

# Appendix B

## Governance Model Examples

*October, 2019*

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## HOUSING MANAGEMENT BODY AS LEAD GOVERNANCE MODEL

### Leduc Regional Housing Foundation

The Leduc Regional Housing Foundation (LRHF) provides housing for seniors, individuals, and families of modest means throughout Leduc County as well as the City of Leduc, Town of Beaumont, Town of Devon, Town of Calmar, Village of Thorsby, Village of Warburg, and the Village of New Sarepta. The Foundation operates 550 units within these communities by leading housing planning functions in the Leduc subregion through the Housing Management Body (HMB) as the lead governance model.

The Leduc Foundation relies on the collaborative partnerships between municipalities, including shared contributions from the Foundation's member municipalities in the form of land, borrowing powers, and/or pooled financial resources.

In 2007, Leduc, Beaumont, and Devon agreed to pool their Municipal Sustainability Initiative (MSI) affordable housing funds and transferred \$1.6 million to the LRHF in each of three (3) years. Along with additional affordable housing capital grants from the Province, the Leduc-Beaumont-Devon Regional Affordable Housing Plan was implemented. Leduc County agreed to finance a \$3.5 million debenture in the third year towards the collaborative efforts.

Under the plan, a 20-suite building was purchased in Leduc, a 35-suite building was built in Beaumont, a 28-suite building was constructed in Devon, and two 12-suite buildings were built in Leduc.

In 2012, residual funds were identified, and an extension of the plan was created that included the construction of Gaetz Landing (2 commercial units, 14 affordable suites). In addition, a \$244,000 financial contribution was provided to Habitat for Humanity Edmonton. These funds were utilized to partner with local home builders to support affordable home ownership each community.

Non-market housing is provided through seven programs – four direct delivery housing programs and three rent supplement programs supporting 730 households (2017):

- **Seniors' Lodge Program** (supportive living) – accommodation with hospitality services targeted to persons 65 and over, rent geared to 30% of income (RGI) plus service package (additional cost)
- **Seniors Self-Contained Apartments** – 1-bedroom apartments for independent seniors 65+
- **Community Housing** – 2,3, & 4-bedroom townhouses for families
- **Private Landlord Rent Supplement** (GOA funded)
- **Direct to Tenant Rent Supplement** (GOA funded)
- **Affordable Housing** – 1, 2, 3, & 4-bedroom suites for families. Rent set at least 10% below market rent

- **Supportive Living Rent Supplement Pilot Program** (privately funded through Leduc Regional Housing Foundation)

There had not been any direct competition from other housing suppliers in the Region until an affordable housing capital grant was provided to a private sector developer/builder in 2011 to build 60 units of affordable housing in Beaumont (Montrose Place) much to the Foundation's disappointment.

Other organizations providing affordable (AH) or supportive living (SL) housing operations for seniors, individuals and families in Leduc and area, include:

- Discovery Place, Supportive Living, Devon – 60 units, private senior's supportive living.
- Lifestyle Options Assisted Living, Leduc, 160 units market/non-profit senior's supportive living.
- Montrose Place, Beaumont – 60 units affordable housing, private affordable housing (min. of 10% below market rents).

Community partnerships are being explored to engage community agencies to locate and deliver agency programs on Leduc Regional Housing Foundation sites. The Foundation is investigating a daycare, preschool, youth centre, and service groups such as Parent Link.

Over the long-term, it is expected that the Foundation will reach a capacity threshold as equity increases in the portfolio, to enable internal contributions towards future expansion plans and reduce reliance on government funding.

