



---

**File #: AR-19-395, Version: 1**

---

**TAMRMS#: B09**

## **Affordable Housing Governance Models**

Presented by: Lory Scott, Affordable Housing Liaison, Planning & Development Department

### **RECOMMENDATIONS:**

1. That the Housing Governance Models report, provided as an Attachment to the December 9, 2019 agenda report entitled “Affordable Housing Governance Models”, be received as information.
2. That the Community Living Standing Committee recommend that Council direct Administration to present housing affordability and accessibility recommendations to the Committee by June 15, 2020, consistent with Option 3 within the Housing Governance Models report, based on the criteria that:
  - a. The City’s involvement in promoting affordable and accessible housing will not duplicate areas of responsibility of the senior levels of government but rather will focus on strategic planning and co-ordination of affordable and accessible housing initiatives with municipal goals and priorities; and
  - b. Municipal resources and investments in affordable and accessible housing will be utilized to expand the non-market housing supply and to leverage operational funding from, and partnerships with, non-municipal sources.

### **PURPOSE OF REPORT**

This report is being provided at the request of the former Governance, Priorities, and Finance Committee to return with recommended governance and partnership models to support the delivery of non-market and accessible housing options.

### **ALIGNMENT TO COUNCIL STRATEGIC PRIORITY**

Strategic Priority #5: Housing: Enhance Housing Options

Facilitate an increase in the variety of housing types in St. Albert to respond to market demands and accommodate the diverse needs of residents.

2019 - 2021 Corporate Business Plan Activity

5.3: Work with regional partners to explore the creation of additional housing options to

address issues of affordability and accessibility and review best practices for alternative financing.

## **ALIGNMENT TO SERVICE DELIVERY**

N/A

## **ALIGNMENT TO COUNCIL (OR COMMITTEE) DIRECTION OR MANDATORY STATUTORY PROVISION**

On December 10, 2018, the Governance, Priorities, and Finance Committee (GPFC) passed the following motion:

(AR-18-547)

That Administration return to the Governance, Priorities, and Finance Committee in Q3, 2019, with recommended governance and partnership models to support the delivery of non-market and accessible housing options.

## **BACKGROUND AND DISCUSSION**

The attached report entitled “Housing Governance Models” provides information on governance models implemented in Alberta, and municipal strategies used across Canada. The report evaluates whether similar methods would be effective for future non-market housing planning and development in St. Albert. Partnership models will be based on the Community Living Standing Committee’s (CLSC) governance model direction as part of the final report returning before June 15, 2020.

The Federal and Provincial governments play a key role in housing delivery, funding, and governance through the National and Alberta Housing Strategies. Municipal interest in housing focus on initiatives that promote quality of life, social sustainability, economic success, and future growth. Municipalities set the tone of the community by creating an environment in which housing is delivered through strategic plans, land use policies, bylaws, and regulations.

The business community, the development industry, and the community at large all have a role to play in ensuring that there is a range of housing choices for all citizens. The richness and diversity of St. Albert is supported by having diverse ages, cultural backgrounds, and economic circumstances.

### Alberta Governance Models

In Alberta, four primary housing governance models are used to deliver, develop, and operate non-market housing, with unique variations of these models in individual municipalities.

1. Housing Management Body (HMB) providing inclusive services.
2. Housing Management Body (HMB) providing specialized services.
3. Municipally formed organization as the housing operator and/or planning lead.
4. Municipalities leading housing planning in partnership with others.

## **St. Albert Governance Model Considerations**

Three governance models were explored as options moving forward:

### **Option 1 - Designate Homeland Housing as the Primary Planning Lead**

This option would delegate responsibility for housing planning to Homeland Housing on behalf of the City, requiring approval from Homeland's Board and administration, and broader collaborative planning between Homeland, the City, and the community at large.

#### **Model Considerations:**

- The size of Homeland's service area could lessen the City's influence on outcomes and also diverts responsibility to another organization to accomplish the City's goals.
- This model may place limitations on opportunities to develop new partnerships and housing initiatives outside of the HMB business model.
- Homeland's operations would not require ongoing operating funding.
- Fiscal support towards Homeland's development plans would enable them to leverage government funding from other sources.
- Broader regional planning would be required for the model to work effectively.

### **Option 2 - The City Forms a Municipal Housing Corporation**

The formation of a municipal housing corporation would result in the City undertaking responsibility for housing planning and operations through a separate municipal entity. Seniors housing would continue to be provided through the local HMB.

#### **Model Considerations:**

- The City has no experience owning or operating housing.
- There would be limited ability to transition a corporation into a HMB, due to ongoing HMB consolidation efforts by the Province.
- An affiliated housing corporation may require ongoing municipal support for operational costs.

### **Option 3 - The City as the Housing Planning Lead**

This option designates the City as the housing planning lead, engaging in partnerships with others, through a multi-pronged approach for housing and homelessness initiatives. Housing targets would be established based on Council's strategic direction and available funding and/or resources dedicated to an Affordable Housing Program.

#### Model Considerations:

- The City can remain aligned with the Provincial funding model through Homeland Housing as one of its primary development partners while also pursuing other development opportunities and partnerships with private industry and not-for-profit operators.
- Specialized housing services for community members with unmet social needs could be facilitated through partnerships with housing operators and agencies who are specialists in these fields.
- Housing targets could be predicted based on the value of municipal resources dedicated towards the Affordable Housing Program.
- Housing targets are not likely to be achieved unless municipal financial resources or land are dedicated towards them.

#### Recommendation

Administration recommends Option 3, designating the City as the primary housing planning lead. This direction would enable the City to engage in partnerships with existing organizations already operating in St. Albert and investigate new opportunities for engagement with the development industry and other regional partners. Specialized housing services for community members with unmet social needs could be facilitated through partnerships with housing operators and agencies who are specialists in these fields.

Housing targets could be predicted based on the value of municipal resources dedicated towards the Affordable Housing Program, and be directed towards housing capital costs, intended to leverage funding and partnerships from other sources.

### **STAKEHOLDER COMMUNICATIONS OR ENGAGEMENT**

This report is being provided for discussion purposes and was distributed to the Project Plan 5.3 Steering Committee for comments and feedback.

Administration will be gathering information on the public perception of housing supports and services through the 2019 Community Satisfaction Survey.

Administration has consulted with Homeland Housing prior to bringing the report to the Committee for consideration.

### **IMPLICATIONS OF RECOMMENDATIONS**

Direction from CLSC on the preferred governance model will guide the final recommendations for the housing affordability and accessibility report being provided to Council before June 15, 2020. Receiving this report as information will not have an impact on resource implications at this time. Partnership models and funding considerations will be based on the CLSC's governance model

direction as part of the final report.

Financial:

None at this time.

Legal / Risk:

None at this time

Program or Service:

None at this time

Organizational:

None at this time

## **ALTERNATIVES AND IMPLICATIONS CONSIDERED**

If CLSC does not wish to support the recommendations, the following alternatives could be considered:

1. CLSC may choose to direct Administration to proceed with only some or none of the recommendations provided or may provide specific alternate direction for Administration to incorporate.
2. CLSC may chose to not direct Administration at this time.

Report Date: December 9, 2019

Author: Lory Scott

Department: Planning and Development

Deputy Chief Administrative Officer: Kerry Hilts

Chief Administrative Officer: Kevin Scoble

A large, stylized graphic of a leaf or petal shape, composed of several overlapping, curved, light green lines, positioned on the right side of the page.

# Housing Governance Models

*October 2019*

## TABLE OF CONTENTS

<b>Introduction .....</b>	<b>2</b>
<b>Roles and Responsibilities of Government .....</b>	<b>4</b>
Federal Government Role .....	4
Provincial Role: .....	5
Regional Planning Role.....	5
Municipal Role.....	6
<b>Alberta Governance Models .....</b>	<b>8</b>
1. Housing Management Body Providing Inclusive Services .....	9
2. Housing Management Body Providing Specialized Services .....	9
3. Municipally Formed Organization as the Service Provider.....	10
4. Municipalities as Planning Lead.....	12
<b>St. Albert Governance Model Considerations .....</b>	<b>16</b>
Option 1 – Homeland Housing as Planning and Operational Lead .....	16
Option 2 – Establish a Municipal Housing Corporation .....	18
Option 3 - The City as Housing Planning Lead .....	19
<b>Recommendation .....</b>	<b>21</b>

## INTRODUCTION

This report explores housing governance models in Alberta and municipal strategies across Canada. An evaluation of these methods will be utilized to recommend a model for future non-market housing planning and development appropriate for St. Albert.

St. Albert's demographics indicate a trend towards a higher ratio of older households, and fewer households in the 25 – 44 age range. New housing demand is directly linked to household formation<sup>1</sup>, with new households providing the City with the greatest opportunity for future growth. Millennials (ages 22 – 37) are renting for longer periods than previous generations, but also represent the biggest market potential for future home purchases. Housing choices will be required to reflect Millennials changing needs, both in tenure and housing form (apartments, townhomes, single-detached). Millennials, like all other age groups, are more likely to remain in St. Albert if there is housing supply that meets their needs.

Existing residents may choose to remain in their family home as they age, or they may seek alternative housing choices that would enable them to age in the right place as their abilities change, while living on a fixed pension. Specialized populations may require temporary or on-going supportive services to enable them to retain housing stability. Households earning low to moderate incomes working in service sector jobs struggle to find housing that is affordable for incomes earned.

St. Albert cannot meet these demands on its own. There is not a “one size fits all” approach that would address the entire housing spectrum and affordability levels (refer to Figure 1). The City must leverage its resources and partnership options with other levels of government, the private sector, and not-for-profit sector to achieve an effective result through a diversified approach. While the City's priority is to ensure that everyone has a place to live, the housing solution must reflect the varying needs.

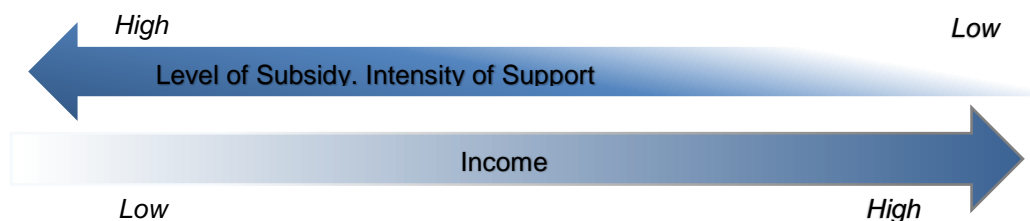
---

<sup>1</sup> Households formed as a result of moving out of the family home, marrying, living common law, having children, separating, or divorcing. Canada Mortgage and Housing Corporation, Housing Observer 2011.



Figure 1 - The Housing Spectrum

Housing Options for Vulnerable Populations (Project Plan 5.4)				Housing Options for Affordability and Accessibility (Project Plan 5.3)			
Type	NON-MARKET HOUSING					MARKET HOUSING	
	Emergency and Transitional Housing	Permanent Supportive Housing	Social or Subsidized (deep subsidies or Rent Geared to Income (RGI) supplement	Affordable Rental Housing (shallow subsidies 10–20% below market rent	Affordable Non-market/ Entry Level Ownership Housing	Entry Level Market Ownership	Market Ownership or Rental Housing
	Homelessness, family violence, risk of homelessness	Housing with supportive services to address			May require a form of financial support to purchase	Modest form and size enables a lower cost product	Purchased at market cost
Income	Needs based	Needs based	Below Income Threshold <sup>2</sup> based on family size	50% Median Income (MI) (\$40 - \$60k)	65% - 80% MI (\$78k - \$96k)	80% -125% MI (\$96k-\$150k)	Rental \$60k + Ownership \$150k +
Description	Short-term accommodation with or without supportive services  Typically has a government housing or operational subsidy	Purpose design with ongoing support to address specialized needs.  Government subsidized	Housing developed through capital contributions or operating subsidies by one or more levels of government to offset the cost of providing rents at below market levels.  Generally operated by not-for-profit groups, charitable housing providers, or private operators with an operating agreement with the Province		Provides some assistance in the form of a subsidy or model to reduce or defer total housing cost.	Housing developed and operated by the private market.  Prices reflect market demand and developer costs.	

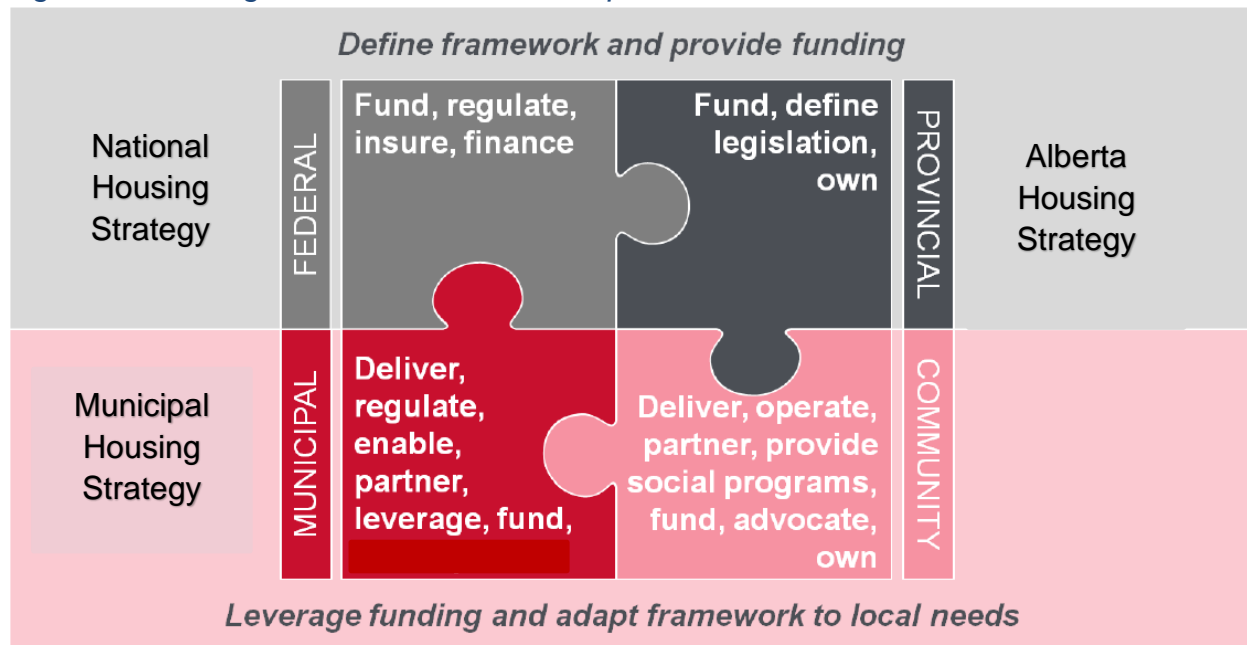


<sup>2</sup> Income Threshold – Income limits for households who cannot afford private sector accommodation costs and are eligible to apply for the Alberta Community Housing Program.

## ROLES AND RESPONSIBILITIES OF GOVERNMENT

The roles of the Federal and Provincial governments complement each other through the joint and individual delivery of housing funding, policies, and regulations impacting housing supply. Municipal and community roles are closely linked to the Federal and Provincial governmental roles, resulting in an effective model when all parties work together through collaborative planning, as illustrated in Figure 2.

*Figure 2- Housing Stakeholder Relationships*



Source: *Calgary Affordable Housing Strategy 2016 – 2025*

### **Federal Government Role**

The National Housing Strategy acknowledges that every level of government is needed for successful solutions towards housing, and has committed to a coordinated, Federal-Provincial-Municipal approach to housing policy.

Federal roles include:

- Defining rights to housing in Canadian law.
- Providing mechanisms to address the needs of vulnerable populations.
- Establishing policies and regulations to balance housing supply and demand.
- Identifying national housing priorities and the delivery of funding to support these priorities.
- Establishing national mortgage and financial measures through Canada Mortgage and Housing Corporation (CMHC).
- Partnering with Provincial Governments and Territories through investments in non-market affordable and social housing.

## ***Provincial Role:***

The Province is the primary housing partner sharing responsibility and complementary roles with the Federal Government. Provinces and Territories deliver cost-matched federal funds through bilateral agreements<sup>3</sup> with CMHC.

Provincial roles include:

- Establishing provincial budgets and strategic direction related to non-market housing supply, delivery, and operation.
- Balancing provincial housing priorities with federally funded initiatives.
- Incorporating an accessibility lens to housing investments.
- Coordinating the delivery of Federal and Provincial funding through investing in partnerships with others, including Housing Management Bodies, municipalities, not-for-profit entities, and the private development industry.
- Regulating the provincial non-market housing system.
- Utilizing the Alberta Social Housing Corporation for holding housing assets, administering housing programs, and distributing funding.
- Regulating landlord and tenant relations.

Emerging direction from the Province is placing greater focus on market driven development, which utilizes private-sector capital and private/public partnership models for new infrastructure.

## ***Regional Planning Role***

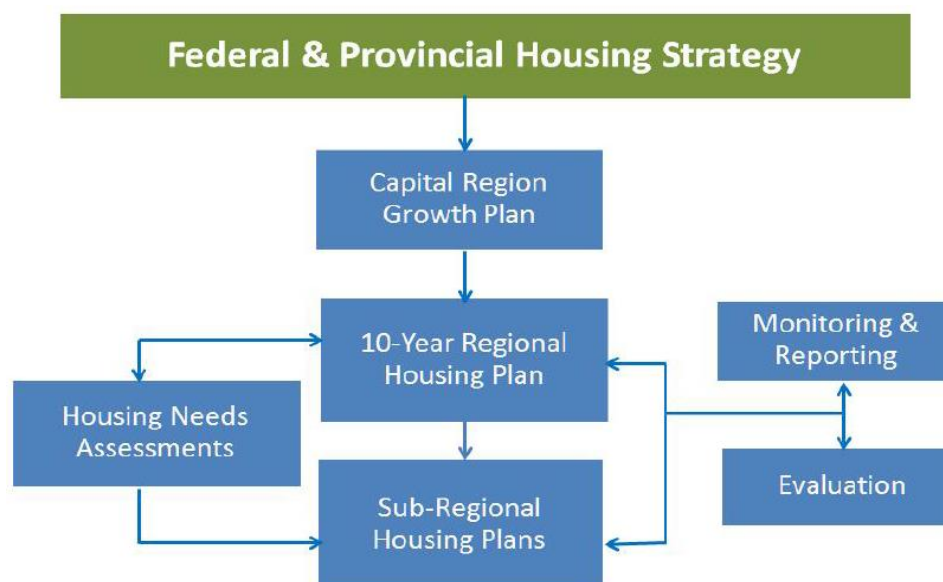
In 2008, the Province created the Capital Region Board, with the mandate to develop “a plan regarding social and market affordable housing requirements for the Capital Region”. This mandate created a framework for a ten-year rolling Capital Region Housing Plan. The plan proposed a consistent process for key stakeholders, municipalities, and Housing Management Bodies to effectively use of limited housing resources towards targeted priorities.

