



HOUSING AND HOMELESSNESS ACROSS CANADA

Saturday November 20th

1:00 P.M. EST

Secondary Suites...Affordable housing built affordably



Matthew 25:35-40

³⁵ For I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, ³⁶ I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.'

³⁷ "Then the righteous will answer him, 'Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink? ³⁸ And when was it that we saw you a stranger and welcomed you, or naked and gave you clothing? ³⁹ And when was it that we saw you sick or in prison and visited you?

⁴⁰ "And the King will answer them, 'Truly I tell you, just as you did to one of the



Lord, teach me how to be open and listen to the advice and opinions of others. Above all, the humility to compromise or change when wisdom shows me a better course of action.



The Calling of Saint Matthew

Caravaggio



“Saint Matthew moments”





1.7 million people are in housing need in Canada.

Millions live in homes that are inadequate or unaffordable and 25,000 Canadians are chronically homeless.



Total Active Applications

Active Applications	Q1	Q2	Q3	Q4	2021
Household No Dependents	29,987	27,417	25,895		25,895
Household With Dependents	21,502	21,311	18,734		18,734
Senior	27,843	29,449	34,162		34,162
Total	79,332	78,177	78,791		78,791

The waitlist for housing assistance has ballooned from 6,000 to nearly 10,000 people in Edmonton since October, leaving thousands of applicants in the lurch.

Roughly 23,000 people in Montreal are currently on a waiting list for social housing, where rent is determined based on a person's income.

New statistics from Manitoba Housing shows the interest among potential tenants is climbing. There were 9,049 households on the waiting list as of June — nearly 2,200 more applicants than [at the start of 2019](#).



At the end of last year, there were 12,577 households on the list. The vast majority struggle to afford the current homes they live in, live with friends and family, or are homeless, according to the city.



<https://findhousing.alberta.ca>

Province launches new online affordable housing tool as 24,000 households on waiting list

Aug 11, 2021 Local News, Province Comments Off

Find potential affordable housing options that may suit your situation



[Start](#)



[Citizenship](#)



[People and ages](#)



[Income](#)



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[Housing options](#)

Sorry, we don't have any results at this time

Unfortunately there are not any housing options available based on your responses.

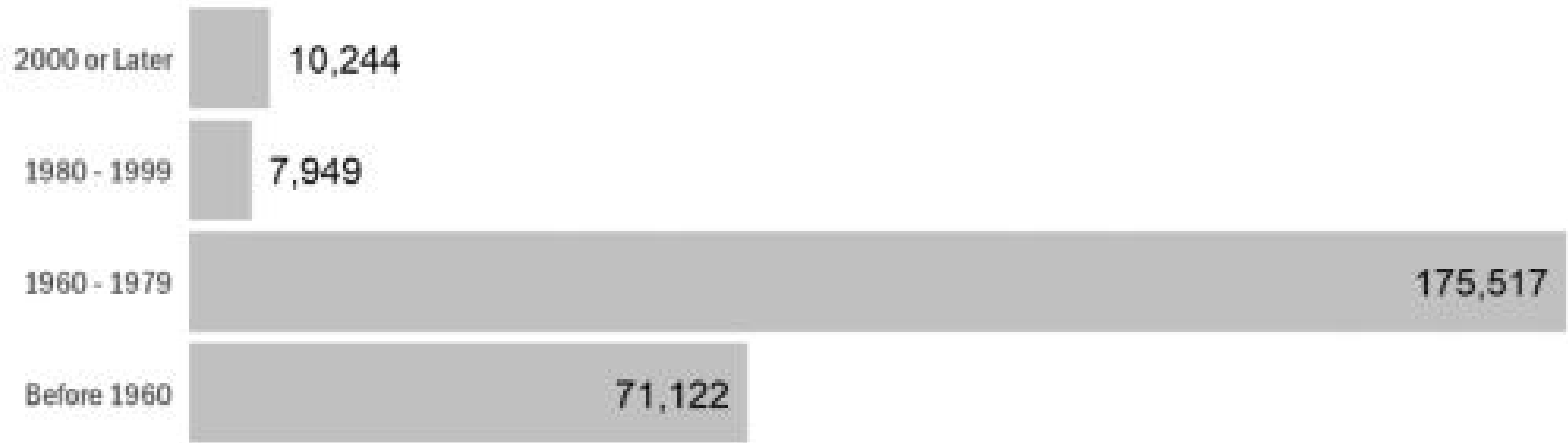


PH2.5 Appendix 1

Toronto Housing Market Analysis

From Insight to Action January 2019





Source: Canada Mortgage and Housing Corporation, Rental Market

Figure 23 Primary Rental Market Universe in Toronto by Period of Construction (as of 2018)

National Housing Co-investment Fund Budgetary Costs, 2018-2021

The planned budget costs compared to actual dollars spent for NHCF, according to information provided to the Parliamentary Budget Officer by the Canadian Mortgage and Housing Corporation.