*Figure 1 - Leduc Regional Housing Foundation Grant Summary*

Project Name	Year Developed	Project Contributions	Project Value
The Willows 24 affordable housing units	2006	Land provided by the City of Leduc. Project developed by the City of Leduc  Prov. Grant: \$1.2M	\$2.3M  Title transferred to the Leduc Regional Housing Foundation for \$1 by the City in 2010
Villa Beauregard 35 suites	2009	Title of property and surrounding land received from AB Housing and Urban Affairs.  Town waived development and building permit fees.	\$8.8 M total project cost  \$6.8M received from GOA in addition to pooled funds from Beaumont, Leduc, and Devon  Leduc Regional Housing Foundation contributed \$537,000 towards project.
Development Financing to fund 3-year plan	2010	Leduc County – secured \$3.5M mortgage on behalf of Foundation (ACF loan)	Funds utilized for the Foundation's expansion plans.  Loan to be retired in 2029.

Gaetz Landing Phase 1  4706 – 49 Ave.	2015	2 commercial rental units, 14 affordable suites developed on 6 purchased lots.  Phase 2 – future development of 17 suites & 4000 sq. ft of commercial space. Projected project value = \$4.5 M. Funding will need to be secured to complete.	Construction was supported through the panelizing of floor and wall systems in Habitat for Humanity's Edmonton Panelizing Plant.
Maddison Manor  28 suites 1 – 3 bedroom	2011	Town of Devon donated a 3-acre parcel of land for project  Phase 2 – future development of similar size possible (\$7M cost)	Total Project Value: \$5.7M  Prov. Grant: \$2.9 M plus \$1.58 M pooled from Leduc, Devon, and Beaumont AH MSI grants
Leduc Terrace 2 – 12 plexes of 1-bedroom suites	2010	City of Leduc transferred 4711, and 4713 – 52 Ave. to the Foundation for \$1 as the City's contribution to the project	
Shkola Suites 8 suites (4 – 2 bed, 3 – 3 bed, 1 4 bed unit)	2013	Taxes paid by town of Calmar  Prov. Grant: \$1.2M  Phase 2 – future development of similar size possible (\$2.3M).	Total Project Value: \$1.8M –  Leduc Regional Housing Foundation provided the land valued at \$287,500.
Habitat for Humanity	2013 – 2015 3 homes  4 <sup>th</sup> in 2018	\$61,000 per build provided to HFH to partner with HFH & local builder	\$244,000 – contributed to Habitat for Humanity by Leduc Regional Housing Foundation from surplus AH MSI funds.
Supportive Living Rent Supplement (Pilot Program)	2011 to date	Lodge Assistance Grant amount is matched by the Leduc Regional Housing Foundation to subsidize low income seniors to live in private or voluntary run supportive living in a community that Leduc Housing Foundation does not operate lodges in. Previous grants: Beaumont Current grants: Devon	Resident is subsidized the same manner they would be in a Foundation lodge where they pay 30% of their income for rent plus a service package for hospitality services.  Funding is not being extended by Government of Alberta (GOA).
Direct to Tenant Rent Supplement		GOA funded	\$784,992 – 2017 \$795,240 - 2018
Private Landlord Rent Supplement		GOA funded	\$615,480 – 2017 \$660,544 - 2018
Subsidized Townhomes	42 units	GOA property – site to be redeveloped onto 64 units	\$14.4 M approved from GOA for 64 units

## Heartland Housing Foundation

The Heartland Housing Foundation was formed in 2013 through the amalgamation of Pioneer Housing Foundation of Strathcona County, Fort Lions Haven, and the Fort Saskatchewan Foundation, by approving in principle the implementation of a “One Management Body” model as the lead for governance of non-market housing within their municipal boundaries. In collaboration with the communities of Fort Saskatchewan and Sherwood Park, the Heartland Housing Foundation provides services to low and modest income seniors, individuals, and families. The Board of Heartland Housing Foundation is made up of two (2) members appointed by each municipality.

Heartland Housing Foundation operates three seniors lodge facilities within Sherwood Park and Fort Saskatchewan, manages one seniors' apartment complex, one affordable family housing complex, and administers five rent-geared-to-income, self-contained seniors' apartment facilities within Strathcona County and Fort Saskatchewan on behalf of the Province of Alberta.