In 2017, the Capital Region Board membership and regulation was changed to the Edmonton Metropolitan Region Board (EMRB). The new regulation reduced the membership from 24 municipalities and counties to 13. Priority planning efforts have changed, and work on regional housing planning was dropped. While the Growth Plan continues to include references to the preparation and implementation of a 10-year rolling Capital Region Housing Plan, with alignment as indicated in Figure 3, further work in this area has not occurred.

---

<sup>3</sup> [CMHC - Alberta Bilateral Agreement](#) under the 2017 National Housing Strategy [2019,October].

*Figure 3 - Regional Housing Model*



*Source: Capital Region Board Regional Housing Plan*

While the relationship between regional and sub-regional housing planning through Housing Management Bodies (HMB) was a logical fit, planning arrangements with housing organizations who were not part of the Housing Management Body structure were unclear. Housing planning is currently being undertaken from a local and sub-regional perspective through annual Housing Management Body business plans submitted to the Province, and through municipal initiatives. The Province utilizes HMB business plans to determine provincial housing funding priorities for the public housing system.

Opportunities for provincial funding towards housing projects that are not on the local HMB priority list are uncertain at the present time.

## ***Municipal Role***

Municipal interest in housing focuses primarily on initiatives that promote quality of life, social sustainability, economic success, and future growth opportunities for the City. Municipalities set the tone of the community by creating an environment in which housing is supported through policy, regulation, and collaboration with community stakeholders. Municipal roles include:

- Ensuring there is enough land for future growth.
- Advancing community long-range planning goals through the Municipal Development Plan, and community master plans in alignment with the EMRB Growth Plan.
- Regulating land uses and housing forms through the Land Use Bylaw and Area Structure Plans.

- Leveraging housing choice, diversity, and other community assets to attract new businesses and residents to the community.
- Addressing gaps in supply related to income and tenure through partnerships with other levels of government, the for-profit, and not-for-profit sector.
- Ensuring that advocacy efforts and federal and provincial housing programs are adaptable to local contexts.
- Funding and land provision.

The business community, the development industry, and the community at large all have a role to play in ensuring that there is a range of housing choices for all citizens. The richness and diversity of St. Albert is supported by having diverse ages, cultural backgrounds, and economic circumstances.

The non-market housing sector is made up of public and community-based organizations that share a mission to create and operate affordable housing to help seniors, low-income households, and vulnerable populations. Historically, non-market social and affordable housing represents the outcome of a series of federal and provincial programs that created over 3,000 organizations operating some 600,000 homes across Canada.<sup>4</sup>

Assumptions for the St. Albert model includes:

1. That the City prefers to engage in partnerships with others, rather than owning and operating housing.
2. That municipal investments in housing are used to expand the City's non-market housing stock provided at a minimum of 10% below market housing rates.
3. That municipal resources and investments effectively used to leverage funding and partnerships from other sources.

### *Not-for-Profit Organizations*

The not-for-profit housing industry is made up of organizations that have formed through a social mandate to support housing choices for low income households. There are nine organizations in St. Albert operating non-market housing under individual mandates.

To sustain not-for-profit operations, the housing sector is shifting away from the concept of no-profit to profit-for-a-purpose. This enables operators to generate revenue and leverage assets to achieve the desired social outcomes of the organization. Mixed market housing models are intended to serve this purpose, by utilizing the revenue from market housing units to partially subsidize the rents charged to lower income tenants, effectively creating a subsidization system within the individual development.

---

<sup>4</sup> Steve Pomeroy, (2017). "Envisioning a Modernized Social and Affordable Housing Sector in Canada" page i. [Online]. Available: <https://carleton.ca/cure/wp-content/uploads/Envisioning-a-strengthened-social-housing-sector-FINAL-Oct-2018.pdf>. [2019, October].

## ALBERTA GOVERNANCE MODELS

In Alberta, there are four non-market housing governance models typically used, with unique variations of each model in different municipalities (refer to Appendix B in this report for additional information on individual case studies).

- Housing Management Body providing inclusive services.
- Housing Management Body providing specialized services.
- Municipally formed organization as the housing operator and/or planning lead.
- Municipalities as the lead in housing planning in partnership with organizations operating in the municipality.

In many municipalities, there are also independent non-market housing organizations operating within the municipal service area in partnership with the designated community planning entity, or independently according to the organization's operational mandate. Not-for-profit societies may be formed in any community, at any time, based on the organization's mandate, social purpose, and will to act.

### *Housing Management Bodies*

Housing Management Bodies (HMB), typically referred to as Foundations, are the most consistent form of governance model utilized in Alberta, with over 100 HMBs representing most Alberta communities and rural areas. Legislated and established by the Province, their operations are governed through the *Alberta Housing Act*, and regulations for social and subsidized housing, rent supplement, housing accommodation, tenancies, lodge assistance, loan insurance, and loans. HMBs typically operate provincially owned housing, and may also operate housing owned by the municipality, the management body itself, or housing for a local organization.<sup>5</sup>

HMBs are responsible for individually determining their scope of services, managing applications for housing assistance, and selecting tenants. The HMB must abide with the supporting regulations to deliver provincial housing programs and services. Some HMBs limit their mandate to housing for seniors', others have expanded their mandate to include other forms of affordable housing and support services. Small municipalities typically have one HMB serving multiple municipalities within their region. In larger centres there may be multiple HMBs providing housing related services within their cities. The Province has been assisting with consolidation of HMB where efficiencies can be realized.

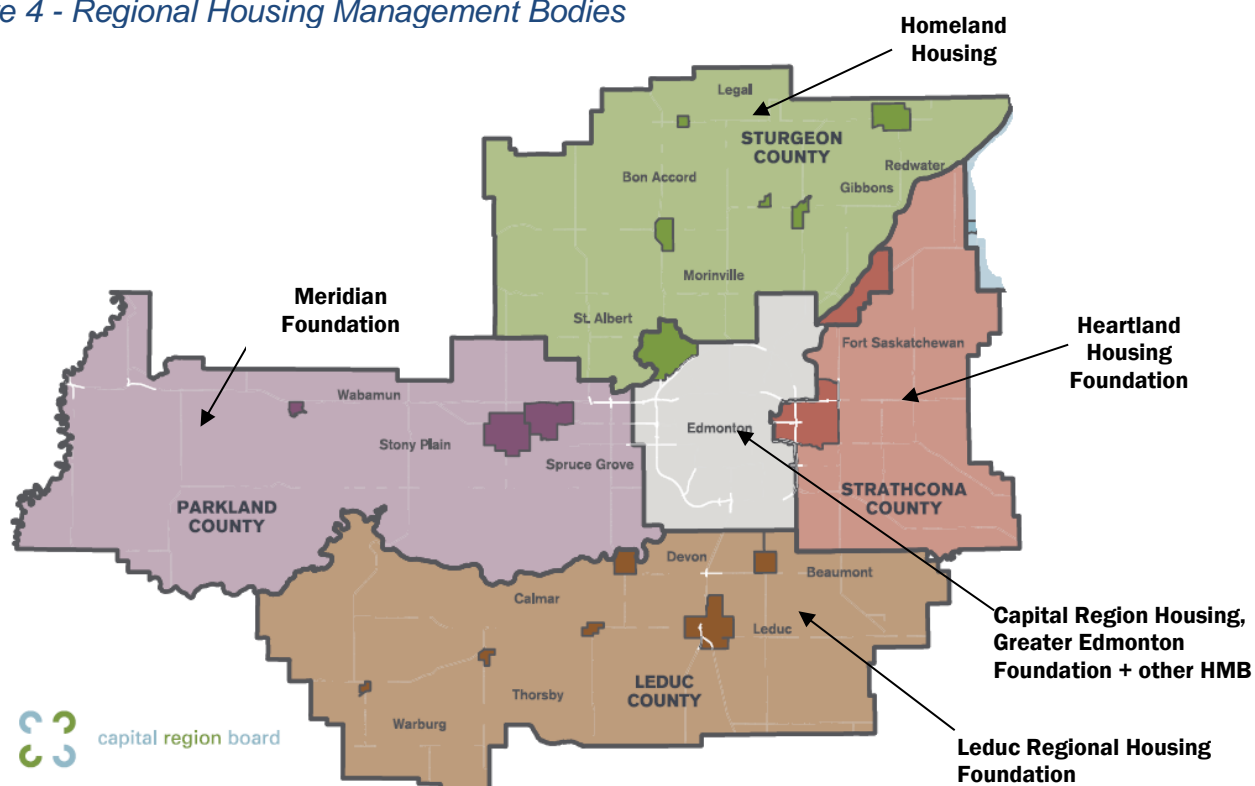
HMBs have financial requisition powers through the Alberta Housing Act only for the operation and management of the Seniors' Lodge Program. Requisition powers cannot be used to pay for other management or development costs attributed to other housing or programs the HMBs may operate. Within the EMRB, there are five regional management bodies with over 15 HMBs in Edmonton itself as shown in Figure 4.

---

<sup>5</sup> Capital Region Board. (2013). [\*Regional Housing Plan – Sub-Regional Planning Framework Phase 1: Environmental Scan\*](#). [2019 October].



Figure 4 - Regional Housing Management Bodies



Source: Capital Region Board Housing Needs Assessment Summary 2016. Edmonton Metropolitan Region Board

## 1. Housing Management Body Providing Inclusive Services

The “Housing Management Body providing inclusive services” is a model used by the Leduc Regional Housing Foundation’s participating members in Leduc County and the Heartland Housing Foundation’s members in Strathcona County.

Another unique example of a similar model is Wood Buffalo Housing Development Corporation (WBH), which was originally incorporated as a Part 9 Corporation established by the regional municipality. WBH subsequently merged with the local HMB several years later and is currently providing inclusive services to the communities of Anzac, Conklin, Fort Chipewyan, Janvier, and Fort McMurray.

The confidence in the HMB to provide these services has resulted in a sole service delivery model for member communities and accommodates the needs of senior and non-senior populations within their regional service areas.

## 2. Housing Management Body Providing Specialized Services

The “Housing Management Body providing specialized services” model is being utilized by the City of Medicine Hat and Calgary. Both organizations were established by the municipality, and are recognized as Housing Management Bodies. Specialized housing

services are coordinated through the designated organization with other housing services (such as seniors' supportive housing) provided through other HMBs, or not-for-profits operating within the community.

- **The Medicine Hat Community Housing Society** is responsible for the delivery of homeless initiatives, community housing, seniors' self-contained housing, affordable housing, and rent supplements for the City of Medicine Hat and Redcliff, with three roles:
  - As a HMB named by the *Alberta Housing Act* overseeing social programs and affordable housing within the City of Medicine Hat.
  - As the provincially appointed Community Based Organization and federally appointed Community Entity charged with leading and implementing the local Plan to End Homelessness.
  - As a charitable organization under the *Alberta Society's Act*, with a portion of its budget partially made up of community donations.

The Cypress View Foundation (another HMB) exists primarily to deliver supportive social housing for low to moderate income seniors in Redcliff, Medicine Hat, and Cypress County.

- **The Calgary Housing Company (CHC)** is a wholly-owned subsidiary of the City of Calgary, that is also a HMB recognized by the Province. As the largest landlord in Calgary, CHC manages rental units for over 10,000 households. The Board is accountable to the City as sole shareholder (as represented by Council). CHC's budget is fully self-supporting, with staff members being City employees. Silvera for Seniors is separate HMB, also owned by the City of Calgary, that delivers housing and supportive services for lower-income seniors. Calgary has many other Housing Management Bodies and not-for profit organizations delivering affordable non-market housing for all ages within the Calgary service area.

Calgary has provided corporate direction on how the City will work with the Calgary Housing Company and other not-for-profit organizations delivering housing within the Calgary service area through Calgary's Affordable Housing Strategy<sup>6</sup>. Developments that are funded and built by the City of Calgary are turned over to CHC to operate. The City supports other not-for-profits through capacity building, land contributions, and financial incentives.

### ***3. Municipally Formed Organization as the Service Provider***

The "municipally formed organization as the service provider" is a model that designates housing planning and development responsibility to a specific organization, typically a wholly owned municipal subsidiary that operates at arms-length from the municipality. In these instances, the organization is not a Housing Management Body, but is

---

<sup>6</sup> City of Calgary. [Corporate Affordable Housing Strategy 2016 – 2025](#). [October, 2019].



supported by the municipality for operational and development costs. Seniors specific housing is provided in all these communities through the HMB system.

- **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). 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 affordable rental options. Canmore collects a Perpetual Affordable Housing (PAH) tax requisition from businesses, the development community, and individual taxpayers to fund PAH initiatives and operational costs for CCHC. Canmore has also provided and designated municipal land towards project development.

- **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). This agreement is in exchange for CSHO serving as the Town's primary affordable housing provider.
- **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. Airdrie Housing Limited does not have a charitable designation and operates solely as a not for profit. The City provides operational funds to AHL annually, and provides funding and the donation of land for projects.

#### ***4. Municipalities as Planning Lead***

This governance model designates the municipality as the key planning entity for housing related services, working in partnership with other groups to own and operate housing. Each municipality has a unique role based on the reasons why the municipality feels they need to be involved in housing.

**Saskatoon** (pop. 278,500) - The City encourages and facilitates the creation of new rental housing but does not build or operate housing. Saskatoon provides funding to support purpose built rental, affordable ownership, affordable rental, secondary suites, entry-level ownership, and transitional/supportive housing. Cash grants and tax incentives were considered by the City as the most effective municipal tools for the creation of attainable housing.

It was recognized that the municipality was the smallest government funder for non-market housing developments; however, stakeholders felt that many housing projects would not attract funding from the other levels of government without a municipal contribution.

Programs developed by the municipality include:

- the Innovative Housing Incentive Program, providing grants for up to 10% of capital project costs;
- land for affordable housing providers,
- Mortgage Flexibilities Support Program for homebuyers;
- fee rebates for building and plumbing permits for new secondary suites;
- priority review of affordable housing developments; and
- tax abatements for affordable housing.

Saskatoon allocated \$500,000 to its Affordable Housing Reserve Fund in 2018, in addition to \$422,800 from the operating budget, which is equivalent to \$3.31 per Saskatoon resident. Saskatoon's housing targets are based on the amount of funding dedicated towards housing initiatives.<sup>7</sup> Twenty non-profit housing providers operate in Saskatoon.

**Richmond BC** (pop. 216,288) – Richmond addresses housing cost from a range of directions and utilizes more than one action to improve affordability on most municipally supported developments. The City supports the creation of affordable housing units through partnerships, policy, and capital cost contributions, but does not own or manage any of the affordable housing units created.

Affordable non-market housing is supported through a variety of policies, cash-in-lieu contributions (inclusionary policy), affordable housing reserve fund contributions, secondary suite incentives, and co-location of non-market housing and community assets on City land.

---

<sup>7</sup> City of Saskatoon. [Attainable Housing Targets and Funding for 2018 – Status Report on the Ten-year Housing Business Plan](#). [2019,October].

**Port Moody** (pop. 32,546) – Supports affordable housing development through municipal acquisition of land for affordable projects, leasing of land to not-for-profits at below market rates, and provision of funding to offset development application fees to qualifying projects through the Affordable Housing Reserve Fund. The City is working on a rental replacement policy, inclusionary zoning regulations, and a density bonus/community amenity contribution program to further improve affordability.

In B.C. inclusionary regulations are permitted and enable both Richmond and Port Moody increased flexibility to work with the development industry to attain affordable units within new developments. In Alberta, no such provision for inclusionary regulation is enabled for St. Albert through the *Municipal Government Act*.

**Edmonton** (pop. 932,546) – The Affordable Housing Strategy released in 2015 formalizes the City's role as leader, coordinator, and advocate. The City has an assortment of municipal resources to address affordable housing initiatives, including, funding, land, regulations, and policies towards affordable development.

In 2018, the Province approved the Big City Charters, providing Edmonton and Calgary with the authority to implement inclusionary policies as an additional tool to improve affordability. The Charters were recently rescinded through the 2019 Provincial budget, and the impacts on Edmonton and Calgary's ability to enact inclusionary policies are unknown at this time.

Edmonton's Affordable Housing Strategy has focussed on the mobilization of diverse partners to expand access to affordable rental housing. The City has worked to leverage the capacity of other partners towards stated policy objectives and is an active funder of housing. Edmonton's 2019 budget allocated \$3.5 million annually over the next 3 years, equivalent to \$3.75 per person of taxation dollars each year towards housing. The effects of 2019 Provincial funding cuts to Edmonton may impact these budget amounts in subsequent years.

Edmonton is both an owner and manager of affordable housing through HomeEd, a municipal corporation. The city also contracts a portion of their housing portfolio management to Capital Region Housing Corporation. There are also a large number of properties owned and managed by private not-for-profits.

**Lethbridge** (pop. 100,000) – The City of Lethbridge *Affordable Housing and Homeless Policy*<sup>8</sup> states that the City will facilitate the development of affordable housing by leveraging dedicated resources to increase the supply of affordable housing units within the City. Municipal roles include:

- Coordination and administration of Federal, Provincial and Municipal housing program and support services requested by other orders of government
- Planning and regulation
- Direct funding and development

---

<sup>8</sup> City of Lethbridge. [Affordable Housing and Homeless Policy](#) CC32, effective July 20, 2015. [2019, October].

- Research and monitoring
- Strategic partnerships
- Community development and education
- Advocacy.

**Grande Prairie** (pop. 69,088) – Grande Prairie’s Affordable Housing Strategy identifies the following actions as the City’s role in the development and delivery of housing:

- administration of housing programs through federal, provincial, and municipal sources;
- use of regulatory tools including land use policies, assessment policies, and rates structures;
- provision of direct funding and development - leveraging investments from other orders of government private non-profit and joint ventures;
- leverage the City’s its role in land to foster affordable housing opportunities;
- research and monitoring; and
- providing financial assistance to not-for-profit organizations in their efforts to construct, renovate, or retrofit affordable housing units.

