



GLOSSARY OF TERMS AND ACRONYMS

This glossary identifies and explains many of the terms and acronyms commonly used in social housing. It is not designed to provide precise legal definitions.

Abuse - any incident of physical or sexual violence against an individual; an incident of intentional destruction of individual's property; intentional injury to an individual; words, actions or gestures that threaten the safety of the children, family or property of an individual.

Accessibility for Ontarians with Disabilities Act (AODA) - provincial legislation that provides a framework for the development of mandatory accessibility standards for private and public sector organizations across Ontario.

Access To Housing (ATH) – a location where households wishing to apply for placement on the City of Hamilton's centralized waiting list for RGI assistance, may obtain an application, have their eligibility assessed and have their name placed onto the centralized waiting list through the ATH data base.

Active Status – means that all applicant information is current and the applicant is eligible to be offered housing should it become available.

Adverse Decision – a decision about a household's eligibility that is made that is not in favour of the household.

Affidavit - a written statement sworn before a legal professional or another person who has the authority to witness an oath.

Affordable Housing – under the Investment in Affordable Housing program, the federal/provincial governments define affordable housing as rental housing that is rented at no more than 80% of the local average market rent as determined by Canada Mortgage and Housing Corporation

Affordability – measuring affordability involves comparing housing costs to a household's ability to meet them. A unit is considered affordable if the person is spending no more than 30% of his or her income on rent.

Alternative Housing Provider – is a housing provider whose mandate is to provide housing for households that are homeless or hard to house.

Applicant - one who applies for or requests rent-geared-to-income housing

Applicant Category/Status - refers to categories used to rank applicants on centralized waiting lists. There are three main categories:

Special Priority Policy (SPP) – Legislated first under the *Social Housing Reform Act* and now under the *Housing Services Act*, the SPP gives priority status to households with a member who has been a victim of domestic violence

Local Priority – Under the HSA, Local Priority categories for RGI housing are allowed. In Hamilton, there are urgent, homeless, newcomers, and youth, priorities. Applicants with Local Priority status are housed after Special Priority Policy applicants, but before Chronological applicants.

Chronological - Applicants who are ranked on the centralized waiting list based on their date of application

Arrears - an outstanding amount of rent or damage costs that has not been paid and is owing to a social housing provider.

Average Market Rent (AMR) – CMHC conducts annual market surveys to determine the average market rent in specific areas in Canada. AMR is used in affordable housing programs to determine rental rents and the change in AMR is the basis for the Market Rent Indices used in the *Housing Services Act, 2011* funding formula for providers

Best Practice – refers to an approach, method or set of operational practices generally accepted by an industry as leading to increased operational efficiency, and thus worthy of being shared and copied among like service providers where applicable

Building Selection Form (BSF) – is the list of housing projects available in the City of Hamilton for applicants to select on the Access to Housing application form.

Business Day – means a day from Monday to Friday, other than a holiday.

Calendar Day – means all days in a month, including weekends and holidays.

Cancelled Status – refers to files that have been inactive for 12 months or have been cancelled because the household did not meet other eligibility criteria. If a cancelled household wants to reapply to the waiting list, their eligibility date will be the day they reapply.

Centralized Waiting List (CWL) - the combined waiting list for all social housing providers in a service area that are required to participate in co-ordinated access system

Chronological - refers to co-ordinated access, this refers to the practice of ranking applicants on the centralized waiting list in order of their application date

City – means the City of Hamilton in its role as service manager designated under the *Housing Services Act, 2011*.

Community Sponsored Housing Program (CSHP) - A rent supplement program that ensured a set number of RGI eligible households could be housed in social housing projects built under pre-1979 social housing programs, including Sec. 26 and 27 of the *National Housing Act*. CMHC holds the mortgage owed by the provider, and the rent supplement was administered by MMAH. Under the *Housing Services Act* the Service Manager funds and

administers these rent supplement units through 3-5 year agreements between the City of Hamilton and the provider. These units are included in the City's RGI Service Level.

Co-operative Housing (co-op) – is a social housing project that is managed by its residents known as members (the people who live there). Members actively participate in decision making and share the work involved in running the housing community.

Co-ordinated Access - a local system of referring applicants seeking rent geared-to income housing to social housing providers participating in a centralized waiting list.