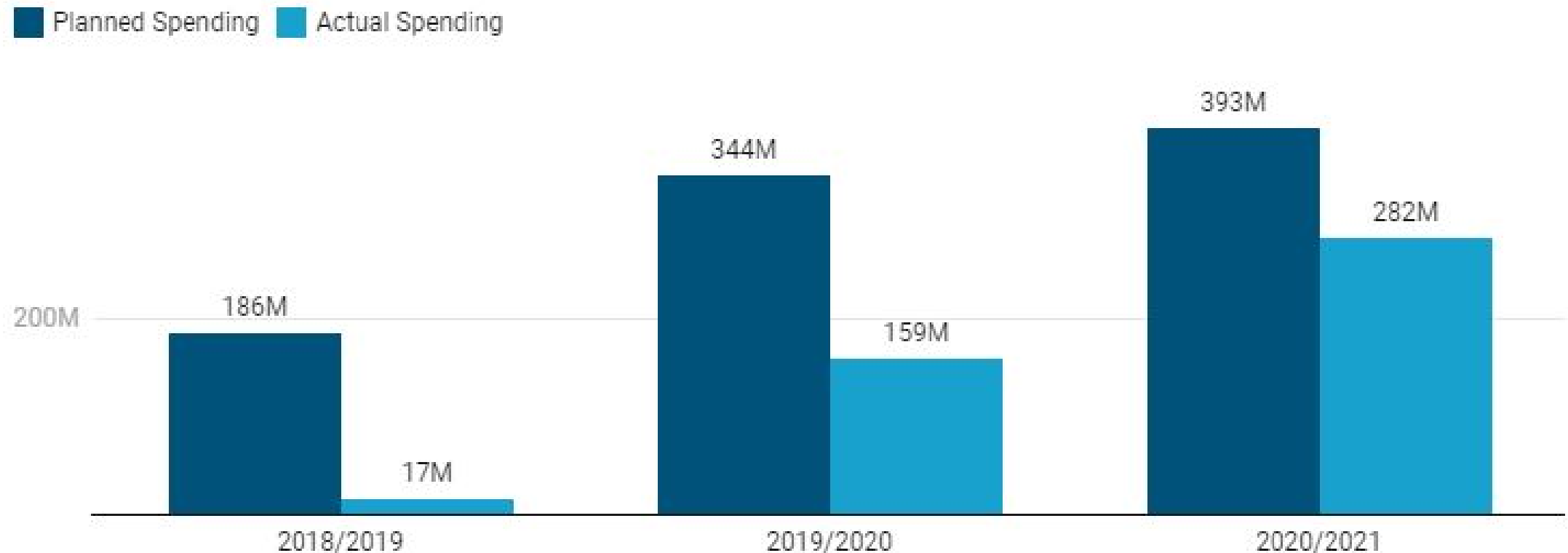


Chart: CBC News • Source: [Data courtesy Office of the Parliamentary Budget Officer](#) • Created with [Datawrapper](#)

Kitchener-Waterloo

House of Friendship to temporarily close its Kitchener emergency shelter, executive director says

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House of Friendship to temporarily close its Kitchener emergency shelter, executive director says



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Solution:

- Create a new inventory stream of affordable dignified housing
- Dedicate these new apartments to individuals of all ages and families on the housing wait lists
- Where government programs are falling short, inspire the community to step in to fill the void
- Provide government (financial) incentives to homeowners who participate along with other supports
- Ensure wraparound services are provided to the individuals and families to ensure their success



CONTRIBUTORS

OPINION

Stopping sprawl is the start of new possibilities for Hamilton



By John Schuurman

Sat., Oct. 16, 2021 | 3 min. read

Secondary suites are the easiest way for every homeowner to participate in building cost-effective, affordable housing solutions. The planning department calculated at least five per cent of our growth target could be achieved via secondary suites. However, if just 10 per cent of existing homes added another unit this way, we could see four times that — 20,000 units.



