
MINUTES

Affordable Housing Advisory Committee
Thursday, April 17, 2025 – 3:00 p.m. - HYBRID
Civic square: Council Ante Room
Zoom: [https://welland-](https://welland-ca.zoom.us/j/85704780253?from=addon)
[ca.zoom.us/j/85704780253?from=addon](https://welland-ca.zoom.us/j/85704780253?from=addon)

Present: Councillor Leo Van Vliet **(CV)**, Councillor Adam Moote **(CM)**, Paul Turner (Task Force) **(PT)**, Anthony Gatti (Task Force) **(AG)**, Susan Mifsud **(SM)**, Sherry Visser-Fleming **(SV)**, Leslie Bellingham **(LB)**, Stacey Baker **(SB)**, Tiffany Monk **(TM)**

Absent with Regrets: N/A

Also Present: Councillor Shamila Setaram **(CS)**, Karen Gillespie (Guest) **(KG)**, Nicolas Aiello, Manager of Policy Planning (Staff liaison) **(NA)**, Rachael Babirad - Customer Service Clerk **(RB)**

MEETING CALLED TO ORDER AT: 3:00 P.M.

1. LAND ACKNOWLEDGMENT

“Welland is situated on treaty land. This land is steeped in the rich history of the First Nations such as the Hatiwendaronk (Hat-i-wen-DA-ronk), the Haudenosaunee (Hoe-den-no-SHOW-nee), and the Anishinaabe (Ah-nish-ihNAH-bey), including the Mississaugas of the Credit First Nation. There are many First Nations, Métis, and Inuit people from across Turtle Island that live and work in Welland today. Welland stands with all Indigenous people, past and present, in promoting the wise stewardship of the lands on which we live.”

2. APPROVAL OF AGENDA

Mover (CV)

That the agenda for April 17, 2025, meeting of Affordable Housing Advisory Committee be approved, as presented.

CARRIED

3. DECLARATIONS OF INTEREST

- 3.1 **Conflict of Interest** – “Having reviewed the agenda, does any committee member have a need to disclose a direct or indirect pecuniary interest with respect to today’s agenda?” - None

4. APPROVAL OF MINUTES OF PREVIOUS MEETING

4.1 APRIL 17, 2025

Mover (SM)

That the minutes of the April 17, 2025, meeting of the Affordable Housing Advisory Committee be approved as presented.

CARRIED

5. PRESENTATIONS - None

6. DISCUSSION ITEMS

5.1 CIP APPLICATION - 81 CHANTLER ROAD – FORGIVABLE LOAN

(NA) We have an affordable rental housing community improvement plan application. With this application is the affordable residential forgivable loan and that is to construct an accessory dwelling unit in the rear yard of 81 Chantler Road. The other program that they are applying for is the municipal fees grant. Based on the billed form this would be eligible under the CIP. The only caveat is that we have a requirement that it must be to an arm’s length tenant, and it has been disclosed that their tenant for this proposal will not be at an arm’s length.

(KG) Stated that she has a 36-year-old daughter that lives at home as she cannot afford to live on her own. **(KG)** Decided to attend city hall to see what options were available as far as what she could build in her backyard. She gathered all the zoning documentation to ensure that she would comply. **(KG)** Would be providing housing to someone, it’s just that it’s her daughter instead of a stranger. Living in uncertain times and worried about a recession. This would help in securing her daughter a place to live even though she is an adult family member living with her.

(KG) Having trouble with the 10-year clause every year until 2035 having to provide a lease. Essentially, she feels she will be a landlord and has never done that before. She has questions about selling and estate planning and does this fall under the landlord and tenant act. She stated the rent would probably be lower renting to her daughter than if she rented it to a stranger. What happens if her daughter moves out prior to the 10 years? What if she switches with her disabled daughter who is on ODSP and charges her less rent? These are all concerns she has about the future.

This unit is in the process with engineering with Flexo – it looks like it meets all the city requirements, and she is hoping that she could obtain some financing for this. Following her for 10 years as she is a senior seems difficult to her. Her proposal is not at arm's length, and she is wondering why we have this program at arm's length. Are there people that have taken advantage of this? What is the purpose of arm's length?