In addition to the 649 units operated within these communities, the Foundation also provides the following services to community agencies:

- Meals on Wheels through the Fort Saskatchewan Lodge,
- Robin Hood Association support partnership for clients housed in the Foundation's properties.
- Frozen Meals on Wheels Program - community distribution point at Silver Birch Lodge.

The Foundation has acted as the community consultation lead on housing related issues and discussions on partnership opportunities, in response to the recommendation on this action from the Strathcona County Mayors Task Force on Housing.

### *Other Programs and Services*

While Heartland Housing is the designated lead for non-market housing, housing programs and services are also offered by the following organizations.

- |  |   |
|--|---|
| • Government of Alberta Rent Supplements | Capital Region Housing Corporation  |
| • Brittany Lane Housing Cooperative      | 58 townhomes  |
| • Davidson Creek Housing Cooperative     | 52 townhomes – 50% subsidized partnership with Robin Hood Association for the Handicapped |
| • Secondary Suite Grants                 | County of Strathcona  |
| • Habitat for Humanity homeownership     | County of Strathcona, City of Fort Saskatchewan   |
| • Strathcona Shelter Society Ltd.        | Crisis housing 21 day maximum stay  |

*Figure 2 - Heartland Housing Foundation Grant Summary*

Project Name	Year Developed	Project Contributions	Project Value
<b>Dr. Turner Lodge</b> - Ft. Saskatchewan Seniors redevelopment  90 units	2015	30 self contained units for families 60 lodge units for seniors  The Province traded land with the City of Fort Saskatchewan for the new hospital. The former hospital site was repurposed for Dr. Turner Lodge.	\$18M provincial grant for new facility– owned by the Province  Land size allows for a second phase.
<b>Silver Birch Lodge</b> Strathcona County	2000-2018	Silver Birch Lodge - 100 units Silver Birch Manor AH - 60 units Silver Birch Court AH - 69 units Silver Birch Haven – 94 units  12-acre Silver Birch site donated by Strathcona County.  Strathcona County borrowed \$19.5M from Alberta Capital Finance on behalf of the Foundation to build Silver Birch Haven	Silver Birch Haven \$19.5 M development cost funded through Alberta Capital Finance funds borrowed by Strathcona County.  Silver Birch Haven is a self-sustaining project geared to middle income seniors.  Information was not available on grant funding for previous Silver Birch properties
<b>Clover Bar Lodge</b> Strathcona County	2018	Strathcona County donated 2.2 ha of land for the new lodge and a future expansion. Value \$7M including \$5 M site servicing cost.  Land to be leased by Province for the lodge.	\$32.4 M provincial grant to rebuild 77-unit lodge with 144 rooms (March 2017).  \$350,000 project planning grant

*Habitat for Humanity*

In 2017, the City of Fort Saskatchewan participated in the Jimmy & Rosalynn Carter Work Project that initiated the development of 16 Habitat homes. The City of Fort Saskatchewan provided \$692,903 towards the purchase of 16 lots for the development from the remaining balance of the Provincial affordable housing MSI grant funding. Fort Saskatchewan now has 29 Habitat for Humanity homes supporting the affordable home ownership model.

In July 2019, Strathcona County asked administration to bring back a report about options in partnering with Habitat for Humanity.



## Wood Buffalo Housing

The Wood Buffalo Housing Development Corporation (WBH) is a not-for-profit, arm's length Part 9 subsidiary of the Regional Municipality of Wood Buffalo, that is also a HMB. WBH serves Anzac, Conklin, Fort Chipewyan, Janvier, and Fort McMurray. The Corporation has a housing portfolio of over 1,200 units (urban and rural) and was named as one of Alberta's fastest growing companies in 2005. In 2017, its net assets were valued at more than \$130 million.

The Corporation received its start in May 2001, when the province agreed to transfer \$1 million of block funding representing the value of former rent subsidies to the Corporation along with eight acres of undeveloped land by the Clearwater River in Fort McMurray. The first 120 units of affordable housing were completed in 2002, at a cost of \$10.6 million. Canada Mortgage and Housing Corporation (CMHC) agreed to underwrite the mortgage insurance.