Settlement & Counselling

Community Connections

Employment Supports



Housing

Career Accelerator for Foreign-Trained Health Professionals

English Training

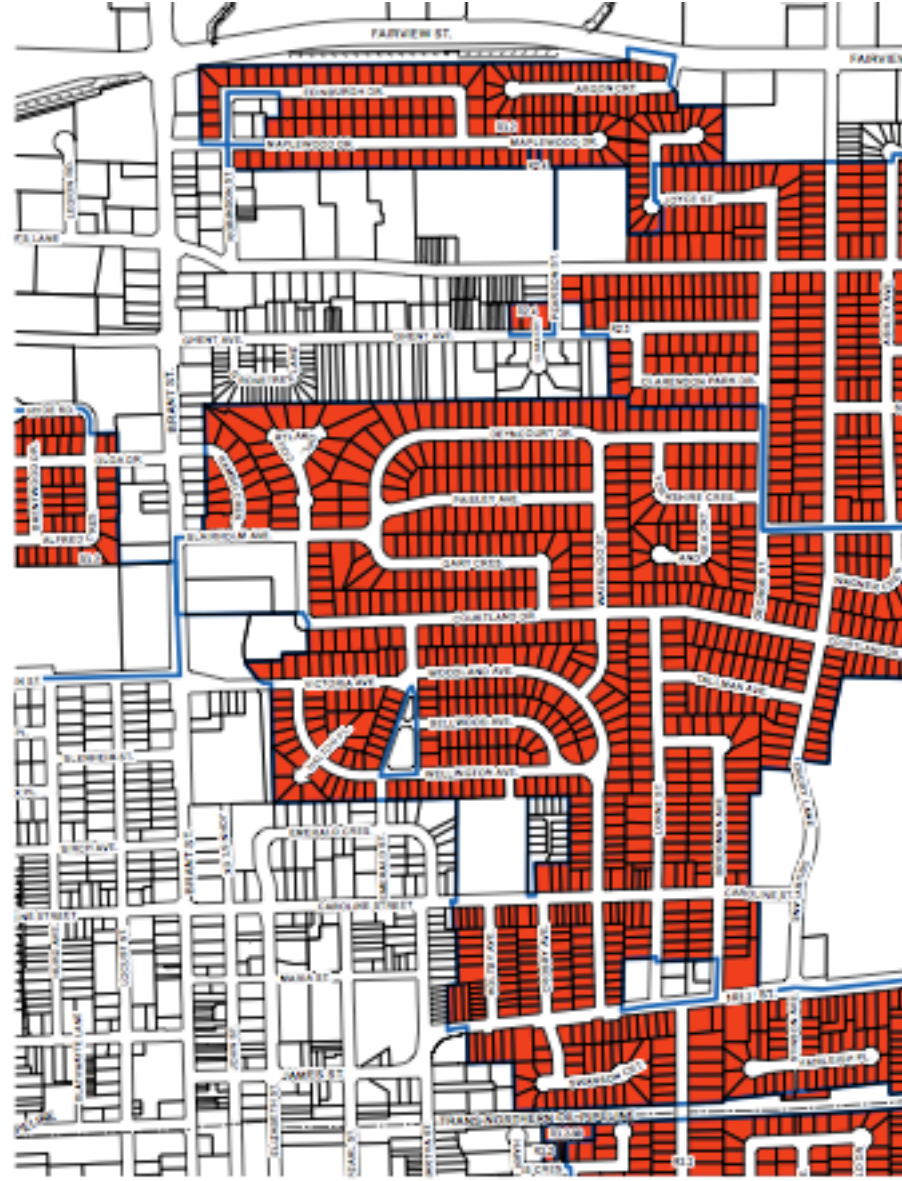
Refugees Support



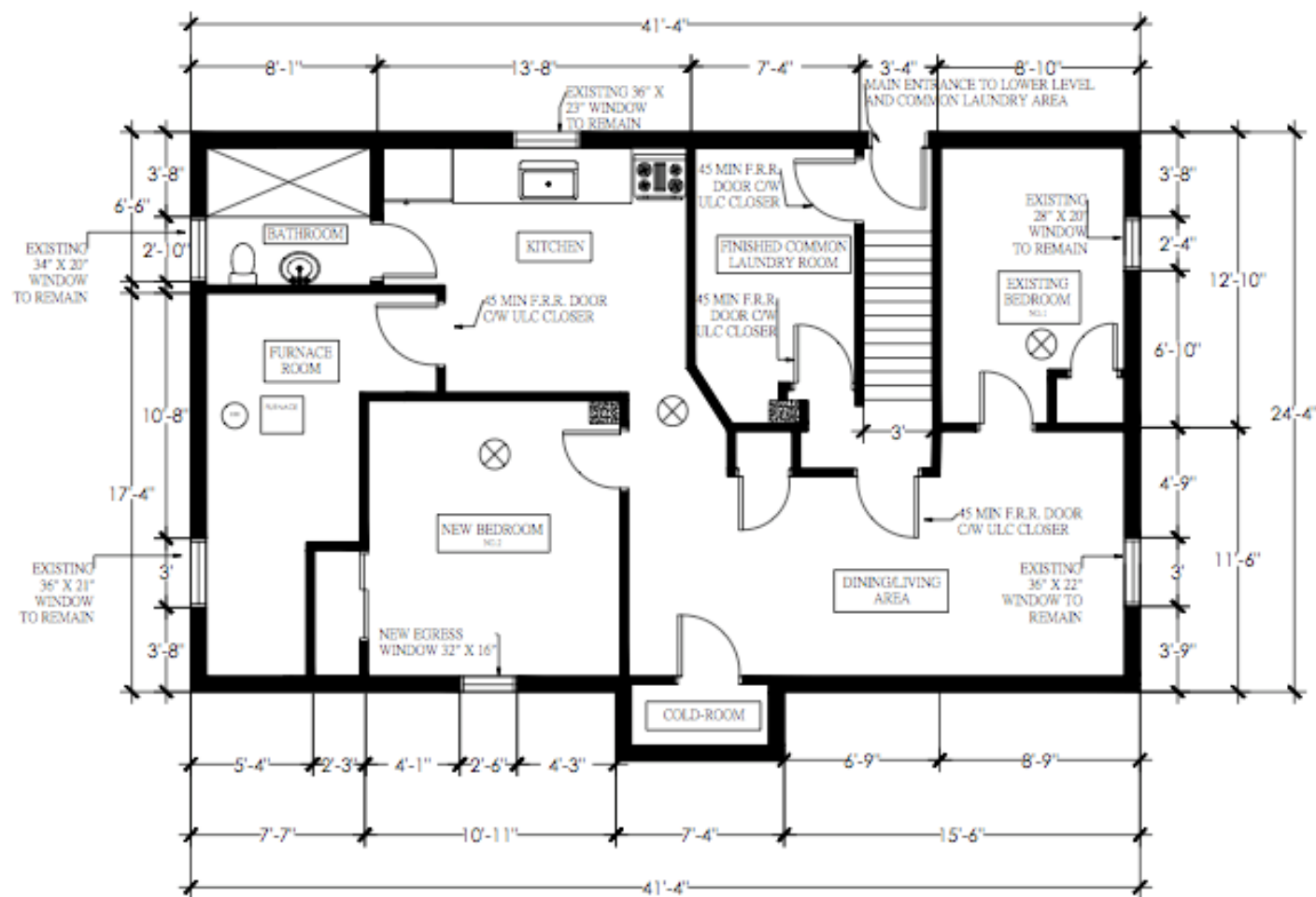