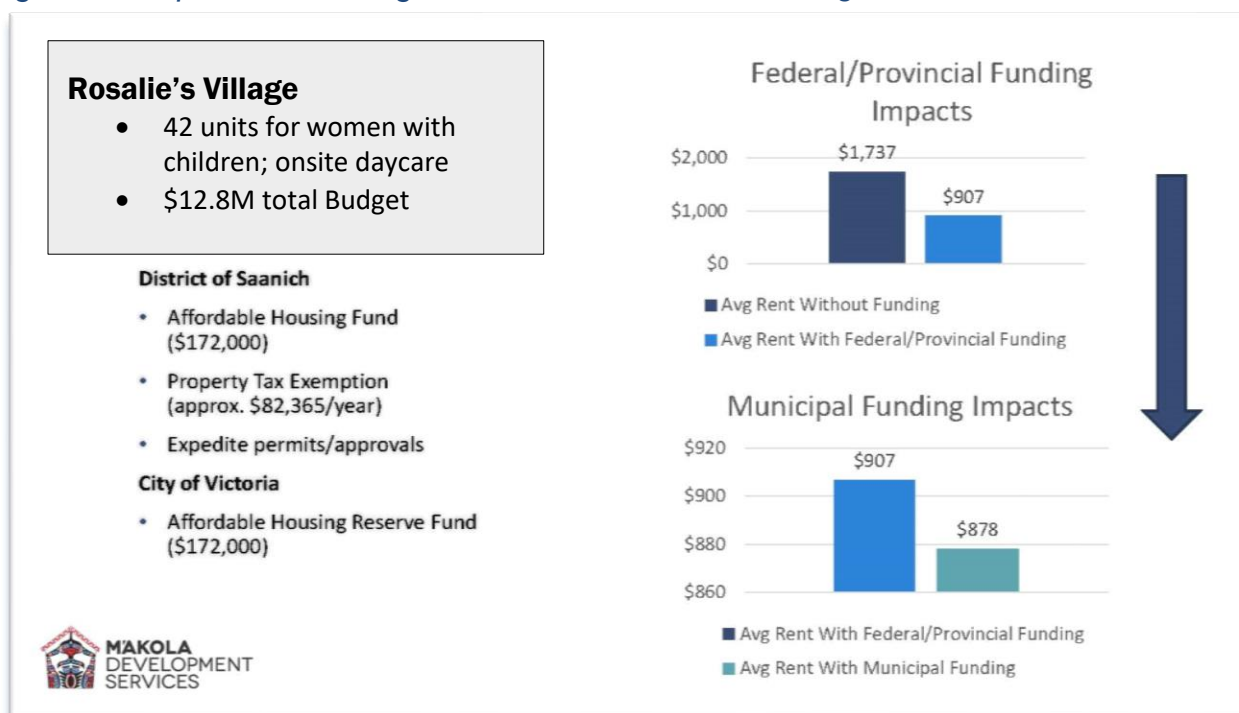
Grande Prairie has a public housing reserve fund used to support affordable housing initiatives, providing financial incentives to developers, grants, waiving or reducing development fees, reducing parking requirements, and/or providing property tax exemptions as considered appropriate.

Grande Prairie is currently exploring the feasibility of establishing a municipally owned Housing Development Corporation, to identify policy and programs that may be adopted to encourage affordable housing development, and to establish a consistent process for how City lands may be made available to other organizations. The Corporation’s formation is intended to be developed concurrently with the release of Grande Prairie’s new Affordable Housing Strategy. The reason for developing a municipally owned Corporation, is that the priorities of the City of Grande Prairie do not entirely align with the local HMB’s operations.

### *Summary*

As illustrated by these examples, there is a diverse range of responses towards housing, the common factor is that housing costs are a concern in all municipalities. While there is not a one-size-fits-all model that is globally effective, it does show that housing costs can be effectively impacted by municipal actions to address them.

Figure 5 – Impacts of Funding Contributions - Rosalie's Village Saanich, BC



Source: Collaboration Can Create New Affordable Housing Units presentation, UBCM September 29, 2016<sup>9</sup>

<sup>9</sup> Kevin Albers, (2016). M'Akola Development Services. Accessed October 24, 2019 Available: <https://www.ubcm.ca/assets/Convention/2016/2016~Documents/Thu-PM-Theatre-Collaboration%20Affordable%20Housing%20Units.pdf> [2019, October].

## **ST. ALBERT GOVERNANCE MODEL CONSIDERATIONS**

An effective and responsive housing governance system should:

- stimulate a mix of market and non-market housing choices in rental and ownership tenures, prices, and locations;
- establish methods to address the gap between rents, house prices, and income levels; and
- assist specialized and vulnerable populations with housing options and supportive services to address ongoing needs.

Governance model considerations include three options that the City could consider moving forward with the housing portfolio:

### ***Option 1 – Homeland Housing as Planning and Operational Lead***

This option would designate Homeland Housing as the primary developer of non-market housing in the City, by acting as the primary planning lead for St. Albert and other member municipalities. Homeland's service area encompasses a large area including Westlock County, Sturgeon County and St. Albert, as illustrated in Figure 6.

Discussions are required with Homeland's Board and administration to determine whether they would be interested in undertaking this role.

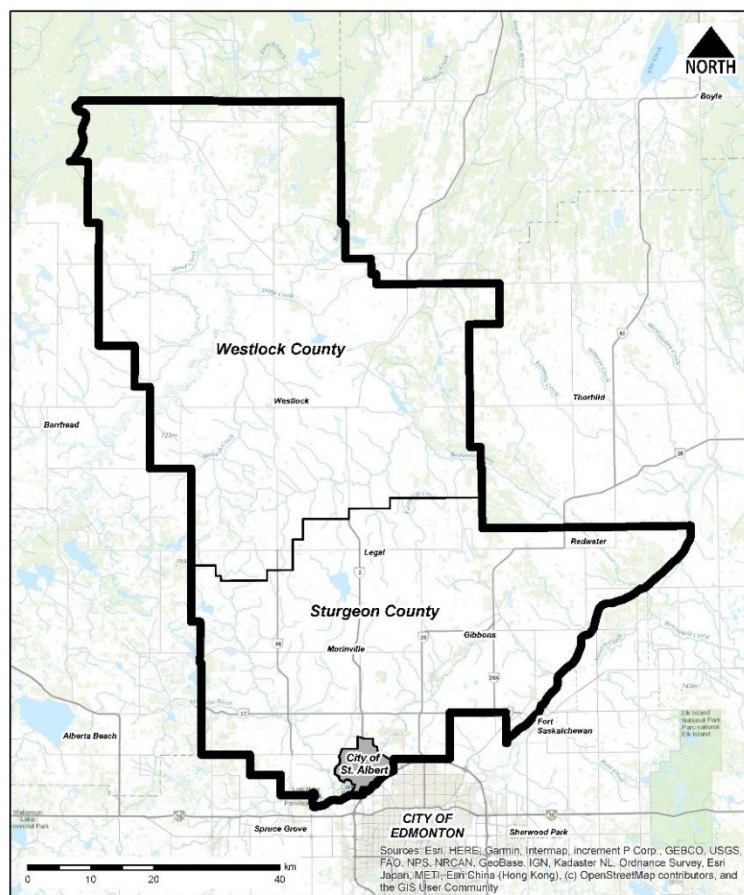
This model is being actively implemented through the Leduc Foundation, the Heartland Foundation, and the Bethany Group in central Alberta.

Opportunities:

- The HMB as lead lessens the City's influence on outcomes, but also diverts responsibility to another organization to accomplish the City's goals.
- Homeland Housing has indicated that it does not require an operating cost subsidies for future developments, as costs can be absorbed into existing and new operations.
- As Homeland's operational capacity expands, greater economies of scale would enable profits to be reinvested into future units with less reliance on Provincial and Federal funding.



Figure 6 - Homeland Housing Service Area



### Challenges:

- Designation of Homeland Housing as the housing planning lead does not negate the value of operations from other housing providers in St. Albert but does place limitations on opportunities to develop new partnerships and housing initiatives outside of the HMB business model.
- St. Albert development projects would be considered with other regional needs in Homeland's operational service area (11 municipalities, counties and towns).
- St. Albert is also considering housing options, programs, and services to prevent homelessness in St. Albert. While Homeland has expressed interest in providing these services, the specialized homeless supports required may be outside of the normal areas of Homeland's expertise.
- Designation of a separate organization as the housing planning lead, does not relieve the City of the following tasks related to housing planning:
  - a. Establishing the local vision for housing; (MDP, Council Strategic Priorities, Affordable Housing Strategy and other housing and homeless plans)
  - b. Engaging with the local community in partnership with the housing lead to determine housing needs and local priorities;

- c. Supporting research and development of innovative design and construction techniques;
- d. Leading the development and implementation of local housing and homelessness plans, and supporting the development and implementation of Sub-Regional Housing Plans;
- e. Contributing to, and coordinating housing funding;
- f. Supporting advocacy and education for community endeavours;
- g. Establishing and enforcing regulations; and,
- h. Monitoring and report on housing progress.

The use of regulatory tools and incentives to leverage additional affordable housing units would rest with the City to implement. Operation of any units realized could be operated through the designated housing operator or other partners.

### ***Option 2 – Establish a Municipal Housing Corporation***

This option considers the City establishing an arms length not-for-profit corporation responsible for housing planning, asset management, and the development of non-market housing based on the following examples:

1. The Wood Buffalo Housing Development Corporation (WBH) was incorporated with less than \$40,000 of regional municipal funds, plus the transfer of \$1 million in block funding along with 8 acres of undeveloped land to start its portfolio from the Province. The subsequent merger with the Fort McMurray Housing Authority several years later brought all government subsidized housing from the region into the portfolio.
2. The Canmore, Cochrane, and Airdrie housing organizations were created by each municipality and are responsible for housing planning in their communities. Each of these models provides ongoing municipal funding towards the organization's operations. Canmore is in a unique position as a tourist town and provides funding to support the Canmore Community Housing Corporation and requisitions towards the Perpetual Affordable Housing fund separately on property tax notices.

#### Opportunities:

- An affiliated housing corporation would be responsible for all municipal non-market housing initiatives including the assembly and distribution of municipal land and funding towards future non-market housing developments.
- The city would maintain control over partnership options and initiatives it wishes to pursue.



## Challenges:

- It may take years for the corporation to become financially self-sustaining without a ready-made portfolio.
- Times of financial constraints may result in corporate losses that would ultimately be backed by the City.
- There may be limited ability to transition a corporation into a HMB (as was done with the WBH model) due to ongoing HMB consolidation efforts by the Province.
- The City of Grande Prairie is currently considering the incorporation of a municipal housing development corporation. This strategy received negative feedback from the development industry and the Urban Development Institute (UDI) regarding the potential conflict with private industry.

It is not recommended that the City pursue this direction, for the reasons noted above.

## ***Option 3 - The City as Housing Planning Lead***

Option 3 designates the City as the key coordinating entity for housing initiatives within its municipal boundaries, implementing a multi-pronged approach for housing and homelessness initiatives. To be successful, the City would need to develop an Affordable Housing Program, facilitating housing development targets in alignment with priorities relating to Council's strategic direction, establishing a funding mechanism, and providing resources dedicated to the Program.

A survey of other municipalities provides justification for this role:

1. The City of Lethbridge has identified that achieving the desired future outcomes of the housing system cannot be the sole responsibility of one body or agency. Successfully addressing the identified housing gaps depends on the collaborative efforts of all housing partners.
2. The City of Edmonton views the provision of affordable housing as a core municipal purpose and an important component of local infrastructure. As such, the City is committed to working proactively and in partnership to deliver programs to meet the affordable housing needs of Edmontonians.
3. City of Calgary transformed their organizational service delivery model by changing how services were delivered for affordable housing by focussing on increasing the supply of housing by scaling up not-for-profit operators, and through focusing on outcomes.
4. The City of Grande Prairie's Affordable Housing Strategy is expected to position the city as the key coordinating entity for housing through the planned Housing Development Corporation.

## Opportunities:

- The City can remain aligned with the Provincial funding model through Homeland Housing as one of its primary development partners while also pursuing other development opportunities and partnerships with private industry and other not-for-profit operators.
- Specialized housing services for community members with unmet social needs could be facilitated through partnerships with housing operators and agencies who are specialists in these fields.
- Housing targets could be predicted based on the value of municipal resources dedicated towards the Affordable Housing Program.

## Challenges

- Housing targets are not likely to be achieved unless municipal financial resources or land are dedicated towards them.
- Economic factors may limit potential partnership options.

St. Albert recognizes the contributions of all organizations that provide housing and supportive programs to St. Albert citizens. Successful organizations are an outcome of strong leadership, gathering the right people and expertise together, and embracing a culture that tolerates risk.

Engagement in transformative practices within the housing sector requires sufficient operational capacity to retain staff and develop the expertise to take on new activities. “Scale was identified as a critical constraint – small providers do not have professional staff or expertise to take on new activities or transform, except when merged onto new larger organizations (these tend to occur mainly as a result of a project falling into financial difficulty, rather than being instigated in advance of such problems).”<sup>10</sup>

---

<sup>10</sup> Steve Pomeroy, (2017). “*Envisioning a Modernized Social and Affordable Housing Sector in Canada*” page 13. [Online]. Available: <https://carleton.ca/cure/wp-content/uploads/Envisioning-a-strengthened-social-housing-sector-FINAL-Oct-2018.pdf>. [2019, October].

## RECOMMENDATION

It is Administration's recommendation that the City maintain its position as the primary housing planning lead, utilizing a multi-pronged approach to housing program delivery and support. An Affordable Housing Program would enable the City to establish realistic housing targets based on need, available funding, and/or resources dedicated to the Program. The City would be able to engage in a range of partnerships with housing stakeholders addressing the diverse range of housing needs and associated supports. Future partnership models and funding considerations will be based on governance model direction.

Municipalities included within the report's examples are actively involved in creating a diversity of housing options in their communities, with the use of funding to incent partnerships. While municipalities may be the smallest government enabler for non-market for housing development, municipal contributions enable the attraction of funding from private industry, the Province, and the Federal government.

St. Albert took significant steps to expand the City's housing stock through the \$5.4 million in Provincial funding provided to the City between 2007 – 2011. This funding leveraged more than \$36 million in additional funding towards St. Albert housing. Administration's recommended direction is intended to leverage resources from future municipal partnerships in a similar manner.

Homeland Housing's position as the designated delivery agent for provincially supported housing programs and services is recognized as an important factor in future non-market housing planning. Coordination, collaboration, and funding mechanisms will be required to facilitate Homeland's future development plans, and to facilitate collaboration with other not-for-profit community housing developers. While Homeland Housing is considered as one of the City's primary partners, the city can also be open to other partnerships as opportunities arise, with the City as the primary housing planning lead.

Specialized housing services for community members with unmet social needs could be facilitated through partnerships with housing operators and agencies who are specialists in these fields.

St. Albert is evolving in a new direction through Flourish, St. Albert's new Municipal Development Plan (MDP), by identifying actions for the City's strategic growth for a city of 100,000 people. The St. Albert Affordable Housing Strategy (2005) is close to 15 years old and does not reflect the change in the City's visionary documents. As such, it is recommended that the Strategy be revisited in the next couple of years to correspond to the actions being undertaken to be a diverse and inclusive community.

A renewed Affordable Housing Strategy would provide a new path for a new era, confirmed by the direction that Council provides in relation to housing governance.

## St. Albert Housing Sector

The St. Albert housing sector is made up of the following organizations:

Organization	Units Operated
1. <b>Homeland Housing (Housing Management Body)</b> - the Provincially legislated Housing Management body within Sturgeon and Westlock County municipalities and rural areas responsible for the management and operations of the Senior's Lodge Program, Seniors distribution of Provincial housing programs providing seniors and affordable housing	230
2. <b>St. Albert Housing Society (Not-for Profit Society)</b> – Owner of units in Big Lake Pointe and operator of the HOMEconnection program through the Friends of St. Albert Housing Society charitable arm.	27
3. <b>Big Point Developments (Private Developer)</b> - a for profit developer and majority owner of the Big Lake Pointe affordable housing project. Housing units are provided based on the criteria established through the 20-year affordability agreement with the Province of Alberta	51
4. <b>Heritage Hills Housing Cooperative (AB Cooperatives Act)</b>	50
5. <b>Liberton Terrace Cooperative (AB Cooperatives Act)</b>  Housing cooperatives developed through the Federal Cooperative Housing Program in the late 1980's, and self-managed by residents. Housing cooperatives provide rents at 10% below market rates, including the provision of a federal rent supplement to up to 50% of the units through the mortgage agreement with CMHC (ending in 5 years +/-).	43
6. <b>LoSeCa Foundation (Non-Profit and Charity)</b> - manages and operates housing and supportive services for their clients. Includes a social clothing enterprise to fund operations.	22
7. <b>Transitions Rehabilitation Association (Non-Profit)</b> – manages and operates housing and supportive services to its client base	15
8. <b>Capital Region Housing Corporation (Housing Management Body)</b> – operator of the Provincially owned rent geared to income units	2
9. <b>Habitat for Humanity (Charity)</b> – provides home ownership opportunities for households earning below \$54,000/year through a 100% interest free mortgage.	35
<b>Total Non-Market Units</b>	<b>475</b>

# Appendix B

## Governance Model Examples

*October, 2019*

## TABLE OF CONTENTS

<b>Housing Management Body as Lead Governance Model.....</b>	<b>2</b>
Leduc Regional Housing Foundation.....	2
Heartland Housing Foundation .....	5
Wood Buffalo Housing .....	7
<b>Housing Management Body Providing Specialized Services Governance Model.</b>	<b>10</b>
Calgary Housing Company .....	10
<b>Municipally Formed Organization as Housing Operator/Planning Lead Governance Model .....</b>	<b>12</b>
Canmore Community Housing Corporation .....	12
Cochrane Society for Housing Options (CSHO) .....	13
Airdrie Housing Limited (AHL) .....	14
<b>Privately Operated Housing Organizations .....</b>	<b>16</b>
Brentwood Family Housing Society .....	16
Brenda Strafford Foundation Calgary .....	17
Housing Cooperatives .....	17

## 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 administrates 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.

# **Affordable Housing Survey Results**

**Conducted by the Halifax Regional Municipality  
November 2019**



# Affordable Housing Survey

Halifax Regional Municipality (HRM) affordable housing staff released a broad survey on affordable housing in November of 2018. Due to initial low response rate the survey was resent to a number of municipalities over the course of January to March of 2019. Staff responsible for the survey due to a change in positions were delayed in compiling responses and resending out to respondents. Below are the summarized responses for all survey responses from Nov. 2018 – March 2019. In many cases when data was collected a number of municipalities indicated that they were in the process of developing, adopting, or revising existing policies related to affordable housing. Considering this the reader is encouraged to visit the following municipalities websites or contact the municipality for updates.

- City of Moncton, NB – April, 2019 – Affordable Housing Plan released (Doc in attached files)
- Town of Wasaga Beach, ON – Official Plan update underway that would see affordable housing policies included
- City of Charlottetown, PEI – Sept., 2018 initial Housing Incentive program proposed – details pending (Doc in attached files)
- Northumberland County, ON – Northumberland County Affordable Housing Strategy – released February 2019 (Doc in attached files)

In terms of responses there were approximately a total of 251 Municipalities contacted and invited to complete the survey. Some submitted responses via email rather than the online survey platform. All responses were added the Excel document which is attached.

