

Standing Committee on the Status of Women

Wednesday October 31st, 2018

Follow-Up Report:

Transitional Housing from Stage Two Shelters to Your Own Home

My name is Marilyn Ruttan and I am a Real Estate Broker and have owned and operated the RE/MAX office in Wasaga Beach for the past 29 years. Donna Mullen is a Mortgage Broker in Wasaga Beach and has been in business for the last 25 years.

I was originally asked if I could come and discuss before your Standing Committee on the Status of Women a **‘Subset’ in relation to the accessibility of single women affording their own homes and access to housing for woman.** I quickly messaged back to state that single women are seldom coming through our doors any more to buy homes especially since last January when the new mortgage stress test was introduced. It is difficult enough for two income families to qualify let alone a single woman or a single woman trying to get back on her feet after having been in a Stage One Shelter or Stage Two Shelter situation.

Women can't buy a home without first qualifying for a mortgage and the big banks are not at all accommodating or welcoming. I asked if I could bring Donna with me so together we could give you a picture of the challenge's women are facing. Donna and I are both hands-on in our respected careers and we deal directly with the end consumer on a daily basis.

We received a follow-up email from the committee with a request to tie in to your current study on the **'network of shelters and transition houses serving women and children affected by violence against woman and intimate partner violence.'**

Donna and I started brainstorming, we gathered as much information as we could and then we interviewed several women. We interviewed a woman who worked at our local shelter which is called 'My Friend's House' in Collingwood and a woman who has worked for the last 25 years in the Collingwood office of the Ontario Works Assistance as well as a local Town Councilor regarding the construction of the new Social Housing construction projects throughout Simcoe County.

Donna and I have a few recommendations that we feel if implemented could help transition some women (possibly 25% +) out of Stage Two Shelters and into their own homes. This would free up some of the housing in Stage Two Shelters to make room for Women who are in the Stage One Shelters. The high cost of monthly rental accommodations are comparable to having a monthly mortgage payment in most areas of Canada. Donna is also going to recommend some necessary changes to a few CMHC programs that would help more women be able to qualify to buy homes. (See - Proposed Mortgage Qualification Changes October 31st 2018)

We realize there are a lot of great programs to help women who are in transition and are living in Stage Two Shelter housing. But there seems to be a disconnect between the women who wish to buy a home, create security and build equity for their future and access to a Mortgage Broker and Real Estate Agent who

understands the sensitive issues. This disconnect applies to both sides of the equation.

As Realtors we can further our education through various on-line Canadian and American training courses to earn designations or certificates such as:

ABR Accredited Buyer Representative

SRES Seniors Real Estate Specialist

E-PRO Certified Internet Professional

ALHS Accredited Luxury Home Specialist

AHWP At Home with Diversity *New*

There are many more but there are no on-line courses for designations or accreditations involving sensitivity training and necessary mentoring that would teach Real Estate Agents and Mortgage Brokers what they need to know to help women specifically coming out of adverse situations.

The course should include teaching Real Estate Agents and Mortgage Brokers ways to navigate all the programs currently available Federally through CMHC- Canadian Mortgage and Housing Corporation, the Provinces and their local County or Municipality that encourage home ownership.

As an example: there is CMHC Down Payment Assistance in the form of a forgivable loan to eligible individuals and families for the purchase of a home. This program is administered through the County level. In Simcoe County the purchase price must be under \$462,645.00 and the home can be a re-sale or a new

construction. Units can be detached, semi-detached, condominiums, stacked houses, row/town houses, modular homes on owned land or apartments.

The down payment assistance is 10% of the purchase price and there is no repayment of the loan if the home is sold after 20 years. If the home is sold before the 20 year period expires you must repay the original loan plus 10% of the realized capital gain. One of the qualifications is that you have a gross household income at or below \$75,100 and be pre-approved for a mortgage. This is where the recommended changes that Donna Mullen is proposing with the 'Stress Test' as well as other CMHC mortgage rules would be warranted.

https://www.simcoe.ca/SocialHousing/Documents/homeownership_2018V2.pdf

[https://www.simcoe.ca/SocialHousing/Documents/Homeownership%20Applicati
on%202018-19.pdf](https://www.simcoe.ca/SocialHousing/Documents/Homeownership%20Application%202018-19.pdf)

We would like to recommend that a percentage of the CMHC Down Payment Assistance program be directed specifically to Women transitioning from Stage Two Shelters.

This is just one example of help that is available, there are also programs through Ontario Works Assistance within Simcoe County.

Housing Retention Program: To assist recipients who are in arrears with their rent or mortgage, utilities or who may require last month's rent.

[https://www.simcoe.ca/ChildrenandCommunityServices/Pages/housing-
retention.aspx](https://www.simcoe.ca/ChildrenandCommunityServices/Pages/housing-retention.aspx)

Ontario Renovates Program: Funding up to \$15,000 per unit is available. This can be used for various renovations and repairs such as roofing, plumbing, electrical and heating systems.

<https://www.simcoe.ca/dpt/sh/ontario-renovates>

Secondary Suites Program: Funding up to \$25,000 per unit is available for the creation of a secondary suite or garden suite. ***Imagine if a woman can now generate extra income from her home.***

https://www.simcoe.ca/SocialHousing/Documents/2018_Secondary%20Suites%20Fact%20Sheet.pdf

This on-line course could teach the participants how to mentor and educate Women on the advantages of using a Mortgage Broker to navigate the mortgage qualification process. It could also teach women the aspects of buying a home, the costs associated with the process and all the Government programs already in place designed to help with these costs. The course could also teach budgeting for the ongoing maintenance and costs of home ownership.

This on-line certification course could be created/designed jointly by those who are currently counselling women in Phase Two Shelters, those Government agencies administering the existing various levels of funding and home ownership programs, Mortgage Brokers and Real Estate Agents.

The course could be rolled out right across Canada with the hopes that there would be several graduates available to assist and mentor women who choose to pursue Home Ownership in all areas throughout Canada.

Donna and I are willing to be involved in this process as we feel there are women who would qualify with the help of these program to purchase their own home. We believe the fastest way to empower a woman coming out of domestic violence is to help her become self-sufficient. She wants to be able to pay for her home, food for her children and herself and pay for the heat and utility bills. She needs the security that she is not going to have to move every year or so because a landlord decides to sell. She does not want Social Housing or Social Assistance as a long-term plan.

Marilyn Ruttan, Broker/Owner

RE/MAX of Wasaga Beach Inc.

1263 Mosley St. Box 490

Wasaga Beach, ON L9Z 1A5

Work: 705-429-4500 Ext 241

Cell: 705-441-5951

Email: remaxmarilyn@gmail.com

Donna Mullen, Mortgage Broker

Mortgage Intelligence

1323 Mosley St, Wasaga Beach

ON, L9Z 2C9

Work: 705-429-5492

Cell: 705-795-1323

Email: dmullen@yourmortgagestore.ca