

Memorandum to the Council of Corporation of the Municipality of Temagami

Subject: Overview of DNSSAB Housing Programs

Memo No: 2025-M-049

Date: March 13, 2025

Attachment: Appendix A - DNSSAB Housing Services Overview

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Recommendation

BE IT RESOLVED THAT Council receives Memo 2025-M-049 as presented.

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Executive Summary

This memo provides an overview of housing programs managed by the District of Nipissing Social Services Administration Board (DNSSAB). These programs aim to enhance housing affordability, accessibility, and availability for low- and moderate-income residents in the Nipissing District. Key initiatives include the Nipissing Renovates Program, Additional Dwelling Unit Program, and Homeownership Program, which provide financial assistance through forgivable loans for home repairs, rental unit creation, and first-time homebuyer support. Additionally, DNSSAB offers subsidized rental housing and homelessness prevention programs, such as the Canada-Ontario Housing Benefit (COHB), to help residents secure affordable housing.

Background

DNSSAB serves as the Service Manager for the District of Nipissing, overseeing the administration of housing and homelessness programs. These programs provide affordable, safe, and suitable housing options to low- and moderate-income households. DNSSAB collaborates with various partners, including non-profit housing providers and the Nipissing District Housing Corporation (NDHC), to effectively deliver these services (See Appendix A).

Detailed Overview of Housing Programs

- Nipissing Renovates Program:
 - Objective: Assist low- and moderate-income homeowners with funding for home repairs and accessibility modifications.
 - Assistance: Up to \$25,000 in the form of a 10-year forgivable loan.
 - Eligibility: Homeowners must meet income thresholds and demonstrate a need for critical repairs or modifications.
 - Benefits: Improves the safety, accessibility, and livability of homes.

- Additional Dwelling Unit (ADU) Program:
 - Objective: Increase the supply of affordable rental housing by supporting homeowners in creating additional rental units.
 - Assistance: Covers 75% of costs, up to \$50,000, through a 15-year forgivable loan. Homeowners must offer affordable rent to eligible tenants during the loan term.
 - Eligibility: Homeowners must comply with municipal by-laws and maintain affordable rental rates.
 - Benefits: Expands affordable rental options and provides homeowners with rental income.

- Homeownership Program:
 - Objective: Assist first-time homebuyers by providing down payment support.
 - Assistance: Up to 10% of the purchase price in the form of a 20-year forgivable loan.
 - Eligibility: Applicants must be first-time homebuyers with qualifying income levels.
 - Benefits: Promotes long-term housing stability for eligible individuals and families.

Subsidized and Market Rental Housing

- Rent-Geared-To-Income (RGI) Housing: Rent is adjusted based on the tenant's income, ensuring affordability for low-income households.
- Market Housing: Rental units offered at below-market rates by non-profit housing providers, making them accessible to moderate-income households.
- Rental Subsidies: Programs such as portable housing benefits and housing allowances help tenants reduce rental expenses.

Homelessness Prevention Initiatives

Canada-Ontario Housing Benefit (COHB), provides a portable housing benefit to assist with rental costs in the private housing market. The benefit can be used to pay rent anywhere in Ontario.

Conclusion

The housing programs administered by DNSSAB play a critical role in addressing the diverse housing needs within our community, improving access to affordable housing and supporting residents in maintaining housing stability.

Housing Program Overviews

District of Nipissing
Social Services
Administration Board



Conseil d'administration
des services sociaux
du district de Nipissing

Housing Services Department

Homeowner Programs



Nipissing Renovates

Financial assistance to help eligible homeowners with critical home repairs and accessibility modifications.

The Nipissing Renovates Program provides up to \$25,000 in the form of a 10-year forgivable loan to assist low and moderate-income households with eligible major repairs and accessibility modifications to their home.

Additional Dwelling Unit Program

Increasing the supply of affordable rental housing by helping to create additional units in existing primary residences.

The program provides funding to eligible homeowners for the creation of an additional dwelling unit in the homeowner's primary residence or on the property lot, where permitted by the municipal by-laws. The program covers 75% of the associated costs, to a maximum of \$50,000, through a 15-year forgivable loan. During the term of the loan, the homeowner will provide an affordable rent to an eligible tenant of their choosing.



Homeownership Program

Helping eligible first-time home buyer's make the transition into homeownership through down payment assistance.

The Homeownership Program provides down payment assistance of up to 10% of the purchase price to eligible households. This assistance is in the form of a 20-year forgivable loan.

These exciting programs have limited funding, so you are encouraged to add your name to DNSSAB's waitlist early to ensure you are considered for eligibility. For more information on homeowner programs and to be added to a program waitlist, please contact us.



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The Corporation of the Municipality of Temagami



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2025-M-049



www.dnssab.ca

2025-M-049

Subsidized & Market Rental Housing



Rent-Geared-To-Income Housing

Rental housing where rent costs are calculated based on a tenant's income.



Market Housing

Rental housing administered by a non-profit housing provider generally rented at a low-end of market rate.



Rental Subsidies

Various types of rental subsidies aimed at making market rental housing more affordable. Subsidies include portable housing benefits and housing allowances.

Access to any of the programs listed above is through the centralized waiting list known as Housing Access Nipissing. To apply, please contact us.



705-474-2151 ext. 45589



HousingAccess@dnssab.ca



www.dnssab.ca

Housing Development



Housing Development Services

Expertise in guiding housing projects to a shovel ready state and obtaining funding to make projects a reality.

DNSSAB is committed to increasing the number of affordable rental, affordable ownership and rent-geared-to-income units in the Nipissing District. In-house experience is available to help navigate the available funding opportunities, potential partnerships, and to assist with a project's financial viability.

If you are interested in developing affordable housing, please contact us.



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