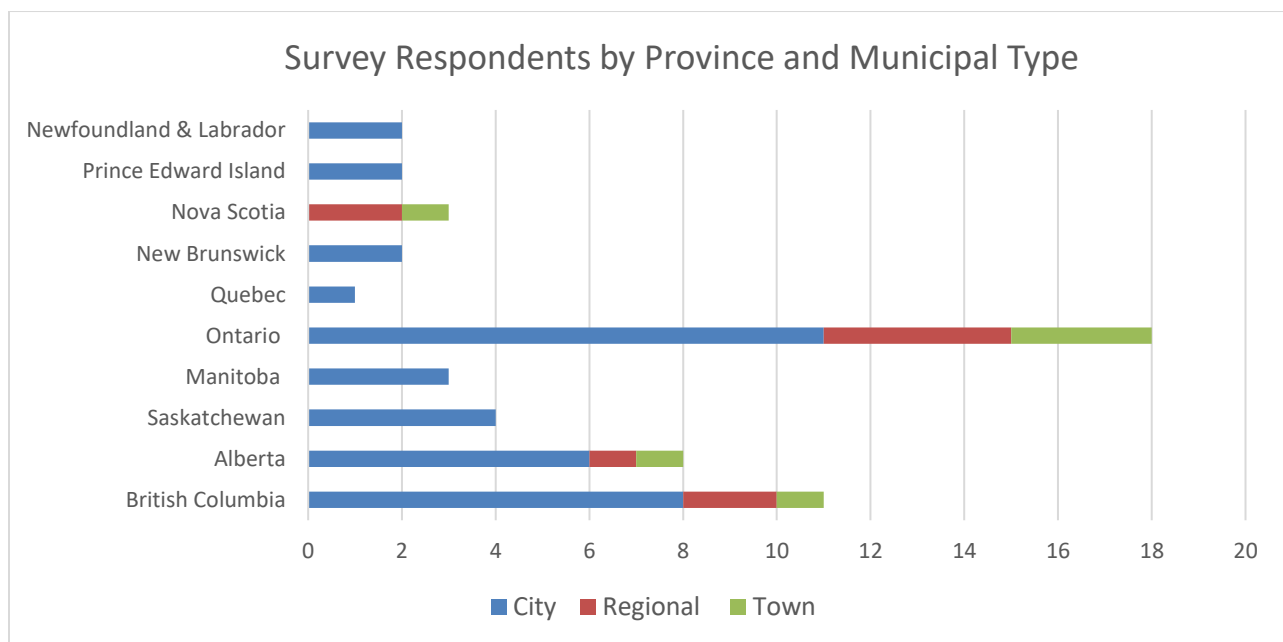
- Total responses: 54.
  - 13 incomplete
  - 41 Complete

The overall response rate was: 21.5%, the completed survey response rate: 16.3%, which still falls within the range of a reasonable response rate for an external survey. The respondents were coded as to their province (as legislation has a large impact on powers) and by municipal type. The majority of responses came from Ontario and were cities.

## Respondents by Province and Municipal Type

Province	City	Regional	Town	Total
British Columbia	8	2	1	<b>11</b>
Alberta	6	1	1	<b>8</b>
Saskatchewan	4	0	0	<b>4</b>
Manitoba	3	0	0	<b>3</b>
Ontario	1	4	3	<b>18</b>
Quebec	1	0	0	<b>1</b>
New Brunswick	2	0	0	<b>2</b>
Nova Scotia	0	2	1	<b>3</b>
Prince Edward Island	2	0	0	<b>2</b>
Newfoundland & Labrador	2	0	0	<b>2</b>
<b>Total</b>	<b>39</b>	<b>9</b>	<b>6</b>	<b>54</b>

The following chart breaks down respondents by their province and municipal type (either City, Regional, or Town). Ontario, Alberta, and British Columbia provided both the most responses the most diverse in terms of municipal type.

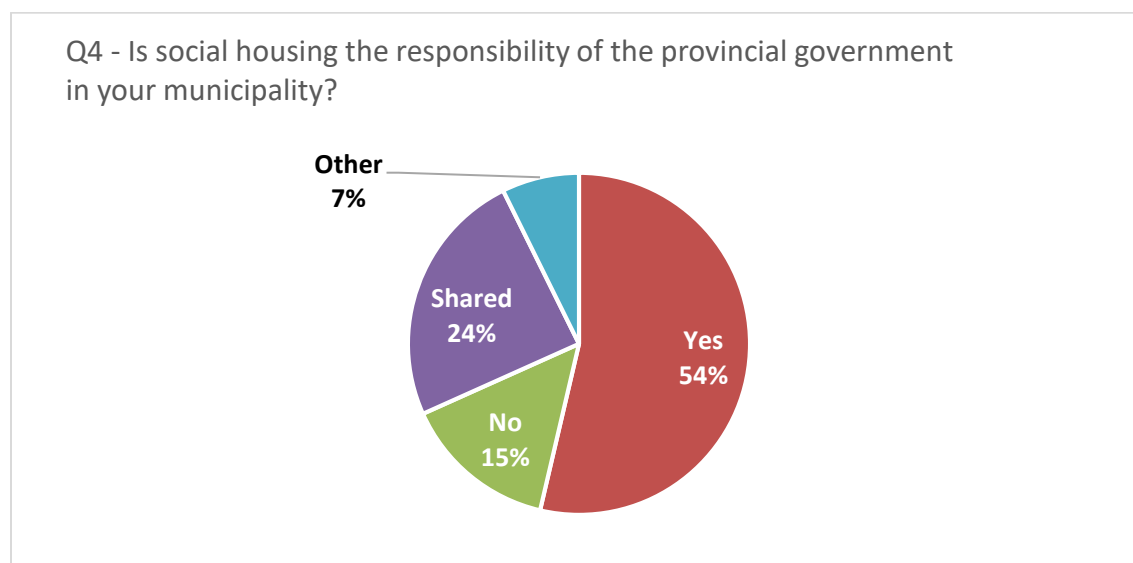


Questions 1 – 3 of the survey were used as identifiers of the geography and the individual respondent and their role within the municipality. The following sections provide first the question posed and then a summary of the responses. Where appropriate open-ended responses to questions are provided.

## Question Summaries

### Q4 - Is social housing the responsibility of the Provincial Government in your municipality?

For the majority of respondents, the provision of social housing is the responsibility of the provincial government. In 24% of the cases that responsibility is shared between the municipal and provincial government. In Ontario the following municipalities identified themselves as having the primary responsibility for social housing: City of Peterborough, Northumberland County, County of Simcoe, City of Toronto, City of Kingston. In the cases where respondents indicated Other – these were cases where a regional government body was responsible for the delivery of social housing programs. All three cases were in Ontario.



#### Responses for Other

---

##### **City of Brampton ON City**

It is the responsibility of the upper-tier government, Region of Peel

##### **City of Greater Sudbury ON City**

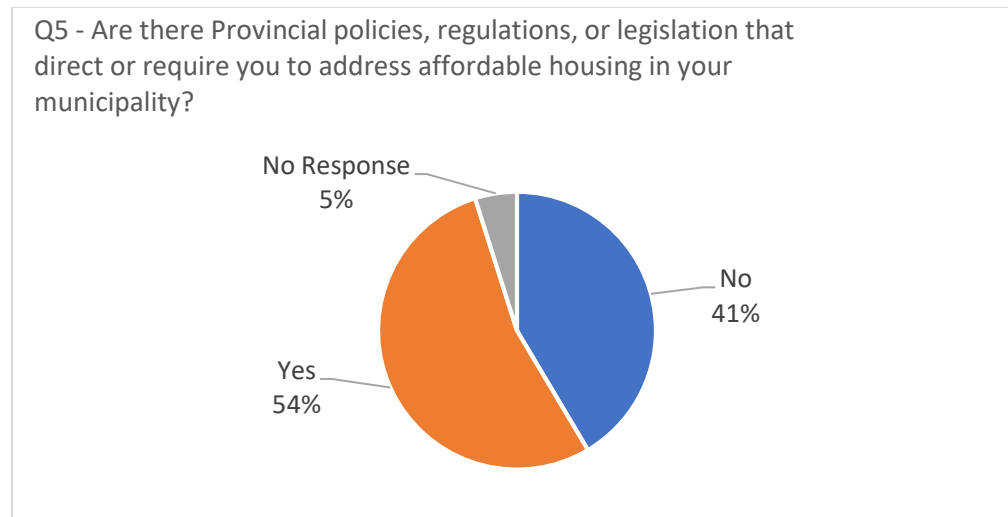
Greater Sudbury is the Service Manager for social housing in accordance with rules set out by the Province of Ontario in the Housing Services Act, 2011

##### **City of London as "Service Manager" for the City of London and County of Middlesex ON City**

Service Managers play the administration function. HDC as the affordable housing development body of the City of London is supporting regeneration work. Public housing is divested to municipalities as business corporations. Other social housing providers are independent non-profits and co-ops under service agreements.

## Q5- Are there Provincial policies, regulations, or legislation that direct or require you to address affordable housing need in your municipality?

The majority of respondents indicated that provincial policies required or directed them to address affordable housing in some form. Details on these policies are provided below.



The municipal units that identified that provincial legislation, regulation or policy compel them to address affordable housing all came from either Ontario, British Columbia, Saskatchewan and Nova Scotia.

BC's Legislation - Local Government Act - requires that municipalities official plans have affordable housing policies and consider the mandatory housing needs assessment.

### **BC – Local Government Act**

#### **Content and process requirements**

473 -(2) An official community plan must include housing policies of the local government respecting affordable housing, rental housing and special needs housing.

(2.1) Unless a local government is exempted, or is in a class of local governments exempted, under section 585.11 [application of this Division], the local government must consider the most recent housing needs report the local government received under section 585.31 [when and how housing needs report must be received], and the housing information on which the report is based,

(a) when developing an official community plan,

(b) when amending an official community plan in relation to statements and map designations under subsection (1) (a) of this section, or

(c) when amending an official community plan in relation to housing policies under subsection (2) of this section.

ON, Planning Act, Provincial Policy Statement, Housing Services Act - require the adoption of policies to support a variety of housing needs.

**ON - PLANNING ACT - PART I**  
**PROVINCIAL ADMINISTRATION**

**Provincial interest**

**2** The Minister, the council of a municipality, a local board, a planning board and the Tribunal, in carrying out their responsibilities under this Act, shall have regard to, among other matters, matters of provincial interest such as:

- (j) the adequate provision of a full range of housing, including affordable housing;

**Official plan**

**Contents of official plan**

**16 (1)** An official plan shall contain,

- (a.1) such policies and measures as are practicable to ensure the adequate provision of affordable housing;

**Additional residential unit policies**

(3) An official plan shall contain policies that authorize the use of additional residential units by authorizing,

- (a) the use of two residential units in a detached house, semi-detached house or rowhouse; and
- (b) the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse. 2019, c. 9, Sched. 12, s. 2 (1).

**Inclusionary zoning policies**

(4) An official plan of a municipality that is prescribed for the purpose of this subsection shall contain policies that authorize inclusionary zoning by,

- (a) authorizing the inclusion of affordable housing units within buildings or projects containing other residential units; and
- (b) providing for the affordable housing units to be maintained as affordable housing units over time. 2016, c. 25, Sched. 4, s. 1 (2).

1.1 Managing and directing land use to achieve efficient and resilient development and land use patterns

1.1.1 Healthy, liveable and safe communities are sustained by:

- b. accommodating an appropriate range and mix of residential (including second units, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term

care homes), recreation, park and open space, and other uses to meet long-term needs;

### **Provincial Policy Statement**

#### **1.4 Housing**

1.4.3 Planning authorities shall provide for an appropriate range and mix of housing types and densities to

meet projected requirements of current and future residents of the regional market area by:

establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;

permitting and facilitating:

all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements; and

all forms of residential intensification, including second units, and redevelopment in accordance with policy 1.1.3.3;

SK - Saskatchewan Statements of Provincial Interest requires municipal OCP's and ZB's to provide a variety of housing types but does not specifically say it has to be 'affordable'.

6.10 Residential Development STATEMENT OF INTEREST The province has an interest in citizens having access to a range of housing options to meet their needs and promote independence, security, health and dignity for individuals, enhancing the economic and social well being of communities.

Planning Documents and Decisions To assist in meeting the province's residential development interests, planning documents and decisions shall, insofar as is practical:

3. Identify existing and future residential needs of the community along the entire housing continuum; and

4. Allow for a range of housing options appropriate for development in the community.

"housing continuum" means the range of types of housing in a community and includes shelters, supportive or transitional housing, cooperative housing, rental properties and various other properties regardless of ownership or market characteristics.

NS -Under the Municipal Government Act the Statement of Provincial Interest regarding Housing

requires that municipalities adopt planning policies that accommodate a broad range of housing needs.

**Statement of Provincial Interest Regarding Housing**

**Goal**

To provide housing opportunities to meet the needs of all Nova Scotians.

**Basis**

Adequate shelter is a fundamental requirement for all Nova Scotians.

A wide range of housing types is necessary to meet the needs of Nova Scotians.

**Application**

All communities of the Province.

**Provisions**

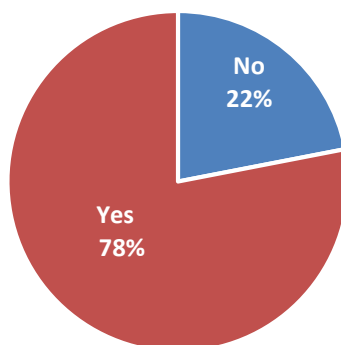
- 1.Planning documents must include housing policies addressing affordable housing, special-needs housing and rental accommodation. This includes assessing the need and supply of these housing types and developing solutions appropriate to the planning area. The definition of the terms affordable housing, special-needs housing and rental housing is left to the individual municipality to define in the context of its individual situation.
- 2.Depending upon the community and the housing supply and need, the measures that should be considered in planning documents include: enabling higher densities, smaller lot sizes and reduced yard requirements that encourage a range of housing types.
- 3.There are different types of group homes. Some are essentially single detached homes and planning documents must treat these homes consistent with their residential nature. Other group homes providing specialized services may require more specific locational criteria.
- 4.Municipal planning documents must provide for manufactured housing.

Q6 - Has your municipality contributed to or participated in any affordable housing projects either independently or in partnership with the provincial or federal government?

The majority of respondents had participated in some form of affordable housing project. Details are provided below.



Q-6 Has your municipality contributed to an affordable housing project directly or in partnership?



Municipalities that indicated they had been directly or through a partnership involved in affordable housing projects.		
Municipality	Prov	Project Details
City of Edmonton	AB	We are party to a large number of tri-partite (fed/prov/muni) social housing agreements from the 70s and 80s. In 2006 we received a \$135 million transfer from the Province to administer affordable housing grants. Since then we have also directly and independently funded a number of affordable housing projects through cash grants or land donations.
City of Brooks	AB	Brooks Housing Society, Habitat for Humanity, Women's Shelter
Town of Canmore	AB	Land has been contributed by the Province and in some cases sold by the Province.. The Province is responsible for Senior's Housing and have partnered on projects.
Regional Municipality of Wood Buffalo	AB	Wood Buffalo Housing and Development Corporation
City of St. Albert	AB	Variety of financial incentives for housing of seniors and low income persons. <a href="http://pbtech.org/clients/stalbert/inforeq/docs/2018/IR35-2018SupportedHousingPrograms.pdf">http://pbtech.org/clients/stalbert/inforeq/docs/2018/IR35-2018SupportedHousingPrograms.pdf</a>
The City of Calgary	AB	<a href="http://www.calgary.ca/CS/OLSH/Pages/Affordable-housing/Current-housing-developments.aspx">http://www.calgary.ca/CS/OLSH/Pages/Affordable-housing/Current-housing-developments.aspx</a>
City of Prince George	BC	Mostly through our multi-family and downtown tax incentive programs, which have helped develop multi-family housing, including non-market and seniors housing. In addition, the City has provided land for no cost, below market cost, or on a low cost long term lease to support affordable housing development.

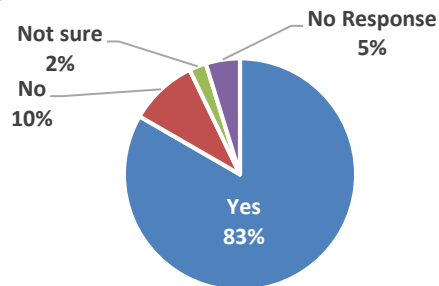
City of Salmon Arm	BC	BC Housing project announced for our community last year for 71 units, and \$7 million in Provincial funding. Other projects related to BC Housing and non profit orgs.
Kamloops	BC	In partnership. The City either provides the land, and is a facilitator in another form.
Town of Okotoks	BC	In 2008/09 the Alberta Government provided Municipal Block Funding through a conditional grant. Okotoks partnered with a non profit housing society to use the funds to develop more units of social/subsidized housing.
Nanaimo	BC	The municipality has been an active partner in the development of affordable and supportive housing, through the provision of land, reduction in Development Cost Charges, property tax exemptions, parking variances and other forms of incentives.
District of Squamish, B.C.	BC	We have been given grant funding to develop a 76 unit affordable apartment building.
District of North Saanich	BC	Capital Regional District Regional Affordable Housing Fund and Strategy
Brandon	MN	We have contributed land to multiple affordable housing projects ranging from single family ownership to multifamily units with the Province of MB contributing capital funding.
Saint John	NB	In past years when the programs were available but not recently
City of Moncton	NB	Housing Needs Assessment (2017), Affordable Housing Implementation Plan (Ongoing)
St. John's, Newfoundland	NFLD	We have partnered with the province on three affordable housing developments. Pleasantville housing development through the Surplus Federal Real Property For Homelessness Initiative. This is a 36 unit development owned by the City but the province operates some of the units. Andrews Place is a second affordable housing development which availed of IAH funding. Convent Square is a third development which we also partnered with the province through IAH funding. Outside of developments, we collaborate with both the province and CMHC on affordable housing related initiatives.
Halifax	NS	Through property tax reductions and waiving of building permit fees
Grey County	ON	Several projects where the County has provided funds through the Investment in Affordable Housing program plus we are working on some other projects (e.g. Community Improvement Plan Program that would provide incentives for affordable housing developments). Investment in affordable housing program to build housing.
City of Peterborough	ON	The City of Peterborough has partnered with the federal and provincial governments to create over 700 units of below-market housing. Municipal incentives include capital, development charge rebates, tax incentives, building and planning fee rebates or waivers. Federal and Provincial contributions have been made in the form of capital funding.
Northumberland County, Ontario	ON	Investment in Affordable Housing, Canada-Ontario Affordable Housing Program - both home ownership support with Habitat for Humanity and privately; or the development of affordable rental housing units with private developers

Municipality of Leamington	ON	Ontario Renovates Programs
County of Simcoe	ON	funding to private and non-profit developers plus direct builds by Simcoe County Housing Corporation
City of Toronto	ON	Toronto delivers affordable housing both independently and in partnership with the provincial and federal governments
Town of Wasaga Beach	ON	The Town partnered with the upper-tier municipal government, the County of Simcoe, to utilize Provincial/Federal 'Investment in Affordable Housing (IAH)' funding to build a 99 unit affordable housing building. The building is currently under construction. Info contained within this link: <a href="https://www.simcoe.ca/SocialHousing/Documents/6-Brad%20Spiewak.pdf">https://www.simcoe.ca/SocialHousing/Documents/6-Brad%20Spiewak.pdf</a>
City of Brampton	ON	Habitat for Humanity - financial incentives.
Sault Ste. Marie	ON	We partially fund DSSAB.
City of Greater Sudbury	ON	The City of Greater Sudbury through provincial funding of \$29,670,000 has supported the construction of affordable rental housing. The first project Raiffeisen, Phase 2, located at 117 Montcalm Street in Sudbury, consisted of 68 affordable units out of the 80 units built - recieved \$3,685,000 towards the build. Capreol Non-Profit Housing located at 36 Coulson Street in Capreol, received \$1,025,000 towards an affordable housing build. The new build contained 20 seniors units and was occupied on January 14, 2010. Another project by Dalron and located at 192 Copper Street in Sudbury. 64 of the 66 units were designated affordable. Approximately \$7,800,000 was allocated from the Province for this build. The Sudbury Finnish Resthome located on Fourth Avenue in Sudbury, received \$9,480,000 towards senior supportive housing. 61 of 82 units built were designated as affordable. Perry & Perry Developments located at 20 Hill Street in Lively, ON. 32 of 33 units were designated as affordable and the units. Units were partially designated as seniors/seniors supportive. Approximately \$7,680,000 was awarded. More details here: <a href="https://agendasonline.greatersudbury.ca/index.cfm?pg=agenda&amp;action=navigator&amp;id=1127&amp;itemid=12739&amp;lang=en">https://agendasonline.greatersudbury.ca/index.cfm?pg=agenda&amp;action=navigator&amp;id=1127&amp;itemid=12739&amp;lang=en</a>
City of Kingston	ON	Delivery of shared provincial/federal funding under IAH
City of London as "Service Manager" for the City of London and County of Middlesex	ON	We do considerable work with CMHC locally and HDC is the delivery agent for Fed/Prov affordable housing capital programs.
City of Saskatoon	SK	Many projects. The City of Saskatoon provides capital grants and incremental property tax abatements to affordable housing projects.
City of Regina	SK	City provides incentives through Housing Incentives Policy <a href="https://www.regina.ca/residents/housing/housing-tax-incentives/">https://www.regina.ca/residents/housing/housing-tax-incentives/</a>

Q7 - In your estimation have these projects (Q6) been successful in meeting the housing issue they were intended to address?