The Calling of Saint Matthew

Caravaggio

**BRANT STREET
&
FAIRVIEW STREET**







LEGEND	
SYMBOL	MEANING
⊗	INTERCONNECTED SMOKE ALARM AND CO DETECTOR





Before

After









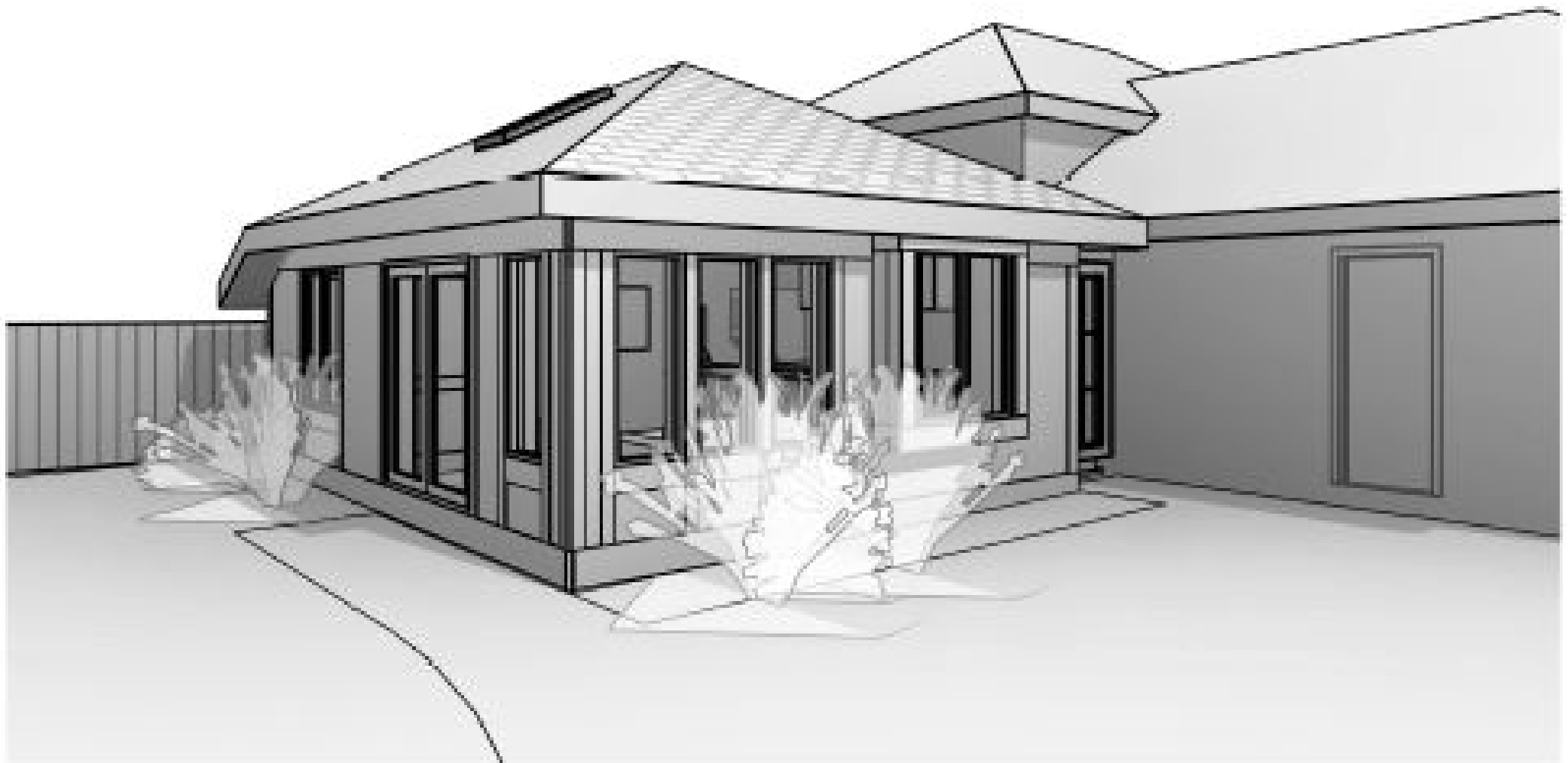
Build the secondary suites legally!