Damages - an outstanding amount of money owing to a housing provider for unit repairs or other property maintenance on a unit previously occupied by the household.

Divestment - having completed the transfer of an interest in property.

Domiciliary Housing – permanent residences for people with special needs. Unlike emergency shelters, domiciliary housing is permanent housing for the residents.

Duty to Accommodate – under the Ontario *Human Rights Code*, people identified by Code grounds are entitled to the same opportunities and benefits as everybody else. Housing providers and other parties responsible under the Code have a legal obligation to accommodate Code-identified needs, unless they can prove it would cause them undue hardship. Undue hardship includes considerations of cost, outside sources of funding and health and safety.

Eligibility – a household's ability to qualify for rent-geared-to-income assistance based on their income or other needs and circumstances as determined by the legislation and regulations or other rules put in place by the service manager. Eligibility also includes the amount of rent to be paid, as well as the size and type of unit that the household may qualify for, depending on household size and their needs and circumstances.

Eviction – to put out or force out a tenant using proper legal processes

External Transfer - a request to move to a housing unit located at a housing project managed by a housing provider, other than a household's current housing provider.

Federal Unilateral Projects - Non-profit housing providers, whose mortgage is held and/or whose subsidy was administered by CMHC under Section 26, 27 or 95 of the *National Housing Act*. The *Housing Services Act, 2011* does not affect the mortgages and operating subsidies of these providers. The *Housing Services Act* does apply to the rent supplement units under agreement (e.g. OCHAP/CSHP) with these providers.

Financial Testing - the *Housing Services Act* gives Service Managers the responsibility for funding and administration of rent-geared-to-income programs. Service Managers may delegate all or some of these responsibilities to housing providers. Financial testing refers to the practice of assessing eligibility for RGI housing based on a household's income

Guest Policy - A Guest Policy contains written processes and procedures that govern the temporary accommodation of guests and visitors

Guideline - a practice, plan or explanation that directs the application of standards that allows some discretion or leeway in its interpretation, implementation or use.

Homelessness - there are many different definitions of homeless. In the context of the National Homelessness Initiative, homelessness is considered to be any person, family or household that has no fixed address or security of housing tenure.

Chronic Homelessness - refers to individuals who are currently homeless and have been homeless for six months or more in the past year

Episodic Homelessness - refers to individuals, who are currently homeless and have experienced three or more episodes of homelessness in the past year

Hidden Homelessness: refers to individuals who are homeless, but temporarily housed with friends or family because they cannot afford shelter themselves. Without this help, they would be living on the street or be sheltered by an institution.

Household – an individual who lives alone or two or more individuals who live together.

Housing Allowance - term used to include both Portable Shelter Allowances (attached to tenants) and Rent Supplements (attached to buildings).

Housing First - is an approach that focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing.

Household Income Limits (HILS) - a fixed number that ensures tenants/members are under a certain income level (if renting an RGI unit) and only spend 30% of their income on rent. The HILS number helps to guarantee that rent is affordable.

Homelessness Partnering Strategy (HPS) is the federally funded, community-based program aimed at preventing and reducing homelessness by providing direct support and funding to communities across Canada.

Housing Project – a specific address or group of addresses that provide RGI assistance or special needs housing in the form of accommodations.

Housing Provider – a Non-Profit, Co-operative or Corporation that operates a housing project; the City of Hamilton, Housing Services Division acts as the housing provider for the Rent Supplement program

Housing Services Act, 2011 (HSA) – the Ontario law that sets the rules for social housing in Ontario

Housing with Supports – is a housing arrangement that ensures supports are provided so that those who are housed remain permanently housed. These supports can include but are not limited to: maintaining health or well-being, facilitating landlord-tenant relationships; offering training in life skills related to maintaining a stable home (e.g. cooking, household maintenance, health and financial literacy); bridging supports (e.g. short-term assistance with rent subsidies); providing assistance with furnishing the apartment, supports assisting with utilities, first and last month's rent, security or damage deposits, cleaning, necessary repairs,

and insurance. It can also include rehousing clients who may not be successful in maintaining their housing.

Income – monies, which may be from different sources, used to calculate the rent payable by a household for a social housing unit. The particulars of what can and cannot be considered income for rent-geared-to-income is outlined in the RGI guide.