In general most respondents indicated that their investment in affordable housing projects was successful. However, many had caveats regarding why or to what extent they could be determined to be successful.

Q7 - In your estimation have these projects been successful in meeting the housing issue they were intended to address?



Municipality	Prov	Response
City of Edmonton	AB	Yes, however there is still a gap of approximately 50 000 units of affordable housing in Edmonton.
Grey County	ON	They were successful in that they filled a need for affordable housing in Grey County; however is a continued need for more affordable housing units throughout the County. But we need many more funds. The funds through the Investment in Affordable housing program pay for about 5% of the housing needed
City of Salmon Arm	BC	They provide a level of subsidy and rental support based on income and needs.
City of Brooks	AB	They provided the necessary affordable housing for our residents within our community.
City of Peterborough	ON	Yes, with some qualification. The programs are successful for people who have moderate incomes, but not very low incomes. Requirements to develop units at 80% of Average Market Rent have meant that households in greatest need can still not afford rents. Capping the federal-provincial contribution at 75% of construction cost means that on its own - the capital program will only create units at 80% of AMR, and will require additional operating funding to reach deeper levels of affordability.
Saint John	NB	The projects were helpful but the waiting list remains long.
St. John's, Newfoundland	NFL D	Yes, we are able to offer affordable housing under our non profit housing portfolio, several of which are fully accessible.
County of Simcoe	ON	Most new affordable housing development targets 70-80% average market rent. rent supplements needed to serve lo income households.

District of Squamish, B.C.	BC	Project is not yet out of the ground.
Corner Brook, Newfoundland	NFL D	The Province has contributed in a huge way to affordable housing but there is always room for more.
Quebec City	QC	The AccèsLogis Québec program has made it possible to develop numerous projects responding to the needs of various clientele. Since the launch of the program in 1997, more than 5,000 housing units have been built in the territory of Quebec City. However, for 3-4 years, the program has been underfunded by the Quebec government and it is very difficult to develop new projects. Construction costs have also risen sharply in recent years. At the same time, there are a little more than 2000 households waiting for social housing in Quebec [city, I assume]. Demand remains strong for one-bedroom or rooming houses.
Town of Wasaga Beach	ON	There is a drastic need for affordable rental units in Wasaga Beach. this project will contain a mix of units, mostly one and two bedroom, with some three bedroom rental units.
City of Brampton	ON	City has only provided incentives to date which has had minimal impact in directly addressing the current housing need within the municipality.
City of Moncton	NB	Affordable Housing Implementation Plan is the sole action plan addressing affordable housing, and has yet to be implemented
Town of Canmore	AB	Projects have assisted in making progress on the housing issue, but have not entirely "solved" the issue.
Sault Ste. Marie	ON	We still have a significant waiting list. Additional projects are planned.
Regional Municipality of Wood Buffalo	AB	Wood Buffalo Housing has completed a variety of projects from Social Housing to Gap Housing to Specialized projects for the teachers, nurses and municipal workers to Home Ownership projects.
City of St. Albert	AB	Mostly yes, however affordable rents at 10% below market dictated by the Provincial agreement is insufficient for most low income households
The City of Calgary	AB	They have helped, however, there is still a huge unmet housing need in Calgary.
City of Greater Sudbury	ON	Yes, however, there still remains a need for additional affordable housing units, both for low income and moderate income households.
City of Kingston	ON	There is not enough funding to address the magnitude of the demand.
City of London and County of Middlesex	ON	This requires more discussion...there is a major change in the NHS and our new Prov. gov't as it relates to funding of capital programs.
City of Regina	SK	These incentives have helped address several housing issues in Regina. Most notably increasing the supply of market rental units. Those at the lowest end of the housing continuum still face significant challenges.

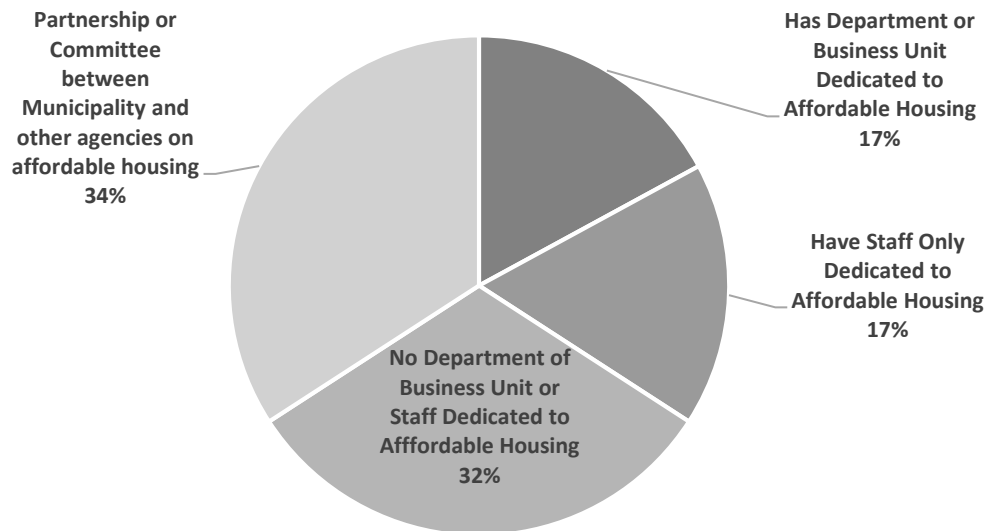
#### Q8 – Does your municipality have staff or a department/business unit dedicated to affordable housing?

The majority of respondents had in place some form of partnership arrangement with external agencies to look at affordable housing policies. However, many respondents also had staff or departments dedicated to assisting partnership committees. Nearly a third of respondents indicated that they only

dealt with affordable housing issues on an as needed basis, as a consequence housing was often just a portion of staff persons regular work.

<b>Has Department or Business Unit Dedicated to Affordable Housing</b>	<b>Have Staff Only Dedicated to Affordable Housing</b>	<b>No Department of Business Unit or Staff Dedicated to Affordable Housing/Work done 'As Needed'</b>	<b>Partnership or Committee between Municipality and other agencies on affordable housing</b>
City of Edmonton	City of Brooks	City of Prince George	City of Salmon Arm
Grey County	City of Brampton	Town of Arnprior	City of Kamloops
City of Peterborough	City of Moncton	Town of Okotoks	City of Nanaimo
City of Toronto	City of St. Albert	City of West Kelowna	City of Brandon
City of Saskatoon	City of Charlottetown	Municipality of Leamington	City of Saint John
City of Calgary	Halifax Regional Municipality	Towns of New Glasgow/Pictou/Municipality of Pictou county	Northumberland County, Ontario
City of Kingston	City of Regina	City of Corner Brook	City of St. John's
		Town of Wasaga Beach	County of Simcoe
		Regional Municipality of Wood Buffalo	District of Squamish, B.C.
		City of Summerside	Town of Canmore
		Town of Midland	City of Sault Ste. Marie
		City of St. Catharines	City of Greater Sudbury
		City of Dawson Creek	District of North Saanich
			City of London and County of Middlesex

Q8 - Does your municipality have staff or a department/business unit dedicated to affordable housing?

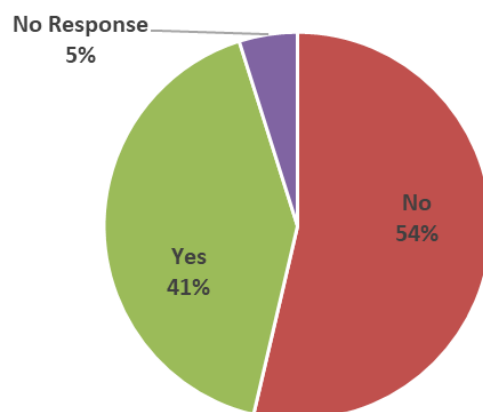


Q9 - Do you track & report on the outcomes of your affordable housing initiatives, strategies, and/or plans?

The majority of respondents indicated that they did not track the outcomes of their affordable housing initiatives, policies, or plans.



Q9 - Does your municipality track & report on the outcomes of your affordable housing initiatives, strategies, and/or plans?



Municipalities that indicated they track and report on affordable housing and provided links to their reports.

<a href="#">Town of Canmore</a>	AB
<a href="#">Grey County</a>	ON
<a href="#">City of Peterborough</a>	ON
<a href="#">Northumberland County</a>	ON
<a href="#">County of Simcoe</a>	ON
<a href="#">City of Toronto</a>	ON
<a href="#">City of Brampton</a>	ON
<a href="#">City of Saskatoon</a>	SK
<a href="#">City of Kingston</a>	ON
<a href="#">City of Regina</a>	SK
<a href="#">City of Greater Sudbury</a>	ON

Q10 - Does your municipality have an advisory committee (either internal or external) that provides advice to council on affordable housing issues?

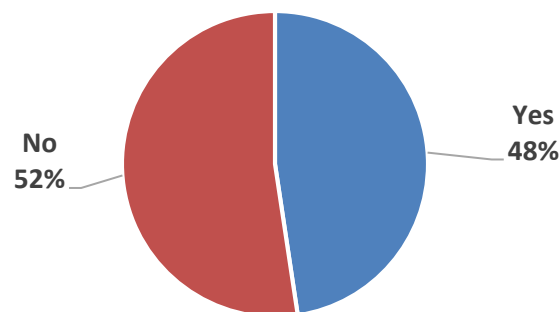
48% of all municipalities that responded indicated that they had an advisory committee that provided advice on affordable housing issues. Of the 52% who stated that they did not have an advisory committee on affordable housing – Grey County, ON & Nanaimo, BC have joint committees that provide advice and guidance on the broader subjects of poverty reduction and social planning.

Edmonton also has a separate advisory that deals primarily with social housing - the Social Housing Regeneration Advisory group, established in 2014, a Edmonton Homeless Advisory Committee, established in 2013, both of which feed or fed into the development and implementation of Edmonton's Affordable Housing Strategy – 2016 – 2025.

The City of Salmon Arm's Housing Task Force was established primarily to be prepared to leverage opportunities arising from provincial and federal housing programs, with a strong focus on using municipal property as a catalyst for development.

The City of Peterborough has established a Housing and Homelessness Plan Steering Committee that is broken into three working groups: (A) Emergency Housing Responses Working Group - Emergency shelters and help for people who are homeless; (B) Housing Subsidies and Supportive Housing Working Group - Supports to help people stay housed, including financial, health and social supports; (C) Building Housing Affordability Working Group - Supporting and planning for new builds that will have rents that people can afford.

Q10 - Does your municipality have an advisory committee (either internal or external) that provides advice to council on affordable housing issues?



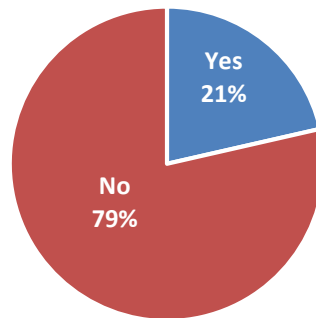
Municipality	Prov	Yes/No	Comments
City of Edmonton	AB	Yes	We have an Non-market Housing Providers Group that was created through a City Council initiative on Affordable Housing.
Grey County	ON	No	The housing department reports directly to council. Grey Bruce also has a Poverty Task Force that looks at housing issues among other poverty related issues. <a href="https://povertytaskforce.com/">https://povertytaskforce.com/</a>
City of Salmon Arm	BC	Yes	<a href="#">Housing Task Force</a> . Created in 2018. Selected group of individuals in the development industry, non profit orgs., First Nations and other stakeholders.
Kamloops	BC	Yes	We have Social Planning Council and various other community tables that the topics are discussed at. We have a weekly conference call with BC Housing and sheltering agencies as well to discuss needs and gaps
Town of Okotoks	BC	Yes	<a href="#">Okotoks Affordable Housing Task Force</a> .
City of Brooks	AB	Yes	Grasslands Regional FCSS (Quality of Life Survey).
Nanaimo	BC	No	We did have the Social Planning Advisory Council, but this was combined with the Culture and Heritage committee to create the Community Vitality Committee. This may change again though.
City of West Kelowna, BC	BC	Yes	Only through the Advisory Planning Commission which comments on (almost) all land use matters to Council
City of Peterborough	ON	Yes	A newly-created Housing and Homelessness Plan Steering Committee has been created to guide the work of the Plan. It includes City staff, municipal representatives from City and County Councils, stakeholder and agency staff, and people with lived experience.
Saint John	NB	Yes	Human Development Council

Northumberland County, Ontario	ON	No	unofficial, we have undertaken the development of an affordable housing strategy - initial framework can be found on our website in Council meeting minutes from September 2018. It is anticipated that the full report will be presented in March. Staff from Planning, Housing, Finance are directing this project.
St. John's, Newfoundland	NFLD	Yes	Affordable housing working group. Details can be found here: <a href="http://www.stjohns.ca/council-committee/affordable-housing-working-group-0">http://www.stjohns.ca/council-committee/affordable-housing-working-group-0</a>
Quebec City	QC	Yes	As part of the work leading up to the realization of the Housing Vision, the City of Quebec has set up a Council of Partners whose mandate is to advise the city and to suggest orientations and courses of action in line with housing (not just affordable housing).
City of Brampton	ON	Yes	The City's affordable housing advisory committee consists of housing experts and stakeholders including regional and municipal staff, representation from the development sector, not-for-profit sector, and advocates, plus other levels of government. The role of the committee is to provide insight on draft policies, and principles, tools and incentives to support the implementation of the City's affordable housing objectives.
City of Moncton	NB	Yes	Ad-hoc, internal committee for the development of the Affordable Housing Implementation Plan; additional committees / task forces may come from the implementation of items in the Plan
Town of Canmore	AB	No	Although we do have an arms length "Canmore Community Housing Corporation". They are governed by a board, but do not specifically provide advice to Council.
City of Greater Sudbury	ON	Yes	We have a working group of staff: <a href="https://agendasonline.greatersudbury.ca/?pg=agenda&amp;action=navigator&amp;lang=en&amp;id=1264&amp;itemid=14656">https://agendasonline.greatersudbury.ca/?pg=agenda&amp;action=navigator&amp;lang=en&amp;id=1264&amp;itemid=14656</a>
Midland	ON	Yes	There's a North Simcoe Housing Working group that provides recommendations to the County Council.
District of North Saanich	BC	Yes	There is a planning advisory commission but affordable housing is not the only policy consideration
City of Kingston	ON	Yes	<a href="https://www.cityofkingston.ca/city-hall/committees-boards/housing-and-homelessness-committee">https://www.cityofkingston.ca/city-hall/committees-boards/housing-and-homelessness-committee</a>
City of London and County of Middlesex	ON	Yes	Board of HDC. As a shareholder corporation, expert (volunteer) board members approved by Council
City of Regina	SK	Yes	<a href="https://www.regina.ca/residents/council-committees/learn-boards-committees/mayor-housing-commission/index.htm">https://www.regina.ca/residents/council-committees/learn-boards-committees/mayor-housing-commission/index.htm</a>

### Q11 – Does your municipality have a standing committee of council that deals with affordable housing matters?

The majority of respondents (79%) did not have a standing committee of Council that addressed housing issues exclusively.

Q11 - Does your municipality have a standing committee of council that deals with affordable housing matters?



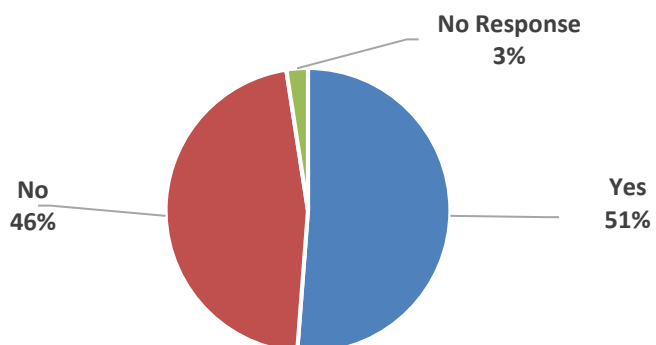
The following municipalities said that they did have a standing committee of Council that dealt primarily or exclusively with affordable housing.

- City of Prince George
- City of Salmon Arm
- City of Brooks
- City of West Kelowna, BC
- City of Toronto
- City of Moncton
- City of Saskatoon
- Charlottetown PEI
- City of London as "Service Manager" for the City of London and County of Middlesex
- City of Regina

Q12 - Does your municipality have a specific fund or budget for affordable housing?

The majority of respondents did indicate that they had a fund that was specific to affordable housing. Fund details are provided below.