Based on an agreement between the Regional Municipality of Wood Buffalo and Alberta Seniors, the provincially administered Fort McMurray Housing Authority merged into the Wood Buffalo Housing in 2003. The merger brought all government subsidized housing in the region into one organization.

### *Association with Municipality*

- Municipality appoints the Board of Directors. All applications for Board appointment are received through the municipality.
- One Councillor is on the Board of Directors.
- The Regional Municipal Manager is on the Board of Directors.
- Council authorizes WBH to borrow funding to finance projects through independent lenders.

### *Advantages of a Part 9 Corporation*

- Grant funding for social and seniors' housing was initially given to the municipality.
- Debt underwriting has been obtained from the Regional Municipality of Wood Buffalo (RMWB).
- RMWB has provided political leverage for crown land transfers, municipal land donations, and joint venture land development with the Government of Alberta.
- The RMWB provided or sold land to the corporation at discounted amounts
- The WBH developed land as a social enterprise reinvesting the profits back into the Corporation.

The Regional Council supports WBH initiatives, and authorizes permission to borrow funds, however other than the initial seed funding that was given to the corporation in year one (\$40,000), no other operational funding has been given from the municipality. There are no ties financially or with personnel between the municipality and WBH, other than a yearly audit of their financial statements.



### *Unique Circumstances*

The geographical and economic situation in Wood Buffalo is unique. Wood Buffalo has experienced some of the highest housing prices in Canada exacerbated by a complete dependence on the Government of Alberta to make crown lands available for housing development.

Conversely, Wood Buffalo has experienced one of the worst fires in Canada's history, resulting in the complete evacuation of all 80,000 residents and loss of 10% of Fort McMurray's housing stock in the fire. Economic circumstances were further challenged by the severe economic downturn due to reduced oil prices. In 2015, the Corporation experienced vacancy rates of 32%. A loss of over \$9 million was recorded in 2016 based on the economic climate and the wildfire. This loss is projected to be reduced to \$1.5 million in 2019. WBH has reduced the vacancy rates in its properties to 16%.

### *Programs and Services Offered*

- **Employer-assisted Home Ownership Program** – partners with small business, the municipality and their employees to encourage employee recruitment and retention.
- **Affordable Home Ownership Program** - offered through WBH's specialized affordable mortgage option.
- **Affordable Rental Housing** (GAP Housing) - provides fixed rate rents below market rents. Rents are based on actual cost to build and maintain the housing.
- **Community Housing** – owned by Government of Alberta, administered by WBH
- **Rural Housing** – provides affordable rental or rent to purchase units in Janvier and Conklin.
- **Seniors Lodge Units**
- **Seniors Self Contained Housing** – rents geared to incomes.
- **Government of Alberta Rent Supplement Programs** (Direct to Landlord, Direct to Tenant). The Province provided \$4.7 million to fund these programs in 2017.
- **Emergency Housing** - operates 100 emergency shelter beds and 27 transitional housing units (through funds provided from the Province).
- **Crime Free Housing** - implements the Crime Free Housing Program on properties.
- **Leases Space to Not for Profits**
  - Owns and operates the Food Bank building.
  - Operates of Stepping Stones Youth Shelter on a cost-recovery basis.
  - Donated land and strategic development advice to Waypoints Women's Shelter.

The Regional Municipality of Wood Buffalo acts as the Community Based Organization for homelessness, involved with developing and distributing funding for housing programs and services specifically to address homelessness.