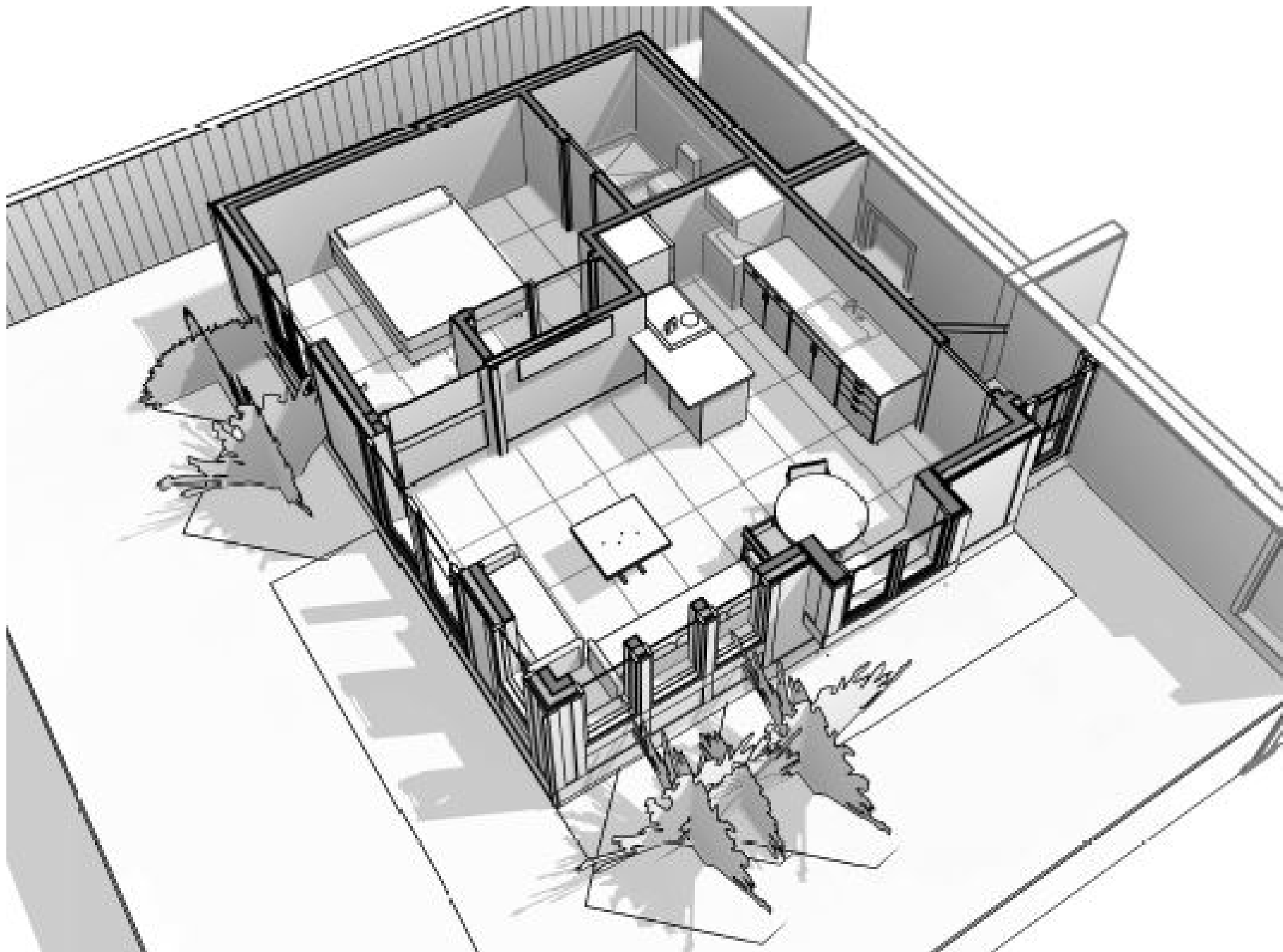
1) At least two means of egress

2) Proper smoke detectors and fire separations (walls, ceilings and doors)

3) Parking allocation (if required)

Peace of mind – for everyone!







Planning Division
Planning and
Economic
Development
Department

Creating a House and Home

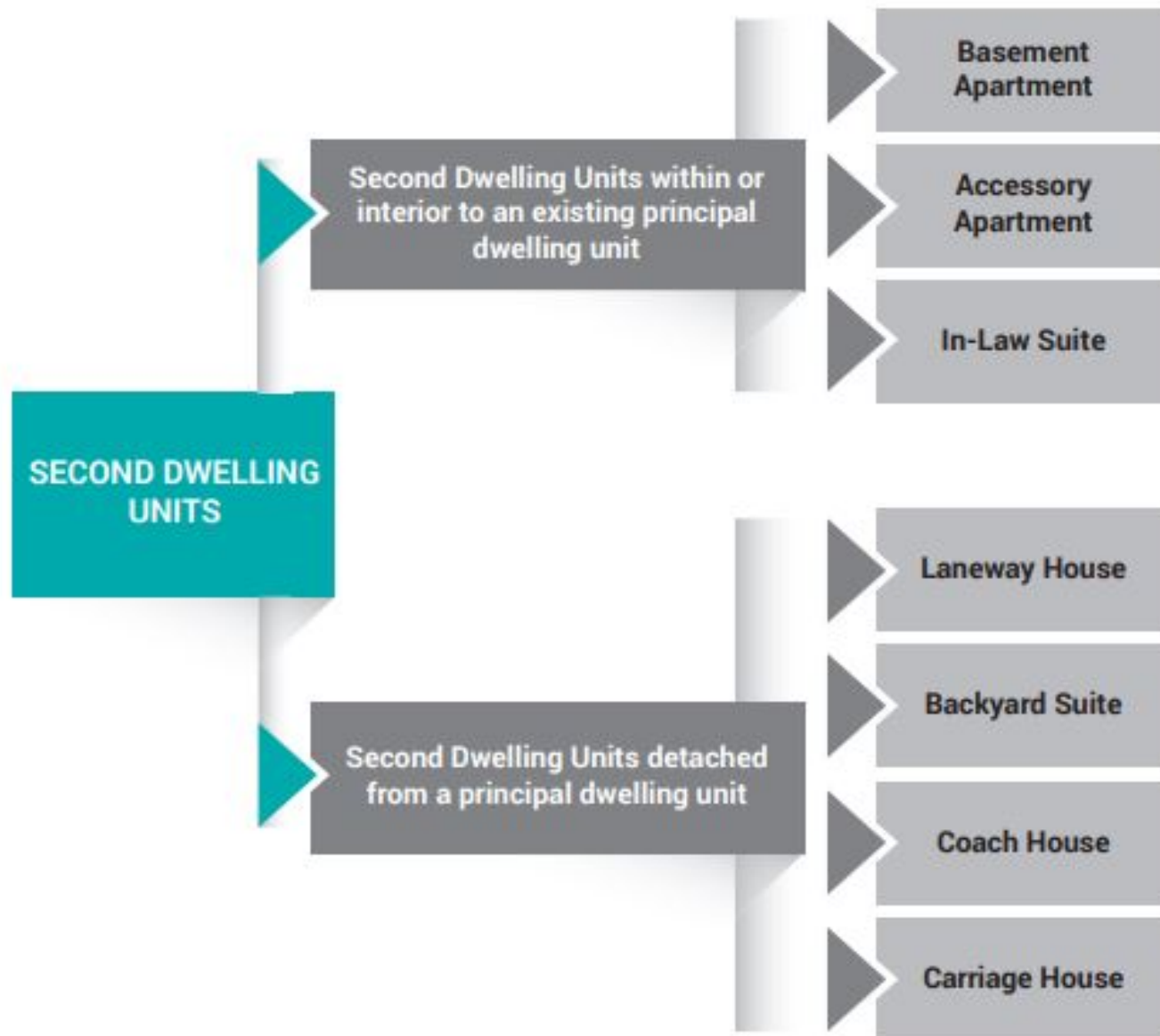
Discussion Paper for the creation of Second Dwelling Units in Hamilton

