFFORDABLE
HOUSING IN
BRANTFORD • BRANT**

The Director's Desk

**Housing Program
Highlights**

**A Lost Colleague
Remembered**

**Home Ownership:
A Family Home**

FROM THE DIRECTOR'S DESK

Welcome to the first edition of Spectrum. We are very excited about our newsletter and hope that this publication provides good information to those looking for housing assistance in Brant/Brantford.

I know that we have a very broad audience and we will always be challenged to provide current information to applicants, tenants, builders/developers as well as those looking to enter the world of home ownership.



*Rick Farrell, Director of Housing,
City of Brantford*

Our staff work hard every day to put together some of the most effective housing programs aimed at getting our clients into the housing that they need. Over the last year we broadened our mandate to include BHOME, a program designed to get renters into their first home. What a success that has been! With the help of funding from senior levels of government we have managed to issue down payment assistance to

84 families who otherwise would never have been able to purchase a home. Not only does that set these families on the road to independence but it also freed up 84 rental units for other households in search of accommodations.

On the development side we continue to produce new innovative projects with affordable rents. These developments are often a real catalyst for change in neighbourhoods simply because of their ability to transform older buildings that have been underutilized into vibrant new residential complexes. A number of these new projects will be opening their doors in 2009 and early 2010.

The Residential Rehabilitation Assistance Program continues to provide valuable assistance to homeowners with limited incomes who cannot afford to do critical repairs to their homes. This program is so successful that we have a continuous waiting list for funding. Funding for this program and our homelessness initiatives has been renewed by CMHC so these programs look solid for at least another five years.

For our tenants in social hous-

ing, we will continue to upgrade our buildings with additional capital funding provided by the federal and provincial governments. The focus of these projects will be on structural issues associated with the buildings as well as energy efficient upgrades to our building systems. By saving money on our utility bills we have more funds to put towards the ongoing maintenance of your buildings.

Finally we look forward to the announcements of major funding for a variety of housing initiatives over the coming months. Affordable housing is a focus of both the federal and provincial governments and we expect to be called upon to deliver more affordable housing, new supportive housing units, a home repair program as well as major repairs to our current social housing projects. Housing infrastructure will be a key focus

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as all three levels of government work to restore confidence in the economy by creating employment opportunities for our citizens.

HIGHLIGHTS OF HOUSING PROGRAMS

RRAP (Residential Rehabilitation Assistance Program) is aimed at people who live in substandard dwellings and cannot afford the repairs that are necessary to make their home safer and healthier to live in.

The City of Brantford also administers RRAP for persons with disabilities. The program guidelines are similar, however, this program is available to landlords as well as homeowners.

windows, doors, siding, insulation and conversion of furnaces are not mandatory repairs and will not qualify you under this program.

The maximum forgivable loan for each eligible applicant is \$16,000. In order to be eligible all applicants must reside in a home with an appraised value of \$175,000 or less and must have income below the established threshold for this area.

The City has recently become the agent for Canada Mortgage and Housing in the delivery of two new programs, HASI and Secondary units/Garden Suites. Home Adaptations for Seniors' Independence (HASI) offers financial assistance for minor home adaptations that will help low-income seniors to perform daily activities in their home independently and safely. Financial assistance is available in the form of a forgivable loan of up to \$3,500 for each eligible applicants.

The Secondary/Garden Suite is a program for low-income seniors or an adult with disabilities making it possible for them to live

independently in their community, close to family and friends. A secondary suite is a self-contained separate unit within an existing home or an addition to a home. This means there are full kitchen and bath facilities as well as a separate entrance. A garden suite is a separate living unit that is not attached to the principal residence, but built on the same property. Regardless of which type of housing is chosen, secondary and garden suites must meet all applicable building code requirements as well as local municipal planning and zoning regulations. A maximum forgivable loan for each qualified applicant is \$24,000.

You can obtain more information about the programs and if you are eligible by calling Angie Vehrs at 519-759-3330 Ext. 6340.

“The RRAP program enabled me to have necessary repairs done to my home. I could not have afforded to do this on my own income. The contractors were excellent and the RRAP agent was amazing. I can’t say enough about the RRAP program. It provided me with peace of mind and a more comfortable life.”

– RRAP Participant

The emphasis is to improve dwellings so that they are more accessible to persons with disabilities.

In general, repairs required to bring a dwelling up to a minimum level of health and safety can be funded under RRAP. Repairs fall under two categories: mandatory and other eligible repairs. To receive RRAP assistance, you MUST have at least one mandatory repair such as foundation problems, roof problems, electrical or plumbing problems. It is important to keep in mind that this assistance is for basic mandatory repairs and not repairs to modernize or improve the appearance of your home, which means that new



AN OVERVIEW OF AFFORDABLE HOUSING

Created by the Federal and Provincial governments, the program is intended to increase rental stock that meet the housing needs of our community. Funding is also offered to developers to offset capital costs.