### *Municipally Supported Programs*

In addition to the programs provided by WBH, the regional municipality also provided funding towards the following housing programs:

- **Employee Housing Initiative - Designated Housing Units**  
In 2006, a designated housing unit program was established by the Municipality. Under this program, a specified number of rental units (17) are provided for exclusive use by employees of the Municipality to assist with transitional housing needs. The program was for new employees requiring transitional housing, or in unique cases, for an existing employee where affordable housing could not be secured by the employee within the Municipality. The employee was responsible for the monthly rental cost, and any required damage deposit.
- **Employee Housing Initiative - Home Equity Protection Program**  
In 2006, a home equity protection program was established by the Municipality. Under this program, any employee approved for participation in the Program were compensated by the Municipality in an amount equal to any loss in value of the employee's principal residence between the date of the employee's approval for participation in the program and the date of sale of the principal residence by the employee. Existing employees of the Municipality were eligible to join the program until June 30, 2007. After June 30, 2007, only new employees of the Municipality were eligible to join. Entry to this program has now been discontinued, and new participants have not been accepted since November 30, 2013.

## **HOUSING MANAGEMENT BODY PROVIDING SPECIALIZED SERVICES GOVERNANCE MODEL**

### **Calgary Housing Company**

Calgary's 2016 – 2025 Affordable Housing strategy includes six strategic objectives, hinged on bringing partnerships together, focusing on increasing and preserving the city's affordable housing supply, and improving the housing system.

While Calgary's non-market housing supply includes 51 organizations operating 12,448 non-market housing units, only three housing organizations operate over 500 units. The Calgary Housing Company (CHC), is a HMB and wholly owned subsidiary of the City. As the largest landlord in Calgary, the CHC acts as an operator and owner of social and affordable housing managing a portfolio of 10,000 units, 5,500 of those units owned by the Province. CHC operates under the direction of a Council appointed volunteer Board of Directors with City Council representing the City as CHC's sole shareholder.

One of Calgary's strategic directions within the 2016-2025 Housing Strategy was to design and build new city-owned affordable housing units through funding allocated by the City. These new affordable housing developments are undertaken by the City and turned over to the CHC to be managed after completion. This strategy ensures that the City has control over its housing targets, with available capital dollars.

Calgary's partners in affordable housing development are:

- Calgary Housing Company (HMB) - to operate City-owned affordable housing;
- Silvera for Seniors' (HMB) - to operate senior's housing (owned by the City);
- Attainable Homes Calgary - (non-profit social enterprise established by the City) to provide affordable home ownership opportunities;
- Community Housing Affordability Collective - to create systemic changes in affordable housing delivery;
- Non-profit housing providers and private developers - to develop affordable housing; and
- Provincial and Federal Governments - to collaborate on affordable housing opportunities.

While one of Council's strategic directions is to advocate to the Provincial and Federal government to adequately fund their responsibility for affordable housing, the City has also provided funding in support of affordable housing development. Affordable housing has been identified as one of the most important changes to achieve a prosperous City as part of the Calgary One service plans.

The City is working to increase the amount of non-market housing built by other organizations through pre-development grants, city fee rebates, and contributions of

City land at book value to organizations with strong track records as affordable housing providers. Sites have been carefully selected based on characteristics that made them appropriate locations for affordable housing, including proximity to transit, schools, and grocery stores. To ensure that the public benefit is being met over a long term, the City is entering into housing agreements with the successful non-profit.

In 2016, Calgary approved \$6.9 million towards a Housing Incentive Program aimed at supporting not-for-profit organizations intending to build affordable housing projects in Calgary. The Program offers a grant of up to \$50,000 to cover pre-development activities and a city fee rebate for development fees that ranges typically between \$200,000 - \$400,000 per project. As of Sept. 2017, the program approved 37 applications for 29 different affordable housing projects across 12 organizations.

#### *Attainable Homes Calgary*

To provide additional opportunities for the entry-level affordable homeownership market, the City established a second subsidiary, Attainable Homes Calgary (AHC), a not-for-profit social enterprise delivering homes for through a shared appreciation model. The City established the organization with a municipal contribution of land and operating loan equaling \$9.3 million in 2010, including the sale of 8 sites to AHC at book value.