(NA) The purpose of these incentives is for the creation of affordable housing. The specific definition for an affordable unit must be 80% of the average market rent. So, the scenarios that (KG) brought up are the reasons why we require an arms' length tenant as there may be scenarios where the parent rents to a child or something else like that where the rent might be lower or there might not be any rent at all.

(KG) She did not state what she would be charging for rent as she does not have the complete fees as to what this will be costing her yet. She needs to sit down and see what the water, hydro, etc. would cost. Having a unit in her backyard, even if her daughter was to move out, would not be left vacant. She would try and find housing for someone.

(NA) Per that requirement the rent would have to be 80% or lower of average market rent and if this is disclosed to us, then the loan gets forgiven.

(KG) This would mean \$2,000.00 per year for 10 years.

(NA) This committee can recommend that this proposal go to council.

(GM) Stated that he does not have the authority to approve this. It would have to be approved through council. We can only recommend that it be brought to council. One concern is how to regulate this. For example, is their rent really changing hands? Because this application is not at arm's length there are issues with that. Ultimately it would be councils' decision.

(LB) Appreciates (KG) desire to provide housing for her daughter and this need is not unique. Her main concern is slightly less on the arms' length. Can we compare the CIP to the application? What happens to the forgivable loan should (KG) decide to sell the home prior to the 10-year term? Prorated? Does she pay it back? More concerned that this application meets all the CIP requirements.

(AG) What we want is that the rents are kept at the percentage that (NA) said because usually we are looking at low-income individuals. Typically, we are looking at a one-bedroom unit and this proposal is a two-bedroom unit.

(LB) Are there any other exceptions to this other than the arm's length or would there be other exceptions requested through this?

(GM) We do not know the rent that would be charged. The arm's length is the main point for us though. We must follow the rules of the program.

(NA) If the rent were to discontinue or go above the rhetorical rate then the loan would no longer be forgivable.

(CV) Does not think we have all the information that we need. He would like to see a property schematic with the current house and the proposed dwelling on it prior to making any decision to see how everything fits. This is the first time that we are

doing anything like this in the city of Welland and he feels we want to get it right the first time. He would like to see this deferred for a month.

(GM) This is the first time anyone has come forward and asked to go outside of the rules. We have done many, but they have all been at arm's length.

(PT) Would like to see what the rent will be. If the rent fits with the CIP, he thinks it should be fine. He states that we do not want to get this wrong though. If we did it could open up the floodgates and it would really hurt the situation of the accessory dwelling unit and affordable housing in Welland if we did not get it right.

(KG) Did not want to guess what the rent would be as it is very small living quarters with a shared backyard. She asked if the committee would excuse the arm's length – yes or no.

(NA) Stated that the rent would have to be \$1,040.00 or less.

(CV) Would like more time to think this through. He is not prepared to recommend this to council without more time to think it through. (CV) asked how time sensitive is this?

(KG) Work begins in June and finishes in August.

(GM) Asked the question: Are we going to be doing this for everyone now? Will anyone be able to apply for this now? There may have been people that could have applied within the past year and didn't. (GM) stated that the total forgivable loan over the 10 years is \$20,000.00.

(SM) Stating that this request is about the forgivable loan only if everything fits onto this lot. States that she feels that the more that is built in Welland the better it is. She does not believe that there will be an abundance of people asking us to approve forgivable loans as there is a large cost to build the home as well. She is in support of this.

(CM) Asking what the consideration piece is to the request.

(NA) The consideration piece is this proposed project would be eligible; however, the issue is that it is not to an arm's length tenant, it is to her daughter. If the committee brings a recommendation to approve it, we would bring that to council with that consideration in mind.

(CM) Confirming that the issue is that it is her daughter and not an actual tenant. Does not feel that \$20,000.00 is too much to request.