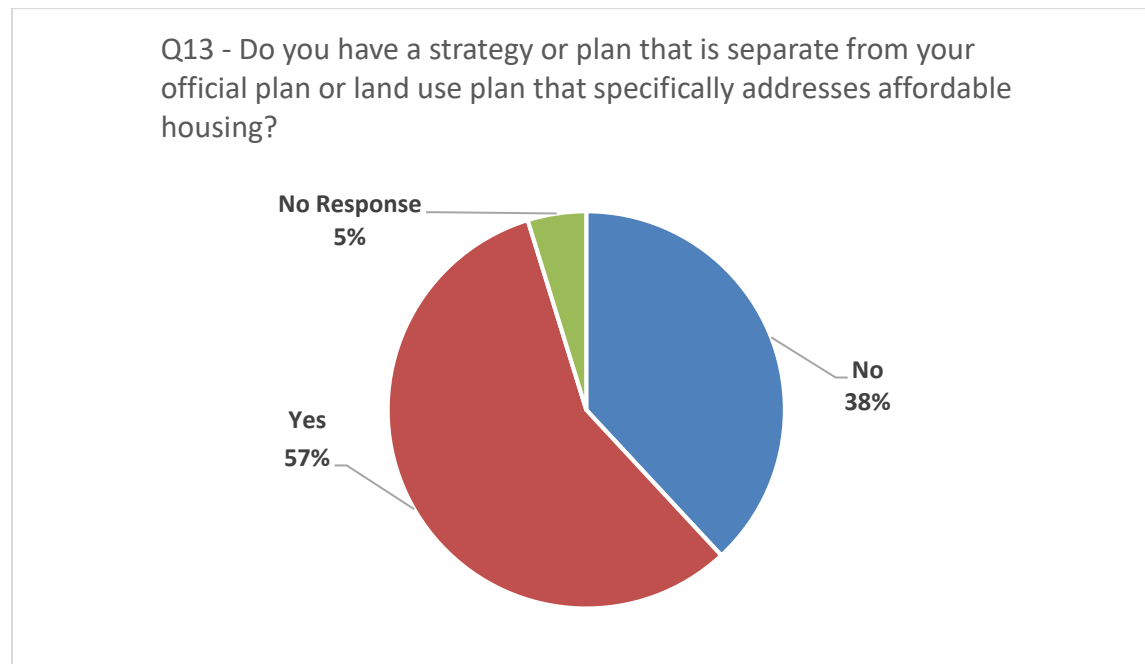
Q12 - Does your municipality have a specific fund or budget for affordable housing?



Municipality	Fund Details
City of Edmonton	<a href="http://sirepub.edmonton.ca/sirepub/agdocs.aspx?doctype=agenda&amp;itemid=71719">http://sirepub.edmonton.ca/sirepub/agdocs.aspx?doctype=agenda&amp;itemid=71719</a>
Grey County	<a href="https://www.grey.ca/affordable-housing/investment-in-affordable-housing-program">https://www.grey.ca/affordable-housing/investment-in-affordable-housing-program</a> Department part of overall budget, IAH program dedicated to affordable housing
City of Salmon Arm	Recently created Affordable Housing Reserve. Current balance is approximately \$200,000. Derived from Building Permit revenue surplus.
Kamloops	We have an Affordable Housing Reserve Fund that provides an opportunity for funding to those who may not be eligible for Development Cost Charge exemptions
Nanaimo	We have the Housing Legacy Reserve, which receives an annual allocation of \$165,000 from the budget and also receives some monies from community amenity contributions tied to rezonings (this may be a BC special!)
St. John's, Newfoundland	We have an operational budget and we also offer a housing catalyst grant annually. Information on this grant can be found here: <a href="http://www.stjohns.ca/living-st-johns/your-city/city-grants#Housing_Catalyst">http://www.stjohns.ca/living-st-johns/your-city/city-grants#Housing_Catalyst</a>
County of Simcoe	200K Development charges rebate program
District of Squamish, B.C.	Housing Contracted Services - annual
City of Toronto	Toronto collects Development Charges and provides a portion to affordable housing. See "subsidized housing" here: <a href="https://www.toronto.ca/legdocs/mmis/2018/ex/bgrd/backgroundfile-118273.pdf">https://www.toronto.ca/legdocs/mmis/2018/ex/bgrd/backgroundfile-118273.pdf</a>
Quebec City	The Social Housing Fund
Town of Canmore	<a href="http://canmorehousing.ca/documents">http://canmorehousing.ca/documents</a>
City of Saskatoon	Affordable Housing Reserve
The City of Calgary	Public housing reserve fund (see affordable housing service line of business plan 2019-2022 (One Calgary)
District of North Saanich	The District provides \$ to the Capital Regional District affordable housing fund annually
City of Kingston	<a href="https://www.cityofkingston.ca/residents/community-services/housing/programs">https://www.cityofkingston.ca/residents/community-services/housing/programs</a>
Halifax	Shared grant program - Community Grants - \$5,000 - \$25,000 – larger amounts for capital investment.
City of London and County of Middlesex	\$2,000,000 Allocation to HDC for projects, \$500,000 allocation to HDC for admin. Funds for other related policies.
City of Regina	Social Development Reserve

### Q13 - Do you have a strategy or plan that is separate from your official plan or land use plan that specifically addresses affordable housing?

The majority of municipalities indicated that they did have a specific housing related strategy (57%). Of these many were part of housing and homelessness strategies formed in partnership with external agencies or the province. In most cases strategies had 10 year time frames in support of targets. In the case of West Kelowna (Official Community Plan) and Halifax Regional Municipalities (Regional Plan) their housing policies were adopted into their planning documents. The City of Summerside, PEI, indicated that they would adopt a policy going forward in 2019. The plans provided by respondents will be provided as part of this package.



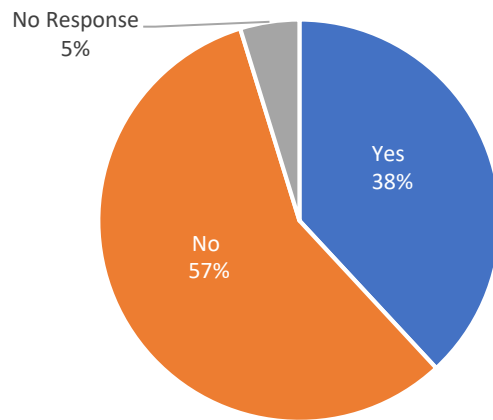
### Q14 - Has your municipality adopted targets for affordable housing?

The majority of municipalities had not adopted targets for affordable housing. In terms of those who had there were a range of the types of targets that municipalities had adopted. The City of Kingston adopted 25% of new units to be affordable (Official Plan policy); which staff indicated was difficult to achieve. The County of Simcoe had indicated they had adopted a specific unit amount (2,685 new units) over 10 years. In the case of Halifax Regional Municipality, the targets while specific were adopted on partnership with a range of other govt levels and non-profits. City of Toronto has a firm target of 1,000 affordable rental homes and 400 affordable ownership homes annually. A few respondents indicated that they would be adopting targets in a later date as part of their development of housing plans or official municipal plans.

- Northumberland County, Ontario - at the time of the survey was in the process of drafting their affordable housing strategy.
- City of Brooks - currently in the process of creating targets
- City of Moncton - not yet; draft Plan to be reviewed by Council in the New Year

- Sault Ste. Marie -will have specific targets in the new Official Plan which is currently being developed.

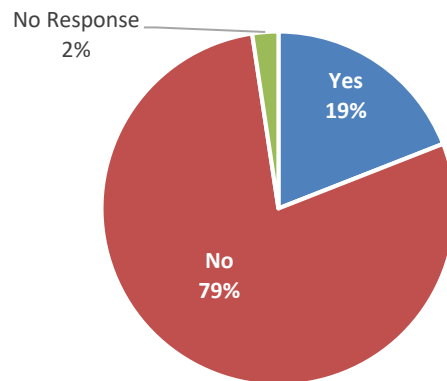
Q14 - Has your municipality adopted targets for affordable housing?



Q16 - Does your municipality have a no-net-loss policy or similar regarding affordable housing (e.g. a condominium conversion policy to prevent loss of rental units?)

Condo conversion or no-net loss policies were not common amongst respondents. Only 17% indicated having some form of policy on the issue. Unsurprising these were primarily only in larger urban centres.

Q16 - Does your municipality have a no-net-loss policy or similar regarding affordable housing (e.g. a condominium conversion policy to prevent loss of rental units?)

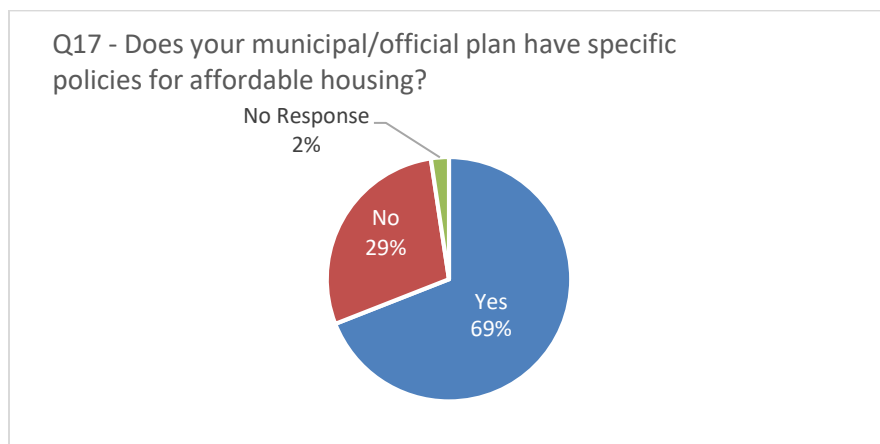




Municipality	Prov	No-Net Loss or Conversion Policy
Nanaimo	BC	The City has a policy that does not permit conversion to condos when the vacancy rate is less than 3%
District of Squamish, B.C.	BC	We prevent condominium conversion of existing occupied buildings. We have general policy in our Official Community Plan against the conversion of mobile home parks. We have policy in our Official Community Plan that requires no net loss of a rezoning of a rental property, that would be enacted at the rezoning stage.
City of Toronto	ON	<a href="https://www.toronto.ca/311/knowledgebase/kb/docs/articles/city-planning/strategic-initiatives,-policy-and-analysis/rental-housing-protection-demolition-and-conversion-control.html">https://www.toronto.ca/311/knowledgebase/kb/docs/articles/city-planning/strategic-initiatives,-policy-and-analysis/rental-housing-protection-demolition-and-conversion-control.html</a>
City of Saskatoon	SK	Condo conversions restricted during times of low vacancy rates.
District of North Saanich	BC	Encourages no net loss
St. Catharines	ON	Condo conversion policy see page 42 of Official Plan <a href="https://www.stcatharines.ca/en/buildin/resources/City-of-St.Catharines-Official-Plan-Garden-City-Plan-as-amended.pdf">https://www.stcatharines.ca/en/buildin/resources/City-of-St.Catharines-Official-Plan-Garden-City-Plan-as-amended.pdf</a>
City of London as "Service Manager" for the City of London and County of Middlesex	ON	condo policies do not fully negate loss of units or the rental rates. Only the process of conversion. SEE: <a href="https://www.london.ca/business/Planning-Development/planning-applications/Pages/Condominiums.aspx">https://www.london.ca/business/Planning-Development/planning-applications/Pages/Condominiums.aspx</a>
City of Regina	SK	We have a condo conversion policy <a href="https://www.regina.ca/residents/housing/condominium-conversions/index.htm">https://www.regina.ca/residents/housing/condominium-conversions/index.htm</a>

#### Q17 - Does your municipal/official plan have specific policies for affordable housing?

Most respondents indicated that they did have some form of policy support in their official planning documents. In most cases the documents made reference to policies that went beyond land use and development control and included partnerships and establishing various program or research objectives around affordable housing. The document references are provided below.



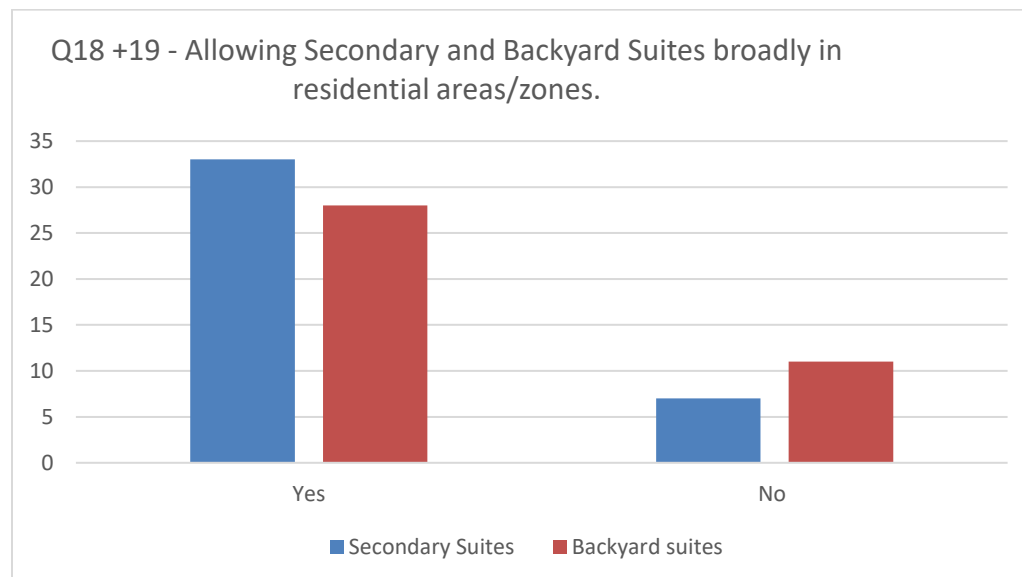
<b>Municipality</b>	<b>Plan Reference</b>
City of Prince George	OCP Section 7.5 B. Policies 13.3.30, 13.3.31, 13.4.15 <a href="https://bylaws.princegeorge.ca/Modules/bylaws/Bylaw/Download/df8353e7-7824-49d6-92a4-98de997eff03">https://bylaws.princegeorge.ca/Modules/bylaws/Bylaw/Download/df8353e7-7824-49d6-92a4-98de997eff03</a>
Grey County	Section 4.2 of adopted Official Plan - <a href="https://council.grey.ca/meeting/getPDFRendition?documentObjectId=7412c307-da26-4c53-95b8-914541e53666">https://council.grey.ca/meeting/getPDFRendition?documentObjectId=7412c307-da26-4c53-95b8-914541e53666</a> surplus lands, incentives, secondary suites <a href="https://www.grey.ca/planning-development">https://www.grey.ca/planning-development</a>
City of Salmon Arm	To cooperate and work with senior levels of government; recognizes those entities as being primarily responsible.
Town of Arnprior	Arnprior Official Plan: <a href="https://arnprior.ca/wp-system/uploads/2013/12/By-Law-6723-17-Official-Plan-Document.pdf">https://arnprior.ca/wp-system/uploads/2013/12/By-Law-6723-17-Official-Plan-Document.pdf</a>
Kamloops	Kamloops Plan: <a href="https://kamloops.civicweb.net/document/81095">https://kamloops.civicweb.net/document/81095</a>
Nanaimo	Our Official Community Plan has a section on affordable housing - <a href="https://www.nanaimo.ca/property-development/community-planning-land-use/community-plans/official-community-plan">https://www.nanaimo.ca/property-development/community-planning-land-use/community-plans/official-community-plan</a>
City of West Kelowna	West Kelowna Plan: <a href="https://www.westkelownacity.ca/en/city-hall/resources/Documents/0100-Official-Community-Plan---Section-3.pdf">https://www.westkelownacity.ca/en/city-hall/resources/Documents/0100-Official-Community-Plan---Section-3.pdf</a>
City of Peterborough	There will likely be updated targets in the Official Plan, which is currently under review: Section 2.1.7 and 2.4.3.4 in the Official Plan: <a href="http://www.peterborough.ca/Assets/City+Assets/Planning/Documents/Official+Plan.pdf?method=1">http://www.peterborough.ca/Assets/City+Assets/Planning/Documents/Official+Plan.pdf?method=1</a>
District of Squamish, B.C.	Waiving building permit fees and development cost charges for accessory dwellings. We have a permit expediting policy for affordable housing projects.
Corner Brook, Newfoundland	Cornerbrook plan: <a href="http://www.cornerbrook.com/wp-content/uploads/2018/09/CB_IMSP_Official-copy_AUG-2018.pdf">http://www.cornerbrook.com/wp-content/uploads/2018/09/CB_IMSP_Official-copy_AUG-2018.pdf</a>
City of Toronto	See 3.2.1 HOUSING at <a href="https://www.toronto.ca/wp-content/uploads/2017/11/981f-cp-official-plan-chapter-3.pdf">https://www.toronto.ca/wp-content/uploads/2017/11/981f-cp-official-plan-chapter-3.pdf</a>