Since 2009, AHC has leveraged 21 properties for affordable housing and developed partnerships with 11 builders and 9 financial institutions. AHC assists first-time homebuyers with a down payment grant to meet the 5% requirement for a high ratio mortgage. The potential purchaser provides \$2,000 from their own sources towards the down payment.

#### *Property Tax Exemptions*

In 2017, \$1,332,811 representing the municipal portion of property taxes for the Calgary Housing Company properties were cancelled, under the authority of section 347 of the MGA. Council also requested that the Province of Alberta cancel the provincial requisition portion of the property taxes for the 2017 tax year.

In 2018 Calgary City Council cancelled the municipal portion of the property taxes for Silvera for Seniors in the amount of \$133,487, and the municipal portion of the property taxes for the Calgary Housing Company in the amount of \$1,345,125. Council also requested that the Province of Alberta cancel the provincial requisition portion of the property taxes on for both organizations for the 2018 tax year. The City of Calgary is the sole shareholder for both organizations.

#### *Organizational Grants*

In 2018, Silvera for Seniors asked for a one-time additional funding of \$1.85 million on top of the \$1.365 million provided to Silvera as an annual grant. Silvera provides affordable housing to approximately 1,600 seniors in 25 communities as part of the senior lodge program as well as seniors' independent living.

## MUNICIPALLY FORMED ORGANIZATION AS HOUSING OPERATOR/PLANNING LEAD GOVERNANCE MODEL

### Canmore Community Housing Corporation

The Canmore Community Housing Corporation (CCHC) is a not-for-profit Corporation formed in 2001 whose sole purpose is to provide housing solutions for the Town. CCHC's sole shareholder is the Town of Canmore (pop. 13,992). Its Directors are appointed at the Town's discretion and are accountable to the Town for CCHC's actions.

The Corporation's mission is to sustain a healthy and balanced community over the long term by facilitating the development of appropriate social and affordable housing. Serving as facilitator, initiator, policy advisor, researcher, and an educator, the CCHC is responsible for actively responding to the needs of the community through the implementation of creative and innovative housing solutions, principally for perpetual affordable home ownership and rental options. Since 2001 the Town has created 212 perpetual affordable housing units through this model, 108 of those units are rental housing.

#### *Corporate Structure*

The day-to-day operations of CCHC are carried out by its Managing Director who is appointed and evaluated by its Board of Directors. The Board of Directors dictates the Managing Director's duties, responsibilities, and authority.

#### *Funding*

Funding for the CCHC is provided through a Perpetual Affordable Housing (PAH) taxation surcharge. This surcharge is provided under the Perpetual Affordable Housing Policy (2015) under the logic that residents, business, and development sectors have an equal interest in finding solutions that will address affordability and keep Canmore socially sustainable into the future. The town's residential home owners, the development industry, and the business community are each be responsible for contributing 1/3 of the funding required on an annual basis to the fund. The PAH reserve fund is administered by Council solely for the creation of PAH ownership and rental units.

CCHC has received the following amounts for its operations through the PAH Policy:

- 2018 \$475,000
- 2017 \$470,000
- 2016 \$550,000
- 2015 \$1,200,000

Canmore has provided municipally owned lands for PAH development (Hawks Bend), as well as negotiating for the transfer of provincially owned lands to the municipality for housing.

In addition to the Canmore Community Housing Corporation, the Bow Valley Foundation (HMB) manages units in the Town of Canmore for seniors 65 and over.

## Cochrane Society for Housing Options (CSHO)

The Cochrane Society for Housing Options is a non-profit organization established in 2003 by the Town of Cochrane that focuses on supporting low to moderate income Cochrane and area households to attain housing security. In 2009, a study recommended that the CSHO and the Town (pop. 26,360) enter into a contractual service agreement whereby the Town provides ongoing operating funds, limited access to Town staff support, and capital funding (either through the Affordable Housing Program – Block Funding Initiative Grant and/or a Housing Reserve Fund) in exchange for CSHO serving as the Town's primary affordable housing provider.