Ineligibility – when an applicant is found not to qualify or a current resident is found to no longer qualify for RGI or special needs housing because they do not or no longer meet the criteria for the housing or subsidy requested.

Internal Review – is the process for reviewing rent-geared-to-income related decisions between tenants/members and housing providers.

Internal Transfer – refers to a household that moves from one RGI or market unit to another within the same project or to another project owned by the same housing provider.

Landed Immigrant - is an immigrant who has permanent resident status in Canada.

Landlord and Tenant Board – a provincial body responsible for providing information about the Residential Tenancies Act (RTA) and resolving disputes between most residential landlords and tenants.

Lease – as a noun, a contract or agreement between a landlord and a tenant. As a verb, to rent a premise (apartment, house, etc.) for a specific period of time.

Live Independently – the member of the household can live in the home, either with or without the assistance of specialized equipment, staff or another person but the disability or impairment does not require the member to be in an institutional setting in order to function on a daily basis or receive proper care, and the assistance required will be available when it is needed.

Local Priority rules – under the HSA, a service manager may establish local priority rules for eligibility for RGI assistance. The provincial special priority rule takes precedence over any local rules.

Mandate - official designation of a housing provider pertaining to the housing of particular groups in society (e.g. seniors, hard-to-house, families, youth, physically disabled).

Market Rent – refers to the amount of rent paid by a household that is not receiving RGI assistance. Some social housing developments have both market rent units and rent-geared-to-income units

Market Unit - a unit that is in a housing project and that is not a rent-geared-to-income unit.

Member – tenants in co-operative housing are called ‘members. While tenants in private rental housing sign a lease, most co-ops will require new members to sign an occupancy agreement which is a legal contract between the co-op and the member household that sets out both the rights and the obligations of the member

Ministerial Consent – is a decision made by the Minister of Municipal Affairs and Housing in response to certain requests from Service Managers. These Ministerial Consent approvals are required for certain activities/actions that are specifically set out under the *Housing Services Act, 2011*.

Modified Chronological - refers to co-ordinated access, this is the practice of drawing applicants from the waiting list first by priority and then in a chronological manner. This is the system used in Hamilton.

Modified Unit – is a housing unit with accessibility modifications allowing an individual with a physical disability to live as independently.

Municipal Flexibility - the *Housing Services Act, 2011* allows the service manager to make some local policies, such as asset limits, income limits, absences from units, and occupancy standards.

Municipal Freedom of Information and Protection of Privacy Act (MFIPPA) – MFIPPA applies to all local government organization, requiring them to protect the privacy of an individual's personal information existing in government records.

Municipal Non-Profit Housing Corporation (MNP) - a non-profit housing corporation that is owned and operated by a municipality. The board of directors may consist of no municipal appointees, or only municipal councillors.

Municipal Non-Profit Housing Program (Sec. 95) - under this program, affecting only municipal non-profit housing projects developed between 1979 and 1985, operating subsidy is provided by CMHC, and additional RGI subsidy by the Province. Under the *HSA*, the service manager is responsible for the Provincial share of the subsidy and the administration of the program according to the current operating agreement (unless both the provider and the Service Manager agree to changes).

Non-Profit Housing - affordable rental housing provided by non-profit corporations and overseen by a volunteer Board of Directors.

Notice – specific legal meaning which in general refers to a notification, in writing, given by one party (landlord or tenant) to the other.

Occupancy Standards – a set of rules that identify the maximum and minimum unit size for which a RGI applicant, tenant, rent supplement or co-op member household is eligible, as well as some exceptions that may permit a larger unit.

Ontario Disability Support Plan (ODSP) - is a provincial income assistance program for people who are deemed to be unable to return to the workforce.

Ontario Human Rights Code - a provincial law that establishes people's right to be free of discrimination and harassment in areas such as housing, services and jobs.

Ontario Municipal Social Services Association (OMSSA) - a non-profit sector organization representing municipal employees working in social services and housing that promotes policy development and program delivery for children's services, affordable housing, homelessness prevention, and social assistance.

Ontario Non-Profit Housing Association (ONPHA) - is the sector organization that represents non-profit and municipal non-profit housing providers.