Proposed Policy and Planning Regulations for Single Detached, Semi-Detached,
and Street Townhouse Dwellings in the Urban Area

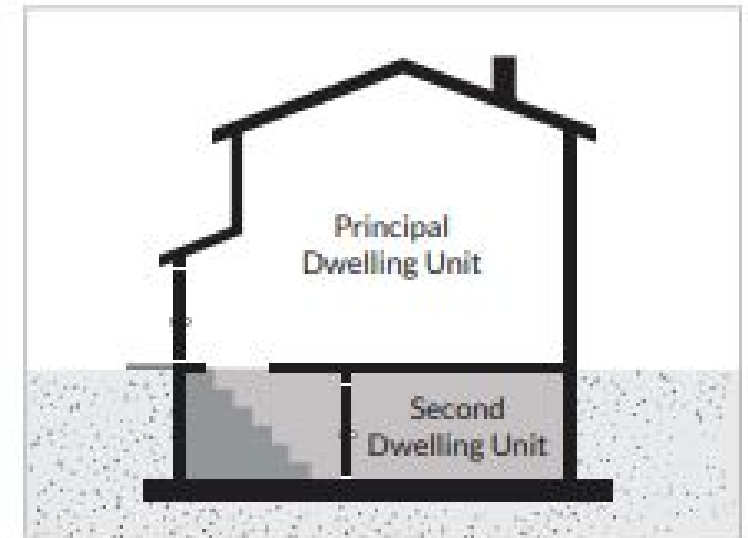
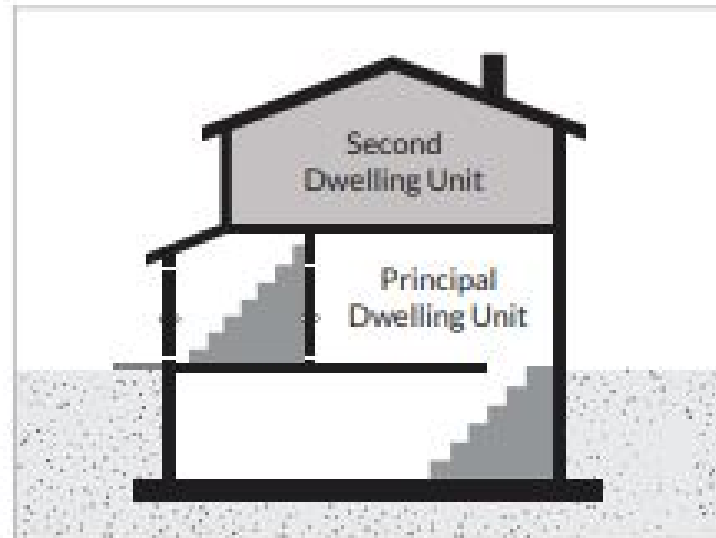
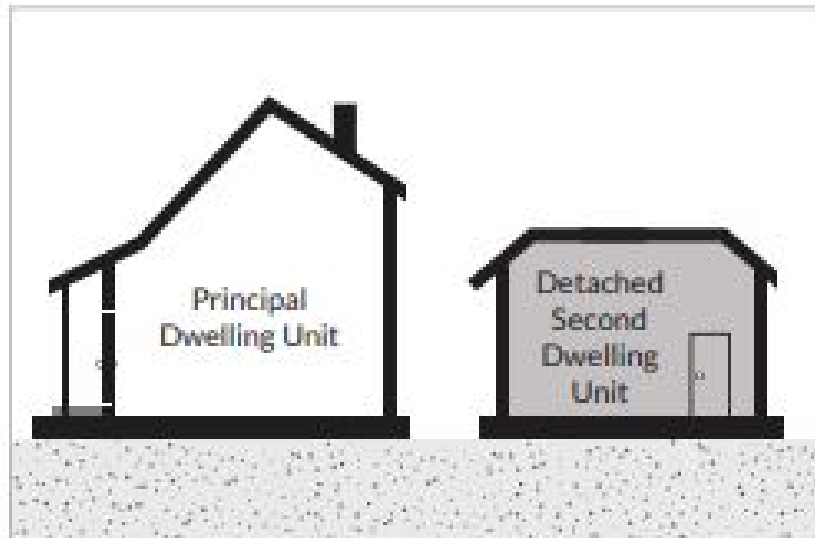
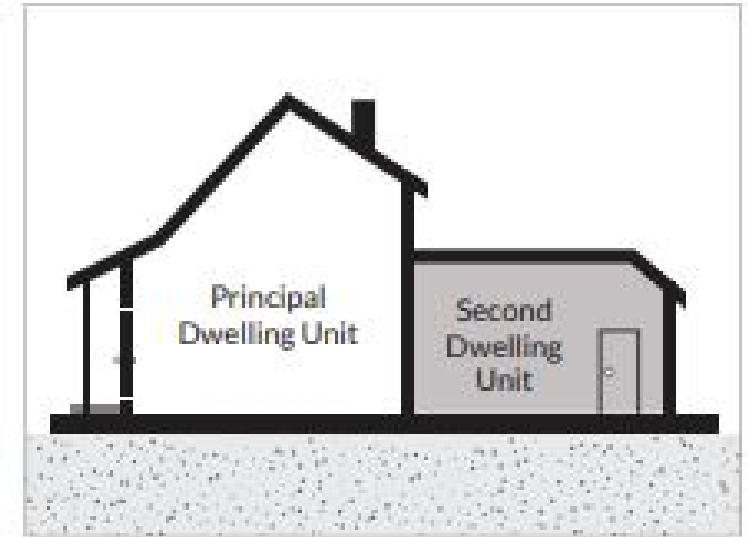
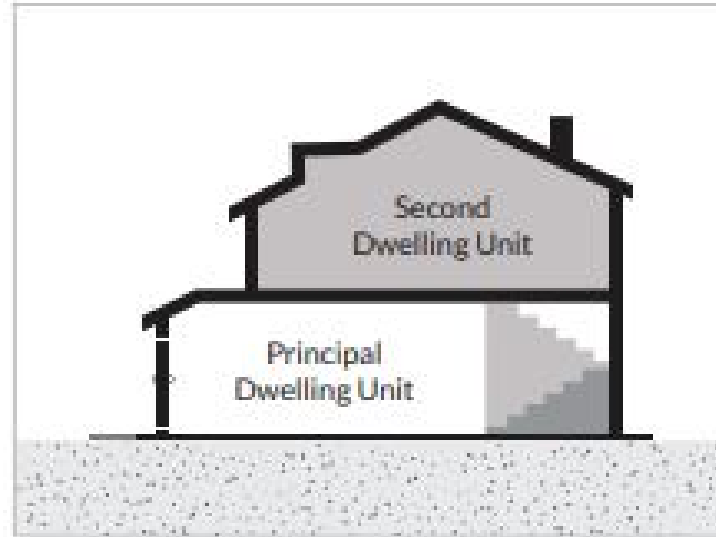