(LB) Would like to consider having cases where the arm's length was taken off. She also feels like this might be opening the flood gates if we just start this so she wants to make a conscious choice if we would allow not arm's length. She is concerned with this application and the rules not being followed. She thinks that if the committee was to make a recommendation to council to consider allowing applications that were not at arm's length – she is not sure this application would be the best test case because there are so many unknowns in it. She would not be in favor of recommending this one to council today to be the test case exception to the rule. She would be in favour of hearing some pros and cons in a future meeting on whether to change that part of the CIP and make that recommendation to council either as a

whole going forward or at least consider it going on a case-by-case basis whether the arm's length is essential to the CIP or not.

(CM) Stated he wishes to defer this application.

(NA) Stated that the work cannot start until the application has been approved.

(AG) There are so many implications on this that we need more time to make a decision. He feels rushed and would like more time to look at the pros and cons of moving the arm's length piece. Concerned with how taxpayers will feel about this.

MOTION:

(CM) To defer the recommendation to council of the forgivable loan at 81 Chantler Road

Seconder **(CV)**

CARRIED

5.2 DOWNTOWN CIP UPDATE

(CS) Curious as to what this committee's vision is in the downtown for housing that fits into the housing continuum of transitional or supportive housing and below market ownership. The average rent of new downtown developments is \$1,600.00. Advised she has been in some of these units with the developers and there are some other areas where the rent being charged is \$900.00 and the condition is not favourable for people that are living in them. We need to look at our CIP program and what we are carving out and for whom in terms of housing downtown.

(PT) Responded that the committee is in line with economic diversity as far as affordable housing is concerned. One of the areas that is easier to work with is when we have property that is owned by the city. There are different people on this committee with different strengths. He stated that the biggest equation he has seen so far to make affordable housing work is working with non-profits and some of the funding of the federal, provincial or municipal governments have. We do have a couple of those projects, hopefully starting in the next couple of months with CMHC with the non-profits being a part of it. We are dealing with clients that need support systems when they are moving into a place. One of the biggest concerns he has for our municipality is we have this 80% market rent. He believes this number is way too high and it does not fit with what is going on in our community. This is something that needs to change as well, especially if we want to make it more attractive to the private developers. Private developers want to make money, but they do not want to gouge. We need to identify these developers and perhaps they can pick up some of these properties and then we have more of a chance of affordability for all groups.

(SM) From a downtown perspective there is not a lot of overlap with this committee. It had been mentioned that the CIP's are stackable so the downtown CIP and the affordable housing CIP is good for owners to know that there are

stackable benefits that can be utilized if they are looking for retail on the first floor and having housing above.

(NA) We do have an affordable housing application for a new development on Division Street (111 Division Street). For CMHC's funding it will be six affordable units.

(CS) Those properties will be well managed; however, the concern is the managing of what is happening and the people after hours and what they are doing downtown and adequate social support. That raises the question as to what housing could look like given some of these factors.

(LB) For long-term sustainability and really making sure that people have what they need, support services are essential.

(PT) Suggested that **(CS)** speaks with Gateway as they have some highly successful projects they have completed with affordability and working with different areas of governments.

(CS) When there is a large organization such as Gateway you tend to see much less unfavourable behaviors versus when we have individual landlords renting out to individuals. Most of the complaints have been coming from businesses and residents and the issue is safety.

5.3. Affordable Housing Project Updates

(PT) CMHC situations are on hold due to the election. It is possible that in January they could begin moving forward with shovels in the ground. The CMHC has approved the funding for Baker Street, however because of the election it has been put on hold. The Kilgour property – the underwriters are looking at the proposal and from some of the feedback it is looking quite positive. It must wait until after the election as there is a blackout for at least the next four weeks as far as the CMHC funding is concerned. They are looking for it to be approved by May and hoping for shovels in the ground by May. Lincoln Park – there is a private investor that is somewhat interested, and a land trust group might be interested as well.

(PT) We also need to have some further discussions on the standard 80% average market rent. Feels that this is not a realistic approach and will not be attractive for people to do affordable housing.

(NA) 80% was the province's original definition for affordable housing.

6 MOTIONS - None

7 OTHER BUSINESS – None

8 ROUNDTABLE - None

9 ADJOURNMENT

Mover (AG)

That there being no further business, the meeting be adjourned at 4:05 P.M.

CARRIED