Ontario Rental Housing Tribunal – is the agency responsible for resolving disputes between landlords and tenants about rights and responsibilities under the *Residential Tenancy Act*, including rent control and tenant/landlord issues.

Operational Review – is a review analyzing the governance, financial, asset and operational management of a community housing provider. Operational reviews are conducted on a regular basis by the service manager.

Ontario Renovates – a financial assistance program that offers forgivable loans to eligible low-to-moderate income households for home repairs as specified in the program guidelines.

Ontario Works (OW) - is the municipally administered financial assistance program that assists families and individuals who have no other source of income.

Outcomes – benefits or costs that a program intends to produce for individuals, groups or populations, during or after their participation in program activities.

Outputs - products or services generated by program activities.

Overhoused – applies to tenants who are residing in a housing unit that is larger than the unit for which the tenant qualifies according to the local occupancy standards.

Permanent Housing - housing that is long-term - includes a house, apartment or room (including social housing) that a family or individual has tenant rights and responsibilities. People who live in permanent housing may return to their housing whenever they wish. Individuals living in permanent housing may receive case management or outreach services support, but their housing tenure is not dependent on participating in these services.

Private Non-Profit Housing Corporation (PNP) - a non-profit housing provider that is owned and operated by a non-profit, community-based organization such as a church, ethno-cultural group, service club, labour union, or other community group.

Project in Difficulty (PID) – refers to a housing provider who has breached its operating agreement or has had a triggering event as defined by the *HSA*. Under the *HSA*, a service manager may place a PID in receivership, taking away all management responsibilities for the housing property.

Property Manager - a person or company that is appointed by a housing Provider to manage the housing property; responsibilities include collecting rent, managing tenant/member selection and building operations.

Provincial Standards - a set of rules in legislation, which establishes provincially mandated outcomes for the social housing system, including RGI subsidies, co-ordinated access and financial testing.

Pursuit of Income - the *Housing Services Act, 2011* requires RGI applicants to try to get basic income that they might be eligible for (e.g. Canada Pension Plan, Ontario Works, Child Support, Employment Insurance, and immigration sponsorship support). Applicants that do not make a reasonable effort to get these income sources are ineligible for RGI subsidy.

Recognized Educational Institution –

- a) school, as defined in the *Education Act*
- b) a university
- c) a college under the *Ministry of Training, Colleges and Universities Act*
- d) a private vocational school, defined in the *Private Vocational Schools Act*
- e) a private school, defined in the *Education Act*

Refugee Claimant - is someone who has made a claim to the Government of Canada to be accepted as a Convention Refugee.

Regulations - provincially prescribed requirements under the *HSA*.

Rent Supplement/ Subsidy - an amount of money that is given to a landlord to make up the difference between what a low-income tenant/member can pay for rent, and what the actual cost of monthly rent is for that unit.

Rent-Geared-to-Income Assistance (RGI) - the reduced rent/housing charge paid by a household residing in a social housing unit, that is based on the household's gross monthly income. Households are generally charged 30% of their gross household income in rent.

Residential Property - a property or portion of a property that is used for residential purposes.

Residential Tenancies Act, 2007 (RTA) - is the Ontario legislation that establishes the relationship between landlords and tenants. Replaced the Tenant Protection Act (TPA).

Review – the process established by service managers under the HSA and outlined in O.Reg. 367/11 to review any decision made about a household by a housing provider or Access to Housing, such as refusing to offer a unit, changes in rent, ceasing to be eligible for a particular size or type of unit or for rent subsidy.

Review Panel – a committee administered by the City of Hamilton as Service Manager to review decisions subject to review under the HSA made by the Housing Provider or Access to Housing at the request of a social housing applicant, tenant or member or rent supplement applicant or tenant

Request for Information (RFI) - means a process where information is requested from vendors regarding their interest in, or the feasibility and availability of, specific Goods and/or Services in the marketplace and to determine if there are enough vendors to justify a Request for Proposals or Request for Tenders.

Request for Proposals (RFP) - means a formal request for prices and details on Goods and/or Services from vendors, where the Goods and/or Services may not be fully defined or specified or when alternate methods are being sought to perform a certain function or service, at the time of the request.