**RESIDENTIAL
ZONES**
ZONING BY-LAW NO. 05-200

September
2020

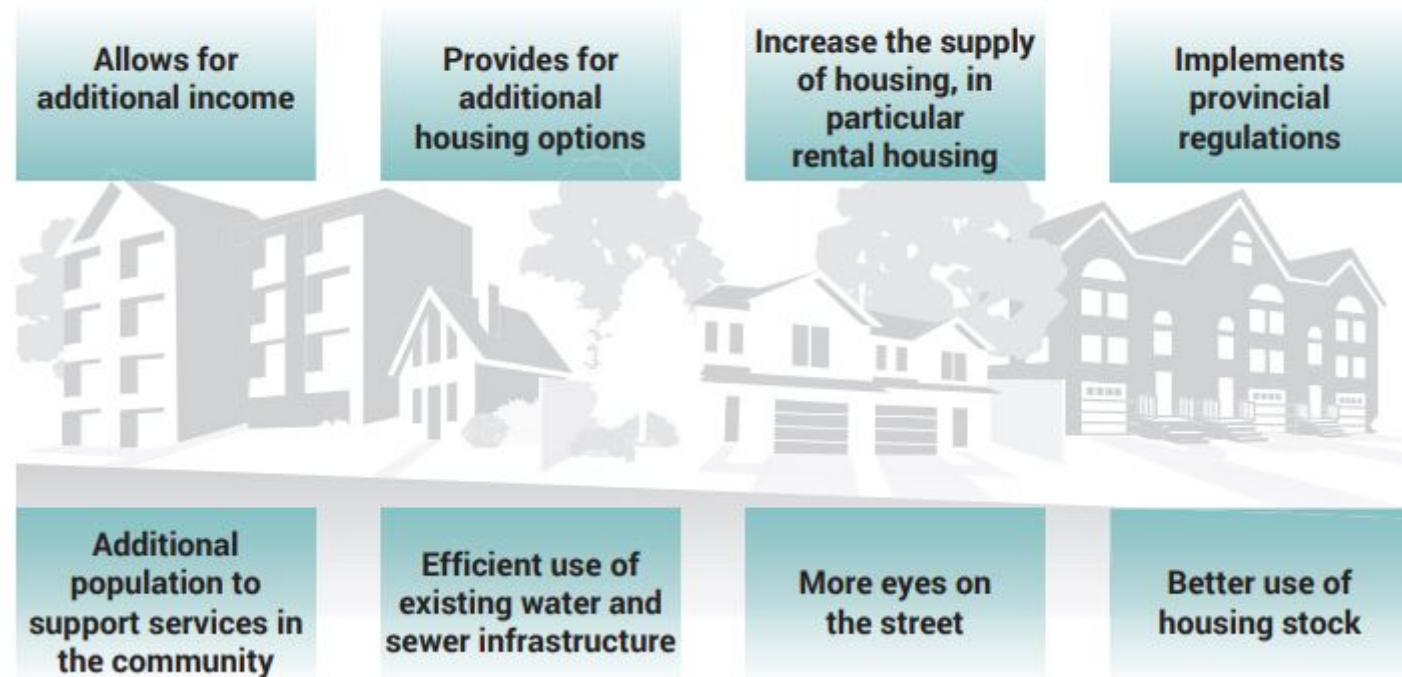


WHAT DIFFERENT FORMS CAN SDU'S TAKE?



WHY ARE SECOND DWELLING UNITS IMPORTANT?

There are many community benefits that come from allowing an additional dwelling unit in a home or on the same lot.



Legal Secondary Suite:

Monthly calculations:

Two Bedroom:

Mortgage payment: (\$500)

Insurance, property tax, other: (\$100)

contingency (roof, fence, repairs): (\$200)

Income: \$1,600

Added utility costs (\$250)

Tax deductions: \$250

(utilities, interest on loan/mortgage, repairs)

Increasing equity: \$250

Total monthly net gain: \$1,050

$\$1050 \times 12 = \$12,600$ 12 % return on \$105,000

Please consult your trusted advisor

Tax payers!