Programs are available to any low to moderate income Cochrane and area households. Priority is given to those who reside in Cochrane and the immediate surrounding western Rocky View County. Applicants must live or work in Cochrane and area for a minimum of 6 months. The selection process is based on need (i.e. who needs it most).

CSHO supports community members by providing:

- **Residential Rental Housing** - CSHO provides safe, suitable and affordable rental housing for low to moderate income households. Currently CSHO owns and operates 38 units under the Provincial Affordable Housing Program. Rents are set at a minimum of 10% below market value. Waitlist for units averages 40 applications per month. Vacancy rate is less than 1%.
- **Education** - CSHO partners with other agencies to provide free and/or affordable educational opportunities related to renting and owning homes. CSHO also participates in community events and provides presentations related to attainable housing upon request.
- **Social Enterprise** - CSHO owns and operates a non-profit business, Home Reno Heaven. This business accepts donations of useable building materials and home renovation items and re-sells them at affordable prices. Profits from this social venture will be directed to housing related services that enhance the quality of housing related program and services available to Cochrane and area residents.
- **Volunteer Contributions** - A large part of CSHO's success is due to the contributions of very knowledgeable, talented board members as well as skilled volunteer staffing for Home Reno Heaven. These community members provide hundreds of hours of professional advice and skilled service each year.
- **Collaborating with Partners to Provide Complimentary Services** - CSHO operates with very low overhead by partnering with other agencies to share space, administration, and the responsibilities associated with program delivery. CSHO focuses on providing services that enhance and complement existing programs and services instead of competing with other agencies and businesses.



### *Funding*

CHSO has received the following amounts for its operations through the Town of Cochrane:

- 2018 \$164,283
- 2017 \$162,643
- 2016 \$92,200
- 2015 \$51,107

In addition to the Cochrane Society for Housing Options, the Rocky View Foundation manages 22 units in the Town of Cochrane for seniors 65 and over.

### **Airdrie Housing Limited (AHL)**

Airdrie Housing Limited was established in January 2008 and officially incorporated as a Part 9 non-profit corporation (subsidiary of the City of Airdrie) to oversee the management of the affordable housing portion of the City's Municipal Sustainability Initiative block funding and to implement the City's Affordable Housing Plan.

Airdrie Housing Limited is overseen by a nine-seat Board of Directors, consisting of two representatives from Council, a senior city administrator, and six members of the community at large. The Society does not have a charitable designation, nor is it a housing management body (designated delivery agent of provincial housing programs and services).

### *Programs Supported:*

- Affordable Rental Housing - 44 units
- Centralized Intake and Assessment through Community Links
- Partnership to assist with housing for Stage 3 survivors of domestic violence

Airdrie previously operated a rent supplement program which ended when MSI funds dedicated to the program were expended. The 85 subsidized households were transferred to Calgary Housing Company's provincial rental assistance programs.

### *Funding*

Airdrie Housing Limited has received the following operational funding amounts through the City of Airdrie:

- 2018 \$170,000
- 2017 \$160,000
- 2016 \$150,000
- 2015 \$150,000

### *Other Housing Operators*

- The Rocky View Foundation (HMB) manages 32 units in the City of Airdrie for seniors 65 and over.
- 8 Habitat for Humanity homes for affordable home ownership.



### *Future Direction*

In 2017 Airdrie's Affordable Housing Strategy identified that it may be time to consider an expanded role and mandate for Airdrie Housing Limited, consistent with current community housing needs, goals, priorities and funding realities. The Strategy also recommended establishing a housing reserve/trust fund as municipally managed pool of funds that can be used to support several housing initiatives including:

- Acquisition of land to develop affordable housing;
- Operating grants to existing non-profit housing providers to expand programs and services; and
- The provision of capital grants.

Identified sources of funding included property taxes, development fees and surcharges, licensing fees, and proceeds from the sale of municipal land.

Under Airdrie's Affordable Housing Strategy, funding and supports to additional local non-profits are being considered including access to capital financing either through loan guarantees or through the Alberta Capital Finance Authority.