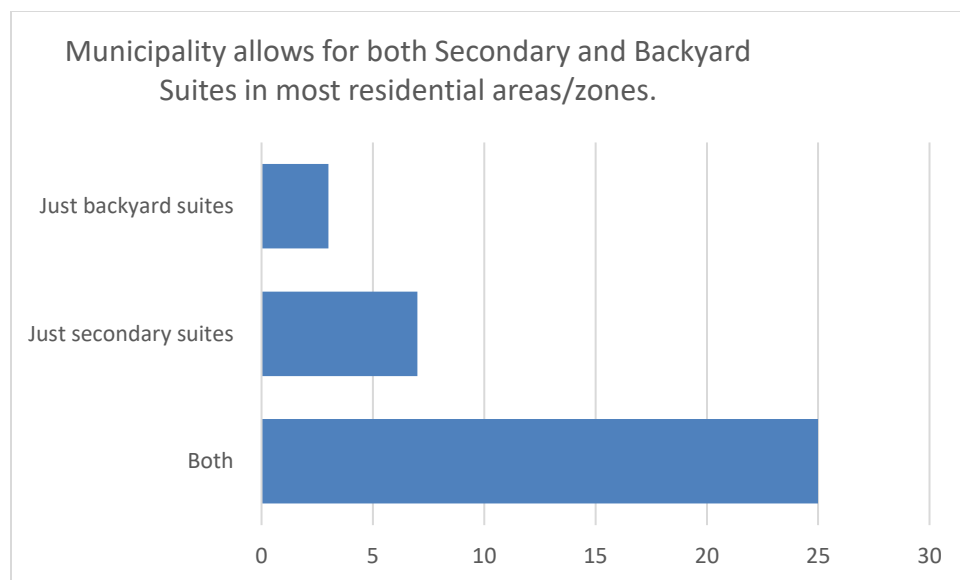
Town of Wasaga Beach	The Town's Official Plan is in the process of being updated, and will include affordable housing policy and targets. A new Official Plan Amendment for the Downtown includes policies on affordable housing (under appeal): <a href="https://www.wasagabeach.com/Planning%20Notices/Downtown%20OPA%2052%20-%20signed.pdf">https://www.wasagabeach.com/Planning%20Notices/Downtown%20OPA%2052%20-%20signed.pdf</a>
City of Brampton	Section 4.2.5 of Official Plan ; <a href="http://www.brampton.ca/EN/Business/planning-development/policies-master-plans/Documents/Sept2015_Consolidated_OP.pdf">http://www.brampton.ca/EN/Business/planning-development/policies-master-plans/Documents/Sept2015_Consolidated_OP.pdf</a>
City of Moncton	Yes, Section 4: Housing Choice & Affordability ( <a href="http://www5.moncton.ca/docs/bylaws/By-law_Z-113_Municipal_Plan.pdf">http://www5.moncton.ca/docs/bylaws/By-law_Z-113_Municipal_Plan.pdf</a> )
Town of Canmore	In our Municipal Development Plan (see 5.2.1): <a href="https://canmore.ca/documents/guiding-documents/1022-canmore-municipal-development-plan-2016">https://canmore.ca/documents/guiding-documents/1022-canmore-municipal-development-plan-2016</a>
Sault Ste. Marie	Under development to be consistent with Provincial policy.
Regional Municipality of Wood Buffalo	Municipal Development Plan Section 4.2.2 Expand Affordable Housing Supply
City of St. Albert	MDP sections 4.0, 4.6, 4.7, 4.9,
City of Saskatoon	Saskatoon official plan: <a href="https://www.saskatoon.ca/sites/default/files/documents/city-clerk/civic-policies/C09-002.pdf">https://www.saskatoon.ca/sites/default/files/documents/city-clerk/civic-policies/C09-002.pdf</a>
The City of Calgary	Calgary municipal development plan: <a href="http://www.calgary.ca/PDA/pd/Documents/municipal-development-plan/mdp-municipal-development-plan.pdf">http://www.calgary.ca/PDA/pd/Documents/municipal-development-plan/mdp-municipal-development-plan.pdf</a>
City of Greater Sudbury	Section 18 of the Official Plan: <a href="https://www.greatersudbury.ca/city-hall/reports-studies-policies-and-plans/official-plan/official-plan/op-pdf-documents/current-op-text/">https://www.greatersudbury.ca/city-hall/reports-studies-policies-and-plans/official-plan/official-plan/op-pdf-documents/current-op-text/</a>
St. Catharines	Condo conversion policy see page 42 of Official Plan <a href="https://www.stcatharines.ca/en/buildin/resources/City-of-St.Catharines-Official-Plan-Garden-City-Plan-as-amended.pdf">https://www.stcatharines.ca/en/buildin/resources/City-of-St.Catharines-Official-Plan-Garden-City-Plan-as-amended.pdf</a>
City of Kingston	Some in the Official Plan and 10-Year Housing Plan
Halifax	Regional Plan: <a href="https://www.halifax.ca/sites/default/files/documents/about-the-city/regional-community-planning/RegionalMunicipalPlanningStrategy.pdf">https://www.halifax.ca/sites/default/files/documents/about-the-city/regional-community-planning/RegionalMunicipalPlanningStrategy.pdf</a>

City of London and County of Middlesex	Many significant sections: <a href="https://www.london.ca/business/Planning-Development/Official-Plan/Pages/The-London-Plan.aspx">https://www.london.ca/business/Planning-Development/Official-Plan/Pages/The-London-Plan.aspx</a>
--	--

Q18 - Does your municipality permit secondary suites/accessory apartments in all/most residential zones? & Q19 - Does your municipality permit garden/backyard suites in all/most residential zones?

The majority of respondents indicated that the allows for secondary and backyard suites in most residential zones. Nearly 60% of the respondents indicated that the had policies in place to permit both secondary suites and backyard suites in most zones.





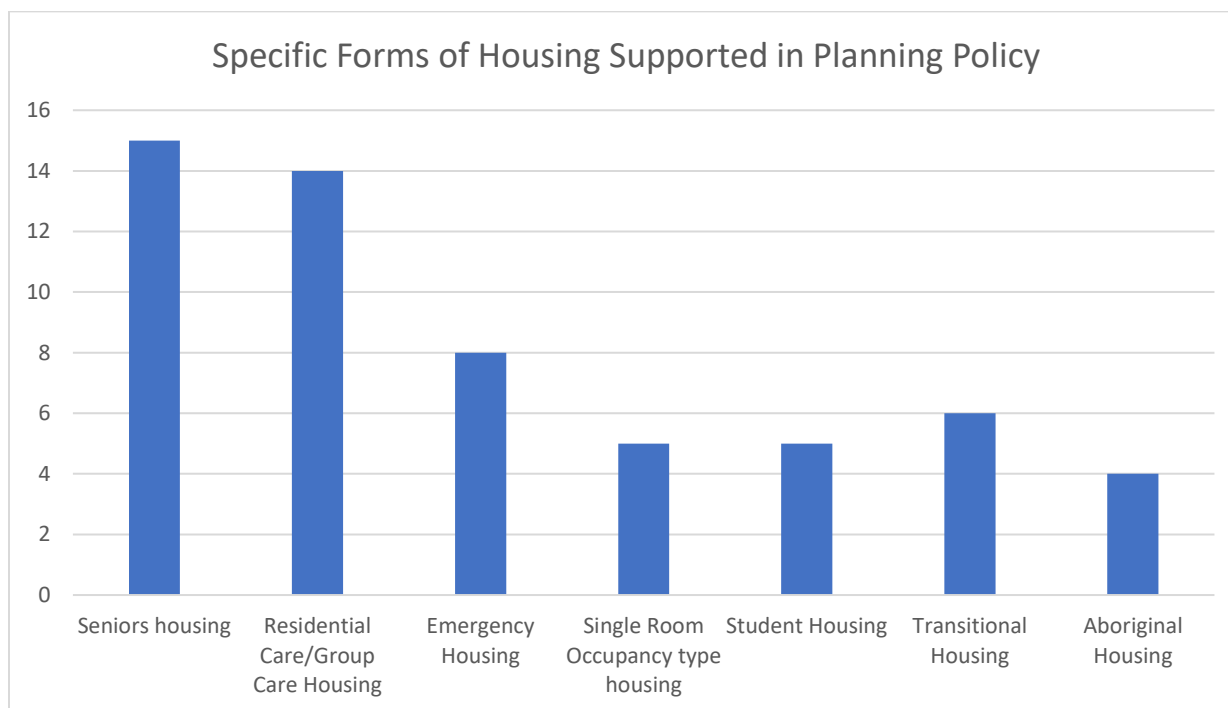
The following municipalities permit both secondary and backyard suites widely.

<ul style="list-style-type: none"> <li>• City of Prince George</li> <li>• City of Edmonton</li> <li>• Grey County</li> <li>• City of Salmon Arm</li> <li>• Kamloops</li> <li>• City of Brooks</li> <li>• Nanaimo</li> <li>• City of West Kelowna, BC</li> <li>• Brandon</li> <li>• City of Peterborough</li> <li>• Towns of New Glasgow/Pictou/Municipality of Pictou county</li> <li>• Town of Wasaga Beach</li> <li>• City of Toronto</li> </ul>	<ul style="list-style-type: none"> <li>• City of Moncton</li> <li>• City of St. Albert</li> <li>• City of Saskatoon</li> <li>• City of Greater Sudbury</li> <li>• City of Summerside</li> <li>• St. Catharines</li> <li>• Charlottetown PEI</li> <li>• City of Dawson Creek</li> <li>• City of London as "Service Manager" for the City of London and County of Middlesex</li> <li>• City of Regina</li> <li>• District of Squamish, B.C.</li> <li>• Corner Brook, Newfoundland</li> </ul>
--	--

## Q 20 – Do you have specific planning policies to support for:

- Seniors housing
- Residential Care/Group Care Housing
- Emergency Housing
- Single Room Occupancy type housing
- Student Housing
- Transitional Housing
- Aboriginal Housing

19 out of 41 respondents indicated that they had specific planning policies in place to support specific forms of housing. This question had many blank responses to housing forms suggesting that respondents were unsure of the exact nature of their planning policies or were unsure of how to respond to the survey question. However, the majority (75%) of those sections that were left blank in this question were answered by housing staff or staff who were assigned housing who worked outside of the planning department. Consequently, its not unsurprising they would be unaware of the specifics of planning policy in their municipality. For example several cities (Sudbury, Toronto, Calgary) did not indicate any specific housing policies for any of the areas suggested, whereas their official plans do contain policies to support the majority of housing forms listed in the question. Overall, policy to support seniors housing appeared to be the most frequent housing form that was targeted through planning policies. Unsurprisingly Aboriginal housing policies were the most limited. Nanimo specifically indicated that there were policies in place that allowed for up to 10 people for rooming houses, or residential shelter in a single unit dwelling provided they enter into a housing agreement.

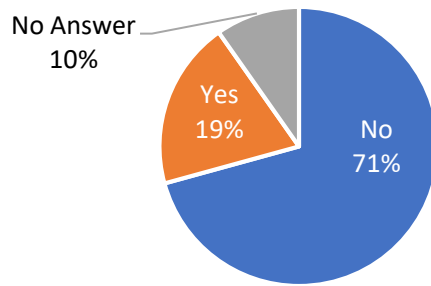


Municipality	Seniors housing	Residential Care/Group Care Housing	Emergency Housing	Single Room Occupancy type housing	Student Housing	Transitional Housing	Aboriginal Housing	TOTAL
City of Prince George	⊖	⊖	⊖	⊖	⊖	⊖	⊖	7
City of Salmon Arm	⊖	⊖	⊖	⊖	⊖	⊖	⊖	7
City of Regina	⊖	⊖	⊖			⊖	⊖	5
Grey County	⊖				⊖	⊖	⊖	4
Kamloops	⊖	⊖	⊖			⊖		4
City of Moncton	⊖	⊖		⊖	⊖			4
City of Edmonton	⊖	⊖	⊖					3
Corner Brook, Newfoundland	⊖	⊖		⊖				3
Halifax	⊖	⊖		⊖				3
City of London as "Service Manager" for the City of London and County of Middlesex		⊖	⊖		⊖			3
City of Greater Sudbury	⊖		⊖			⊖		3
City of West Kelowna, BC	⊖		⊖					2
City of Dawson Creek	⊖	⊖						2
Towns of New Glasgow/Pictou/Municipality of Pictou county	⊖	⊖						2
The City of Calgary	⊖	⊖						2
City of Peterborough		⊖						1
City of Brampton		⊖						1
District of North Saanich	⊖							1

#### Q21 - Do you have a streamlined or expedited approval process for developments that are or include affordable housing components?

The majority of respondents (71%) indicated that they did not have an expedited approval process for applications that were or included affordable housing components.

**Q21 - Do you have a streamlined or expedited approval process for developments that are or include affordable housing components?**

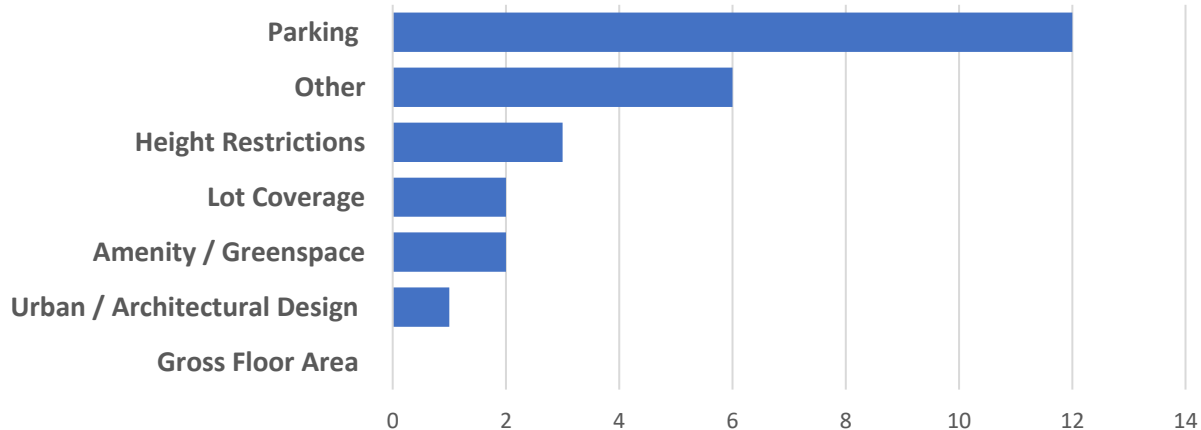


**Q22 - Do you waive or reduce any requirements for affordable housing developments?**

Overwhelmingly parking was the main development requirement that was waived or reduced. In some cases the standards are lowered as in Quebec City and in other cases the requirement is removed, leaving applicants to determine their own parking requirements, subject to other development control standards.

Under the heading of Other, there were a range of responses. Charlottetown, Grey County, Moncton, London, Edmonton, Town of Wasaga Beach and the Town of Canmore, all indicated that they dealt with exceptions for affordable housing on a case by case basis, though some had formal policies or were developing them to allow for flexibility in planning and development decisions. St. John's specifically indicated that they varied parking on a case by case basis. Specifically, Charlottetown, Moncton, Grey County and the Town of Wasaga Beach were in the process of developing formal plans or policies to support these types of exceptions for affordable housing developments.

**Q22 - Do you waive or reduce any requirements for affordable housing developments?**





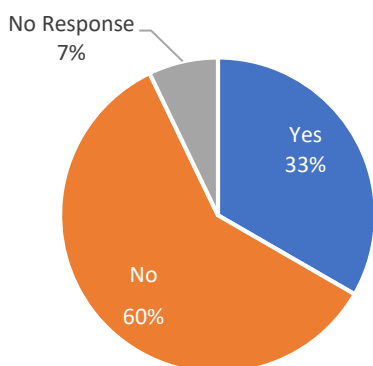
### Q23 – 34 Policies and Programs to support Affordable Housing

These questions asked respondents to identify whether they had in place specific policies or programs to support affordable housing, such as density bonusing, tax rebates, etc. These questions constitute Q's 23-34 of survey and are summarized below. Complete responses are included in the attached Excel file, and each Q is broken out separately. Most questions constituted three parts - 1. Did the municipality have the policy or program in place?; and 2. How long did they have the policy or program in place?; 3. could they provide a link to the policy or program? Most respondents did have the policies or programs identified in Q23 - 34 in place in one form or another.

The overall assessment of these in terms of outcomes are that standalone direct financial supports result in a more significant number of units being built. However, municipalities often rely on a mixture of incentives and policies to see longer term affordability in housing, such as mixing density bonusing with tax relief, or grants mixed with exped

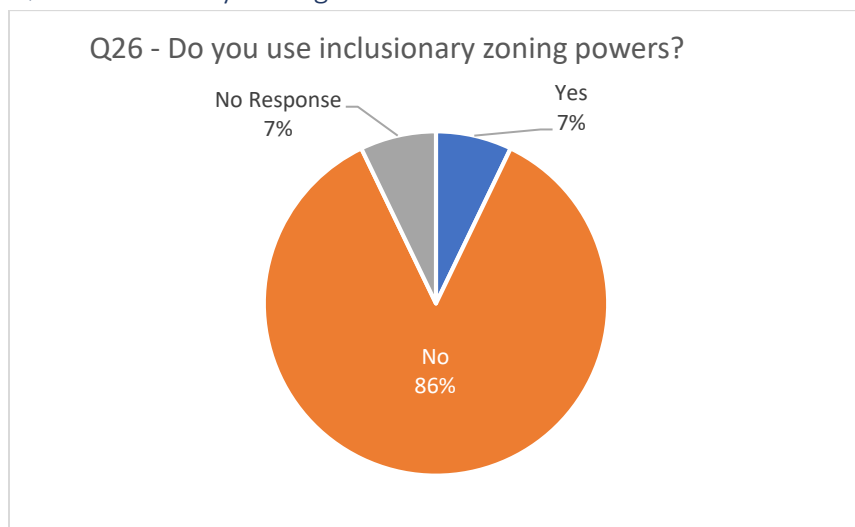
#### Q23 – Density Bonusing

Q23 - Do you utilize a density bonusing tool in exchange for affordable housing?



Municipality	Time Policy/Program has been in place
City of Edmonton	Since the early 2000s, however it was only formalized as a policy in 2015.
City of Salmon Arm	Over 20 years.
City of Toronto	Since the 1980s
Town of Wasaga Beach	It has been approved by the Town and County but is under appeal at the moment
Town of Canmore	8 years.
St. Catharines	Since 2012
Charlottetown PEI	2013
City of London and County of Middlesex	Just started using it this year through Housing Development Corporation

## Q26- Inclusionary Zoning



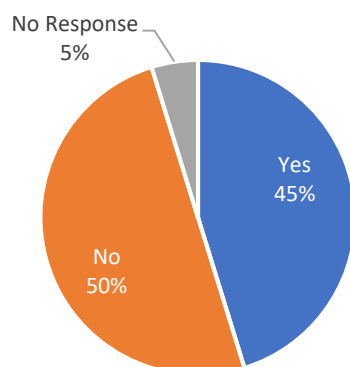
Inclusionary Zoning	
Municipality	Time Policy/Program has been in place
District of North Saanich	Bylaw 1464 in process
City of West Kelowna, BC	?
City of Edmonton	2015 0

## Q29 – Grant programs for affordable housing

Grants	
Municipality	Time Policy/Program has been in place
City of Edmonton	Since 2006.
Grey County	15 plus years
Kamloops	15 years
Brandon	2008
City of Peterborough	7 years
St. John's, Newfoundland	We are now in our third year
Municipality of Leamington	10 +
County of Simcoe	10 years
City of Toronto	In various forms for multiple decades.
Quebec City	Since 1997
Town of Wasaga Beach	Not yet in place, as it is under appeal.
Town of Canmore	3 years
City of St. Albert	8 years
City of Saskatoon	28 years
The City of Calgary	2 years

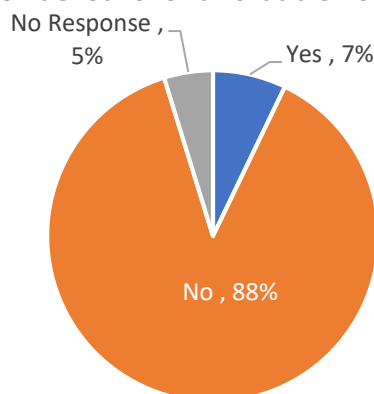
City of Greater Sudbury	adopted July 9, 2018, by-law approved September 2018
City of Kingston	(No answer was provided - but given the dates of the Housing Strategy and Housing & Homelessness Plan housing grants were probably initiated in 2013)
City of London and County of Middlesex	Since 2002
City of Regina	Over 20 years

Q29 - Does your municipality run grant programs to support the development of affordable housing units?