\$150,000-\$250,000 / unit
5-10 years



\$0 - \$30,000 / unit
3-4 months

Solution:

- Create a new inventory stream of affordable dignified housing
- Dedicate these new apartments to individuals of all ages and families on the housing wait lists
- Where government programs are falling short, inspire the community to step in to fill the void
- Provide government (financial) incentives to homeowners who participate along with other supports
- Ensure wraparound services are provided to the individuals and families to ensure their success

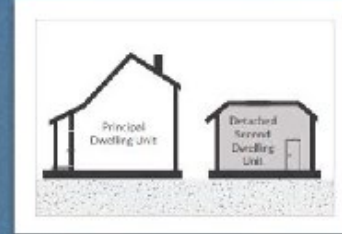
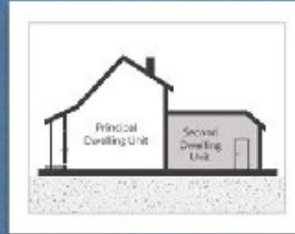


Next steps:

- 1) Research housing wait list and wait times in your community. Learn every day!
- 2) Research what your local, regional and provincial governments are doing to inspire homeowners to be part of the solution (financial, administrative, outreach supports)
- 3) Examine secondary suite by-laws in your community (Chapter 11)
- 3) Determine how we encourage everyone to be part of the solution?
- 4) Do you own a home or property that could be used as a secondary suite?
- 5) Do you know a friend, a neighbour, a parishioner or a family member who has room in their home or on their property to create a new home for a neighbour in need?
- 6) Reach out to agencies that provide housing and other supports to see if secondary suites can be a solution to house their clients. Align with like minded charities, not-for profits and groups.
- 7) Are there other faith groups in your community that would like to learn how they can make a tangible difference in their community?
- 8) Does your parish or Diocese have property that could be suitable for a secondary suite? A rectory, underutilized properties, etc.

DRAFT:

INVEST IN YOUR PROPERTY... AND INVEST IN PEOPLE!



TOGETHER, WE CAN BUILD
HEALTHIER COMMUNITIES

The challenge:

Safe secure housing has become hard to find for the 10,000 households on the wait list for social housing. Part of your home or property could evolve to help an individual or family in need!

The opportunity:

By-laws in Ottawa allow homeowners to build legal apartments within or attached to their home! These new apartments can provide safe, secure housing, inclusive of a rent subsidy from the city, generate positive monthly cash flow for you, the homeowner, increase the equity of your home and create friendships that will last forever!

FINANCIAL INCENTIVES ARE AVAILABLE
FROM THE CITY OF OTTAWA TO BUILD THESE
APARTMENTS!

Please contact us today.

We will be happy to meet with you
in your home and explore the possibilities!



613-

b

@bell.net

May 27, 2021

Dear _____,

I sincerely appreciate and thank you for your continued support as _____ strives to provide a safe and comfortable place to stay for all women and their children fleeing domestic violence. Our shelters in _____ provide for their short-term needs.

Both shelters continue to operate at maximum capacity with our residents challenged to find suitable housing for their long-term needs. While their time in our shelters is scheduled for 4-6 weeks, with nowhere to move they often stay for up to six months. As a result, our wait list for women applying to gain the safety and security of our shelters has increased ____% in the past 12 months.

We invite you to consider investing in the future of these women and their children in an innovative and life-changing way.

If you are a homeowner or if you know a family member or friends/neighbours who own homes, please explore the opportunity to create an apartment for a family in need. By-laws now allow legal secondary suites (basement apartments; 2nd storey apartments; additions; granny/nanny suites; carriage houses and more) on most detached home properties. The creation of this new apartment will increase the value of your home and provide you with immediate positive cashflow of at least \$1,000 per month!

Most important, these new safe, secure and affordable homes will provide new hope and happiness for our families in need.

In alignment with COVID-19 protocols, we welcome the opportunity to meet with you in person in your home to explore these possibilities with you in further detail. Please call us at _____ to schedule an appointment.

We also invite you to join us for an online info-session taking place Saturday June 26, 2021 at 10:00 A.M. To register for this event please call the number above or e-mail me at _____@_____

On behalf of those we serve, I thank you for interest in this new and exciting initiative!

With warm regards,

EGALITY.CA

“Dignity for All”

Homeowners



Create a legal apartment in or attached to your home!
Generate \$100's in monthly income while helping a family or individual in need!

FIND OUT MORE!

Agencies and Shelters



Wait lists beyond the 'official' applicants exist in every agency. Shelters are full.
Create housing customized for those you serve!

FIND OUT MORE!

Faith Groups



"Love you neighbour" in a holistic new way!
Discover how to engage your parishioners, members, congregation, members to create housing for someone in need!

FIND OUT MORE

Public Servants



Do you have a story to share?



Join our team!



Hamilton



The City of Hamilton has a housing wait list of over 7,000 applicants. One third are seniors, one third are families and the balance are individuals and couples of all ages.

By-laws in Hamilton 'proper' allow the creation of legal secondary suites in detached homes with various restrictions. Revisions are currently being discussed. We will keep you posted on updates! The general call in number for the building department is 905-546-2489 Ext. 2720
Hamilton Zoning/Planning Department:
pd.generalinquiry@hamilton.ca

Halton Region



Halton Region has a housing wait list of 3,500 applicants. By-laws are in place in Burlington, Milton, Oakville and Halton Hills allowing secondary suites in detached homes and also in semi-detached and townhouses in some areas if certain conditions are met.

Halton Region offers incentives for homeowners creating legal secondary suites to house families and individuals on the wait list. Contact Equality or the Halton Housing Help Centre (311) for details
Burlington Zoning Department:

Burlington Building Department:
building@burlington.ca
Oakville Building Department:

Region of Waterloo



Waterloo Region has a housing wait list of _____ applicants. The Region offers homeowners a forgivable loan of \$25,000 to build a legal secondary suite on their property when it is rented to a tenant who is under the low income threshold. Details of this program are found at:

https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/DOCS_ADMIN-2295429-v6-Ontario_Renovates_Secondary_Suite_Fact_Sheet-AODA.pdf
Kitchener:

Thank you!

Garth Brown

416-459-2730

Toll free: 1-844-EGALITY (342-5489)

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info@equality.ca