Service Agreement - an agreement between the City of Hamilton and a housing provider, delegating specified co-ordinated access or rent-geared-to-income administrative responsibilities to the housing provider

Service Manager (SM) – the term used in the *Housing Services Act* for a CMSM or DSSAB - The HSA designates service managers to administer and fund the social housing program. A service manager may be a municipality, agency, commission, or board (such as a district social services administration board). The City of Hamilton is a service manager.

Service Manager Annual Information Return (SMAIR) - is a summary of financial, operating and statistical information for the period January 1 - December 31 which is submitted by Service Managers to the Ministry of Municipal Affairs and Housing

Social Housing – social housing refers to rental housing developed with the assistance of government and subsidized by levels of government for people with low to moderate incomes, seniors or people with special need who can live, with support, in the community. Social housing is either non-profit rental or co-operative housing. Some or all of the rents are subsidized so that households do not pay more than 30% of gross income on shelter.

Social Housing Reform Act, 2000 (SHRA) - federal legislation that gave the Province of Ontario the power to transfer responsibility for social housing administration and funding to the municipal government in 2000 - SHRA was replaced by the *Housing Services Act, 2011*.

Social Housing Review Panel – this is the review body that reports to the City of Hamilton as Service Manager is required to provide a review to any applicant, tenant or member who requests one. SHRP only reviews wait list and housing provider related decisions subject to a review under the *Housing Services Act, 2011 (HSA)*.

Special Needs Unit - a unit that is occupied by or is made available for occupancy by a household having one or more individuals who require accessibility modifications or provincially-funded support services to live independently in the community.

Special Needs Waiting List - the waiting list for housing that has been modified for people with disabilities or has available support services.

Special Equipment – any equipment, machinery or other device that assists with daily living and is required by a person with special needs

Special Priority – refers to status on the centralized waiting list or housing provider internal waiting lists which is granted through an approval process by Service Managers to applicants or in-situ tenants who have experienced abuse where the abuser is someone they live with or recently separated from or someone sponsoring the abused individual as an immigrant.

Strong Communities Rent Supplement Program (SCRS) - Provincially funded program to provide long term rent subsidies to eligible households in need of assistance (see Rent Supplement above for a detailed description). Agreements are with non-profit or private landlords. Eligible tenants are selected from the centralized waiting list. There is funding set aside specifically for tenants referred by agencies funded through the Ministry of Community and Social Services and the Ministry of Health and Long-Term Care. Annual funding levels are set by the MMAH with all SCRS funding ending by March 31, 2023.

Subsidy – the amount of money payable by the City of Hamilton, as Service Manager, to a housing provider who provides RGI or special needs housing to make up the difference between the normal market rent for the unit and the rent received from a household receiving RGI assistance.

Supportive Housing - this term is interchangeable with the term Special Needs Housing. It means public, private or non-profit housing with some form of support component, intended for people who cannot live independently in the community, where providers receive funding for support services. The tenure may be long term.

Supportive Housing Provider - a Housing Provider providing special needs housing.

Support Services - special services for tenants/members that need help to live independently in the community.

Tenant – means a person who leases or rents a premise from a landlord. The premise rented is often an apartment, room or house. Tenant includes a person who pays rent in return for the right to occupy a rental unit.

Terminally Ill – means that the tenant has less than two years to live. Medical documentation must outline the individual's diagnosis and life expectancy.

Target plan – is the number of rent-geared-to-income (RGI) units in an affordable housing building, as set out in the service agreement between a community housing provider and the service manager.

Transitional Housing - housing facilities that provide services beyond basic needs and that, while not permanent, generally allow for a longer length of stay than emergency housing facilities (up to three years). Transitional housing is targeted to those in need of structure, support, and/or skill building to move from homelessness to housing stability, and to prevent a return to homelessness.

Utilities – services such as heat, water, and electricity that may or may not be included in the amount of rent paid. Cable and telephone services are usually not included.

Unit – refers to a unit intended for use as residential accommodation in a housing development.

Youth – refers to applicants or tenants who are aged 16 and 17.