WHAT WE DO

The role of the City is to make available a range of housing options for those in need of temporary or permanent housing. A range of housing options is a sign of a healthy city and is essential for economic growth and prosperity. It is an important part of our social and economic infrastructure.

Affordable housing creates another type of housing for residents. Affordable housing comes in all forms (apartments, townhouses, single detached homes).

We all have a responsibility to ensure our communities have a range of housing choices. By educating yourself on the issues and by supporting affordable housing development in our community, you will contribute to the vision of Brantford being a “proud, vibrant, progressive... a GRAND community for living, learning, working and playing.”

WHO DO WE HELP?

Depending on the size of unit, typically those earning between \$11.00 - \$22.00 per hour occupy affordable housing units.

DEFINING AFFORDABLE HOUSING

The City of Brantford defines housing as affordable when it meets the needs of households earning less than \$41,677 per year and whose rent costs do not exceed 30% of gross monthly income.

FAST FACTS

Providing a safe, affordable place to live

Managing \$33 million in capital expenditures

102 new affordable housing rental units opened in '06

171 new affordable housing units will be open by 2010

Leveraging \$15 million in government funding

Generating property tax revenues

Contributing to job creation in construction

WHAT WE KNOW

- Our population is 90,192 and has increased 8% over the past nine years. Based on population growth forecasts we need to build more housing in the City of Brantford and the County of Brant. (based on Statistics Canada 2006 Census).
- Median household income is \$52,330 (Source: Ibid)
- We need to create one and two bedroom units in the City and two and three bedroom units in the County.
- Government funding is needed to build these units because it costs too much for the developers. In fact, without government funding it's very unlikely rental units will be built.
- Those who live in safe, stable homes are happier, more likely to sustain a job, children are more likely to do better in school, etc.
- Everyone deserves a place to call home.
- Affordable housing projects contribute to improving neighbourhoods.
- We desire to avoid urban sprawl and therefore we need to maximize infill sites, or remedy brownfield sites.

PROFILE OF SUCCESS WITH AFFORDABLE HOUSING



RIVERBANK APARTMENTS

120 West River Street, Paris

- Contains 24 Units in Total – 14 One Bedroom, 10 Two Bedroom
- Rents are set by CMHC
- Approximate rents are: \$687 to \$751 per month plus heat and hydro



CITY CENTRE APARTMENTS

24 Harris Avenue, Brantford

- Contains 51 Units in Total – 39 One Bedroom, 12 Two Bedroom
- Rents are set by CMHC
- Approximate rents are: \$687 to \$751 per month plus hydro



YOUR HOMES BRANTFORD

40 Queen Street, Brantford

- Contains 27 One Bedroom Units
- Rents are set by CMHC
- Approximate rent is: \$687 per month which includes utilities

THE HOUSING CONTINUUM

Emergency Shelters	Transitional Housing	Supportive Housing	Subsidized Housing	Affordable Housing	Private Market Rental Housing	Affordable Home Ownership
Households in need of rent subsidy				Household earnings \$41,677 or less		Household earnings \$57,742 or less

THE B HOME PROGRAM A FAMILY'S STORY

As part of the Federal and Provincial Affordable Housing Initiative, Brantford/Brant received \$614,000 to provide interest free down payment loans and home ownership training to eligible participants.

The program funding ended as of March 31st, 2009. This area was able to assist 84 households to purchase a new or resale home in the city or county priced at \$185,000 or less.

One of those lucky eligible participants was Pamela Wood. Pamela is a single mother of three children age 14, 12, and 6. She has dreamed of owning a home for a long time, but did not think it would ever become a reality. Pamela has always rented, and recently rented in geared-to-income housing in a townhouse complex in Brantford.

She heard about the BHOME program from a co-worker, who gave her an article from the Brantford Expositor. She got in touch with the realtor who had placed the advertisement and that got the ball rolling. The realtor then put her in touch with a mortgage broker who was able to get her pre-approved for a mortgage. She was so excited to have gotten the pre-approval as she wasn't entirely sure it would happen with her credit score and debt ratio, however she was going to be able to make it work financially.



Pamela and her family purchased a home with help from B HOME.

Now the fun part; going house hunting with her realtor searching for the house within her price range. Pamela viewed a lot of interesting houses, some of which she would never live in, but she kept on looking, until she found one. Pamela wanted to have a second look and a second opinion, so she took her parents and they were impressed.

Her realtor found out the next day that there was another offer going in on this property, so she jumped on it and got an offer in very quickly. Late that same evening, she eventually found out her offer was accepted

after a few times back and forth with price wiggling!

Pamela found the biggest challenge was getting the approval for the funding, but she attributes her team of her realtor and her mortgage broker who were so helpful through the process that they made it happen for her.

Home ownership has given Pamela a sense of accomplishment and satisfaction, and most importantly a sense of self-worth! She feels like she has finally gotten somewhere and she has done it on her own, for her kids and family.