## PRIVATELY OPERATED HOUSING ORGANIZATIONS

The “privately operated housing organization” model is located throughout Alberta. Organizations may include, but are not limited to, housing organizations developed through church groups, private housing foundations, not-for-profits, for-profit housing operators with affordable housing agreements, charities, and housing cooperatives.

Examples of these organizations are:

- The St. Albert Housing Society
- Heritage Hills Housing Cooperative (St. Albert)
- Brentwood Family Housing Society (Edmonton)
- Brenda Strafford Foundation (Calgary)

A housing organization can be independently established and operated through private funds, grants for development, or the gradual building of capacity to fund future development. Consideration of operational grant funding or development funding would be dependent on individual municipal programs and housing development incentive funding available.

### Brentwood Family Housing Society

The Brentwood Family Housing Society is a community-oriented, not-for-profit housing provider that has been building and operating affordable housing in Edmonton since 1972. It owns three major properties in Edmonton, operating 680 units, housing 1,040 tenants, with approximately 40 percent of those being seniors.

- **Matheson Seniors Residence** (1972) – 420 units for residents over 55 and able to live independently. Built with a \$1.4 million Provincial grant.
- **Brentwood Homes** (1977) – 172 two and three-bedroom townhouse units for families purchased with 100% loan from CMHC. 1980 – 31 infill units added with 100% loan and operating agreement from CMHC. Private rent-geared-to-income subsidies for 24 families (self funded through market/subsidized rental unit mix).
- **Brentwood Apartments** (2011) – 29-unit bachelor and one-bedroom apartments for residents on AISH funded partially through a \$2.2 M Provincial grant. Green technologies are incorporated within the development.
- **Meadowcroft** – individual homes and basement suites provided as rental units.
- **Youngstown Apartments** (2019) – 32-unit five storey mixed use apartment building for families with childcare centre. \$1 M received from the City of Edmonton towards 16 rent-geared-to-income rental rates for families participating in the Terra centre’s Successful Families Program. The income from the market rental units offsets the cost of delivering the rent-geared-to-income subsidies.

While the Brentwood Housing Society’s roots are in helping impoverished seniors, it plans to focus its future efforts on helping struggling families succeed.

## Brenda Strafford Foundation Calgary

The Brenda Strafford Foundation is a registered Canadian charity established in 1975 by Dr. Barrie Strafford to honour his late wife, Brenda Strafford. The Foundation was created when Dr. Strafford converted his business, the River View Nursing Home Ltd. in Medicine Hat, into a registered Canadian charitable organization. When the River View Nursing Home was sold, the Bow View Nursing Home (owned by Dr. Strafford since 1963) became the Foundation's base in Calgary.

The Brenda Strafford Foundation's core business is seniors care. The Foundation now owns and operates four long-term care and assisted living seniors care facilities in Calgary and Okotoks, with over 800 beds.

As a registered charity, the Foundation is involved in projects focussing on innovation for senior's health and wellness. The Foundation supports Brenda's House, an emergency shelter for women experiencing homelessness, that is operated by the Children's Cottage Society, and a second stage shelter for women and children who have fled domestic violence.

## Housing Cooperatives

Most mid-sized municipalities (including St. Albert) have independent housing cooperatives developed between 1980 – 1995. Housing cooperatives are self-managed and operated by cooperative members, funded through the CMHC Federal Cooperative Housing Program available from 1985 – 1991. Through CMHC's mortgage conditions, rents are established at 10% below market rates. CMHC provides rent supplements for up to 50% of the units for low-income members for the life of the mortgage (30 years).

There is a significant risk that these units will be lost as affordable housing once their mortgages are paid in full, which in most cases will end in 5 – 6 years. This risk may be offset by the National Housing Strategy funding to maintain the rent supplements on properties where the mortgage has been paid off.

There are two housing cooperatives in St. Albert, Heritage Hills and Liberton Terrace offering 93 affordable units in total.