Acronyms:

1.	ACTO	Advocacy Centre for Tenants Ontario
2.	AIR	Annual Information Return
3.	AMR	Average Market Rent
4.	AODA	Accessibility for Ontarians with Disabilities Act
5.	A/P	Accounts Payable (City of Hamilton)
6.	ASE	Annual Subsidy Entitlement
7.	ATH	Access to Housing
8.	BCA	Building Condition Audit
9.	BSF	Building Selection Form
10.	CAB	Community Advisory Board
11.	CE	Community Entity
12.	CAS	Children's Aid Society
13.	CCAS	Catholic Children's Aid Society
14.	CERA	Centre for Equality in Accommodation
15.	CFA	Call for Applications/Call for Proposals
16.	CFU	Capital Funding Unit
17.	CHF	Co-operative Housing Federation
18.	CHPI	Community Homelessness Prevention Initiative
19.	CNITS	Core Need Income Thresholds
20.	CMHC	Canada Mortgage and Housing Corporation
21.	CMSM	Consolidated Municipal Service Manager
22.	COAHP	Canada-Ontario Affordable Housing Program
23.	CPI	Consumer Price Index
24.	CWL	Centralized Waiting List
25.	ESDC	Employment and Social Development Canada
26.	FOI	Freedom of Information
27.	FRO	Family Responsibility Office
28.	HA	Housing Allowance
29.	HARSP	Housing Allowance/Rent Supplement Program
30.	HCI	Housing Collaborative Initiative
31.	HESICC	Hamilton Emergency Shelter Integration & Coordination Committee
32.	HF	Housing First
33.	HFIG	Homelessness Funding Implementation Group
34.	HHAP	Housing and Homelessness Action Plan
35.	HIFIS	Homeless Individuals and Families Information System
36.	HILS	Household Income Limits
37.	HPS	Homelessness Partnering Strategy
38.	HSA	<i>Housing Services Act, 2011</i>
39.	HSD	Housing Services Division (City of Hamilton)
40.	HSC	Housing Services Corporation
41.	IAH	Investment in Affordable Housing
42.	ICM	Intensive Case Management
43.	KPI	Key Performance Indicator
44.	LEM	Lower End Market Rent
45.	LHC	Local Housing Corporation

46.	LHINs	Local Health Integrated Networks
47.	LICO	Low-Income Cut-Off
48.	LMR	Last Month Rent
49.	LTB	Landlord and Tenant Board
50.	MCSS	Ministry of Community and Social Services
51.	MCYS	Ministry of Children and Youth Services
52.	MFIPPA	Municipal Freedom of Information and Protection Act
53.	MMAH	Ministry of Municipal Affairs and Housing
54.	MNP	Municipal Non-Profit Housing Program
55.	MOHLTC	Ministry of Health and Long-Term Care
56.	MPAC	Municipal Property Assessment Corporation
57.	MRI	Market Rent Index
58.	NAEH	National Alliance to End Homelessness
59.	NIMBY	Not in My Back Yard
60.	OCHAP	Ontario Community Housing Assistance Program
61.	ODSP	Ontario Disability Support Program
62.	OMSSA	Ontario Municipal Social Service Association
63.	ONPHA	Ontario Non-Profit Housing Association
64.	OR	Operational Review or Ontario Renovates
65.	OSAP	Ontario Student Assistance Program
66.	OW	Ontario Works
67.	PID	Project in Difficulty
68.	P&P	Policy and Procedures
69.	PUD	Project Under Review
70.	RFS	Reserve Fund Study
71.	RGI	Rent Geared to Income
72.	RS	Rent Supplement
73.	RTA	<i>Residential Tenancies Act, 2006</i>
74.	SDV- PHB	Survivors of Domestic Violence – Portable Housing Benefit
75.	SHA	Social Housing Agreement
76.	SCHANO	Social Housing Coordinated Access Network of Ontario
77.	SDAT or CDCT	Service Data Submission Tool or Consolidated Data Collection Tool
78.	SHRF	Social Housing Reserve Fund
79.	SHRP	Social Housing Review Panel
80.	SHRRP	Social Housing Renovation and Retrofit Program
81.	SM	Service Manager
82.	SMAIR	Service Manager Annual Information Return
83.	SOS	Supporting Our Sisters Program
84.	SPP	Special Priority Policy
85.	SPRC	Social Planning and Research Council
86.	STIR	Shelter to Income Ratio
87.	T2H	Transitions to Home Program
88.	WHPC	Women's Housing Planning Collaborative
89.	YTD	Year to Date

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- Ontario Non-Profit Housing Association
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