DID YOU KNOW?

Research by the Altus Group for the Canadian Real Estate Association states that nationally each real estate transaction generates \$32,200 in spinoff consumer spending – from legal work and renovations to purchases of new furniture and appliances.

Pamela is so grateful for the BHOME program and her “team” for sticking with her and helping her to give her kids a real home. She did it!!!

MEMORIES OF A COLLEAGUE

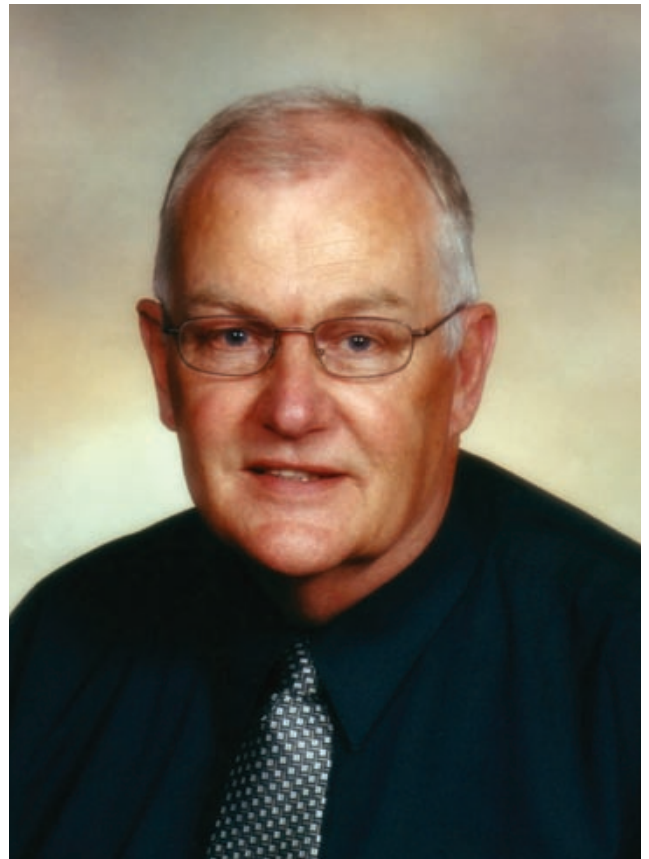
If you were told to hang a left off Chaos Court, down Frito Lane to the intersection of SassyGirl Lane and Goin Postal Lane, would you know where you were? Well everyone at SSASCITY should know.

Well it started as the brainchild of someone determined to turn an office full of 'workers' into an environment of new relationships and ended up organizing one of the most fun FISH activities ever! The FISH philosophy helps promote a work environment that leads to increased efficiency and higher productivity.

“When you stop and remember Al, it’s hard to keep the smile from your face.”

Property Manager, Al Nyp was a very big supporter of the monthly FISH activities and when it was Housing’s turn to host the monthly activities, he was usually the first one on board and had suggestions and ideas percolating before the rest of us had even remembered which department was in charge for the month! Because of Al, we nominated a mayor and started a new city, gave our hallways street names, became secret pals, put together a cook book of our favourite foods, raised funds and food stuffs for the Food Bank, competed in word games and trivia contests and all in the name of bringing a little fun to our workplace.

One morning at the end of October we were all shocked and devastated by the news that Al Nyp had passed away in a car accident the evening before. He is missed by co-worker and tenant alike, and even though 14 Frito Lane has a new neighbour, his memory continues on all throughout SSASCITY. When you stop and remember Al it’s hard to keep the smile from your face. Who doesn’t remember Al without first remembering his very dry sense of humour and twinkling eyes or his constant whistling or his gentle badgering to become part of the FISH activities or some other extra-curricular fun (even if it was the Health and Safety committee).



Al Nyp 1945 - 2008

So it was very important for us to keep Al’s memory alive in ways that we know he would have approved. This year, and every year from here on, we hope to host a memorial walk and barbeque in Al’s memory. We invite everyone to participate in this fundraiser for Cancer. This year’s event will be held on Saturday, June 6, 2009 starting at 10.00 a.m. in front of the Beckett Building. We are planning a walk along the Grand River pathways and at the end of the walk we’ll meet for some fellowship and a barbeque. We would very much like the walk to be at the end of a month of FISH activities hosted by Housing, all in the spirit of ‘how would Al do this?’

HOUSING DEPARTMENT STAFF LIST

The Housing Department is proud of the diverse programs we offer our clients. We appreciate all feedback as we always look at ways to improve service and create new programs to meet client needs.



The many faces of the Housing Department. (April 2009)

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Paul McDonald
Maintenance Repair

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Res. Building Superintendent

CONTACT INFO

The City of Brantford's Housing Department delivers key housing services to Brantford/Brant. For more information on the Housing Department or any of our services, please contact us as follows:

Phone: (519) 759-3330

Internet: brantford.ca/housing

Office: 220 Colborne St.