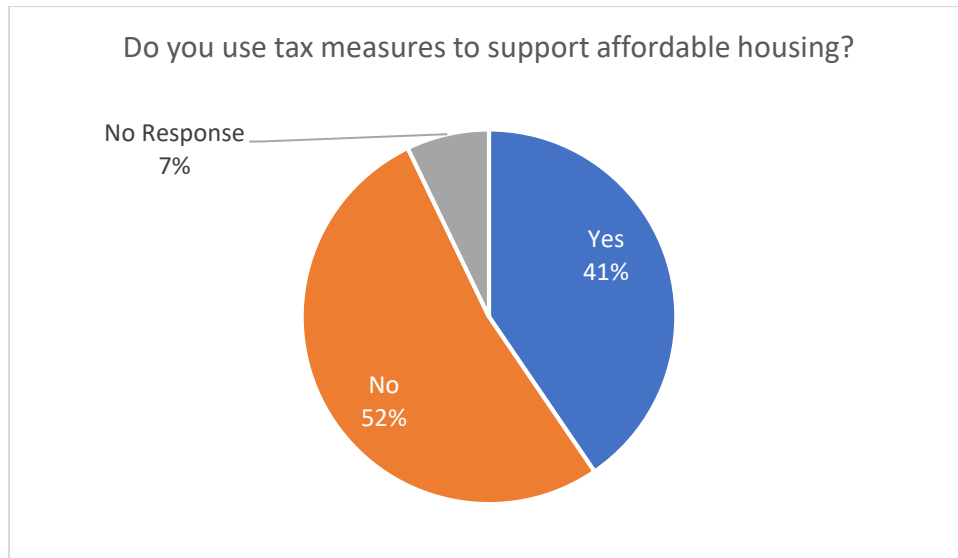
### Q31 – Loans for affordable housing

Q31- Do you provide loans for affordable housing units?



Loans	
Municipality	Time Policy/Program has been in place
Grey County	Less than 1 year
County of Simcoe	14 years
City of London and County of Middlesex	2002

### Q33 – Tax measures for affordable housing



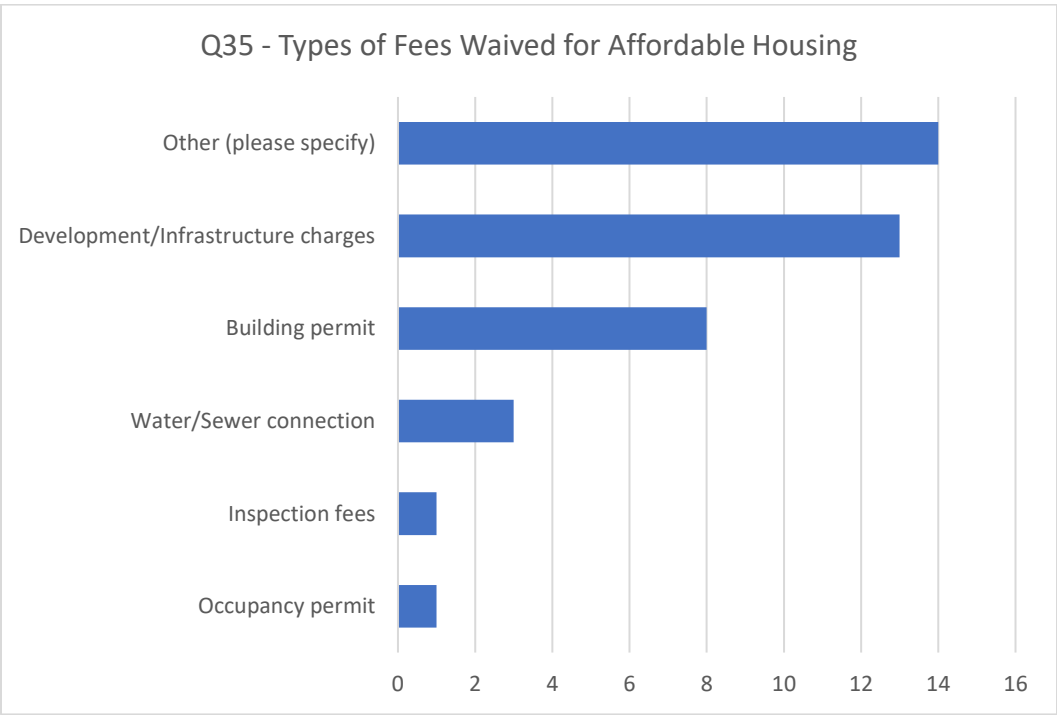
Tax Measures	
Municipality	Time Policy/Program has been in place
City of Prince George	The Downtown program has been in place since 2001 Multi-Family has been in place since 2015
City of Edmonton	No Date Provided
Kamloops	No Date Provided
Nanaimo	The Bylaw is from 2016 but I'm sure the practice predates that.
Brandon	2008
City of Peterborough	7
County of Simcoe	14 years
District of Squamish, B.C.	
City of Toronto	Approximately 20 years.
Town of Wasaga Beach	
Sault Ste. Marie	
City of Saskatoon	10years
The City of Calgary	no longer in place
City of Greater Sudbury	varies by program
Halifax	At least 23 years
City of London as "Service Manager" for the City of London and County of Middlesex	2002
City of Regina	Over 20 years

Q35 - Does your municipality waive any of the following types of fees for affordable housing?

Respondents to this question chose Other more than any other category.

- Municipality of Leamington, ON indicated they had no development charges for any residential units.
- In Kelowna, BC the water and sewer rates for secondary suites are 40% of the cost of single family dwelling.
- City of Salmon Arm, BC, indicated that servicing costs and requirements can be waived by council with a bylaw variance / development permit application and that it has been done several times.
- City of London and County of Middlesex indicated that they were developing mechanisms to deal with municipal development related charges however, they may be in a form other than a waiver.
- Edmonton, AB, St. Catharines, ON, and Brampton, ON indicated that they do waive fees but its through an ad hoc system whereby applicants request the waiver from staff or directly from Council.
- City of St. Albert, AB, indicated that they had waived development charges for affordable housing was done, however, this required taking cash from another budget line to cover the necessary cost.

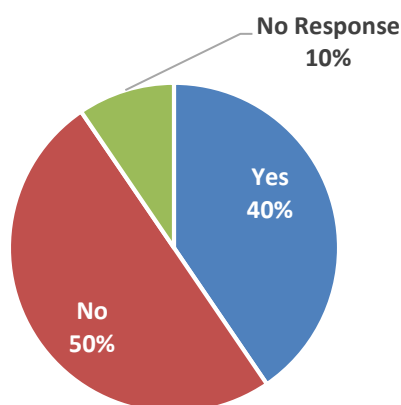
Peterborough, Toronto, St. John’s, Calgary, Brampton, Town’s of Wasaga Beach, and the District of Squamish were the only municipalities that indicated they had formal policies to reduce more than one type of development related fee that was levied by the municipality. Primarily Building Permit Fees, and Development/Infrastructure Charges were the fees/waived. Town of Wasaga Beach, ON, appeared to be the most aggressive in terms of the range of funding supports that they provided including: property tax grant for twenty years levied at single residential tax rate, paying for and sponsoring the necessary planning approvals, waiving planning and building fees, paying legal fees, rebating the building permit fees, paying for studies related to the development.



### Q36 - Does your municipality focus on affordable housing in specific neighbourhoods or areas of the municipality?

Half of respondents to this question did not indicate that their policies (if they had them) in relation to affordable housing focused on any specific areas or neighbourhoods within the municipality. 40% indicated that they do intentionally try to focus on specific areas. Some of the rationale for doing this is provided below.

Q36 - Does your municipality focus on affordable housing in specific neighbourhoods or areas?



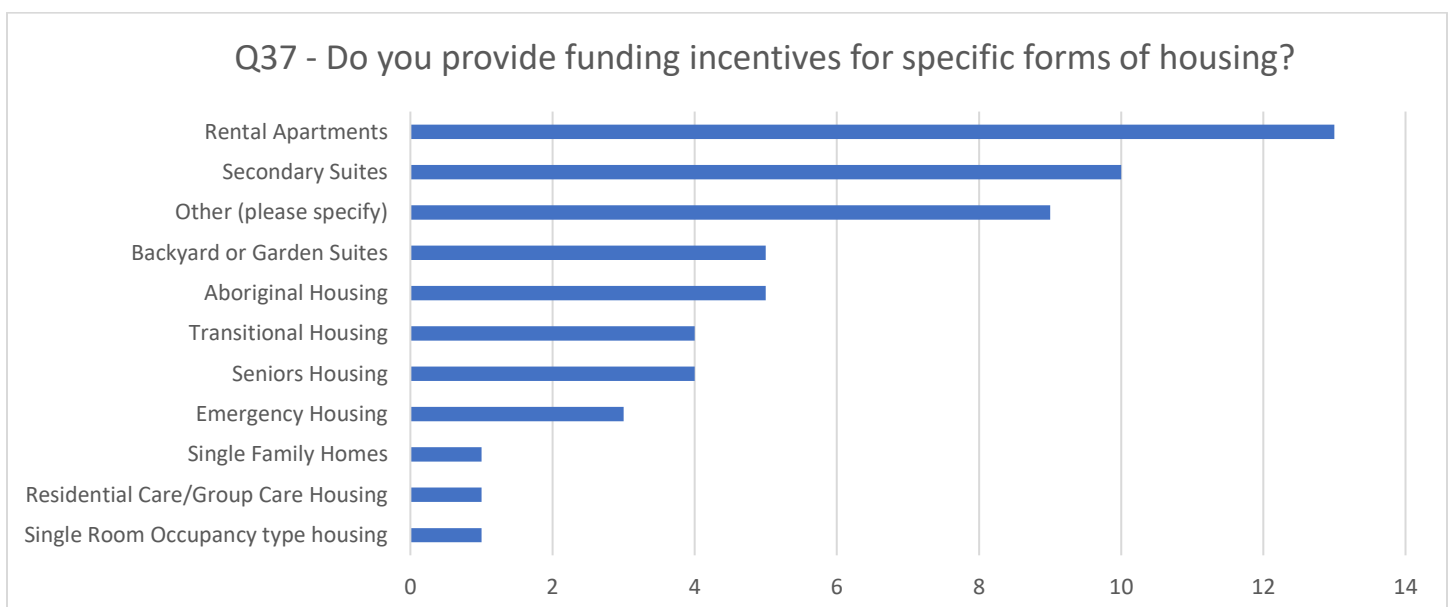
Municipality	Province	Policy
City of Prince George	BC	DCC reductions for non-market housing and Tax Incentives for multi-family development are targeted to desired Infill and Growth Priority areas to based on the City's growth management strategy.
City of Edmonton	AB	We currently have a non-market housing investment pause in five inner city neighbourhoods. We have an aspirational target of 16% affordable housing in every residential neighbourhood. Several of our land use plans have targets for affordable housing especially around TOD areas.
Grey County	ON	We encourage affordable housing to be provided in areas that have existing services (e.g. transit, etc.)
Kamloops	BC	It is based on proximity to public transportation in order to connect with services
City of Peterborough	ON	Proximity to transit and amenities.
Saint John	NB	Priority neighborhoods are identified
Quebec City	QC	Priority is focused on disadvantaged neighbourhoods and around future transportation hubs, in order to maintain socially/ economically mixed/diverse neighbourhoods in the context of rising property values.
Town of Wasaga Beach	ON	Right now we have only updated our Official Plan for the Downtown area, which is a focal point for future development growth and also a concentration of older tourism accommodation stock being used for rental housing.
City of Brampton	ON	Directing such uses to key growth areas such as areas well served by transit.
Town of Canmore	AB	Our preference is to distribute units across our town, but the reality is that there are some areas where affordable housing has been concentrated.
The City of Calgary	AB	All neighborhoods, but especially those identified by our multi-criteria site selection evaluation

City of Greater Sudbury	ON	We apply proximity and location criteria, such as proximity to transit and other services.
District of North Saanich	BC	Focus affordable housing near transit and where servicing capacity exists
City of Kingston	ON	Try to avoid over concentration in a particular neighbourhood
Halifax	NS	Areas of traditionally low socio-economic status or areas where density bonusing is available.
City of London and County of Middlesex	ON	Through our work, we look at all neighbourhoods but focus on proximity to transit, amenities etc.
City of Regina	SK	Focus incentives in areas that experience high core housing need and to along with the City's Intensification policies

### Q37 –Do you provide funding incentives for creation of specific types of housing?

The overwhelming majority of responses indicated support for rental apartments, closely matched by secondary suites or accessory dwelling units. The least funded form of housing were single room occupancy dwellings, residential care/group home facilities, and single-family homes. These limited responses for these three forms of housing are in some cases due to the jurisdiction of the municipality versus the province in terms of persons in care or direct support for first time homebuyers. In these cases the provincial government is the order of government primarily responsible. St. Catherine's ON, indicated that there was provincial funding specifically intended to offset development charges for housing. In the case of Quebec City, a specific provincial program is in place to support rental housing broadly.

In some cases, housing incentives are focused on specific geographical areas. In the case of the City of Moncton funding is focused on the downtown. The Town of Arnprior, ON focuses specifically on housing in the second floor of downtown buildings. In the case of City of Nanaimo, BC doesn't provide funding incentives per se, but the zoning for personal care facilities (aka supportive housing) and seniors congregate housing (often affordable units) are permitted on Community Service zoned land. Community Service zoned land is not permitted for regular multi-family developments so consequently these forms of housing are not competing for the same parcels as other residential developments. Charlottetown, PEI, was at the time of this survey just initiating work on funding incentives for affordable housing.



Of the respondents five indicated that they had multiple funding programs available for specific forms of housing. The City of Saskatoon was the municipality that offered the most programs targeting specific forms of housing.

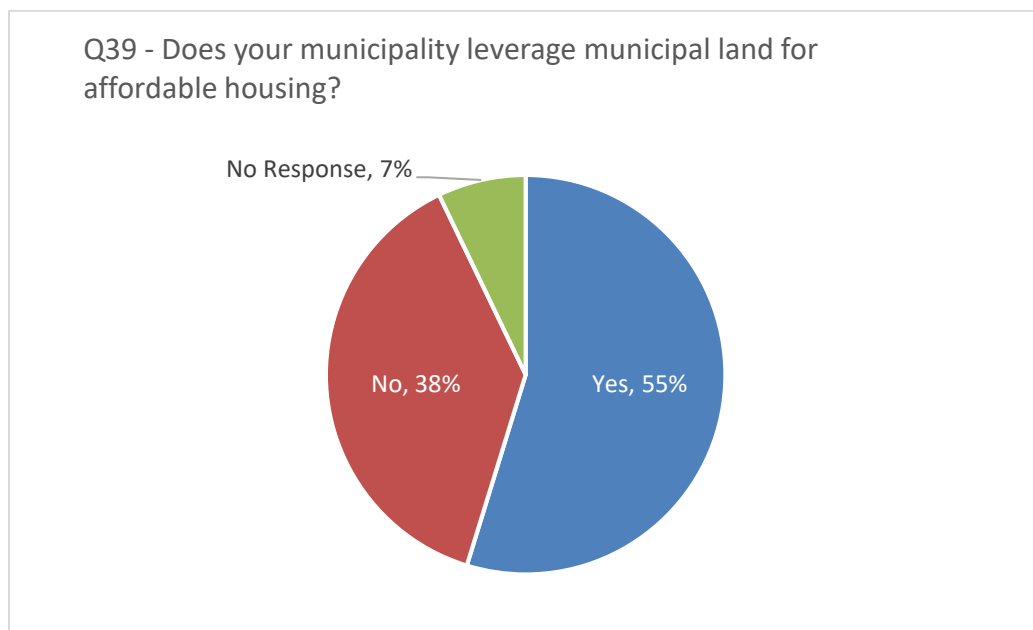
	Rental Apartments	Aboriginal Housing	Backyard or Garden Suites	Transitional Housing	Emergency Housing	Residential Care/Group Care Housing	Other
City of Salmon Arm	Yes						Fee Reductions on higher density developments
City of Peterborough	Yes	Yes		Yes	Yes		
City of Toronto	Yes	Yes	Yes	Yes			
City of Saskatoon	Yes	Yes	Yes	Yes	Yes	Yes	
City of Regina	Yes	Yes	Yes				

### Q38 – Is your municipality involved in a community land trust?

Only two of the 42 respondents indicated involvement with a community land trust; Saint John and the City of London and County of Middlesex. The City of Sudbury indicated that they were in the process of establishing a land banking program.

### Q39 - Does your municipality leverage municipal land for affordable housing?

The majority of respondents indicated that they did have a policy that supports the leveraging of municipal lands for affordable housing development. Many indicated that they had also engaged in projects that had used municipal land as a significant contribution.





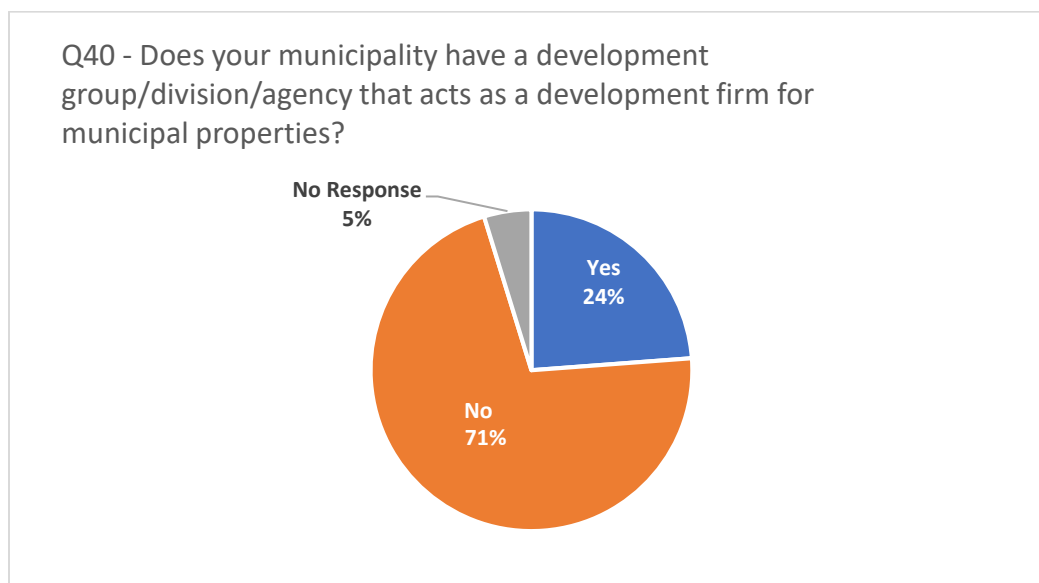
A few municipalities like the District of Squamish, BC and the Town of Canmore, AB indicated that they did release municipal land for affordable housing but it was in large part an ad hoc process. Some municipalities took a more active role in finding a use for municipal properties, In the case of Toronto they are supported CreateTO which acts as the City's land development body and affordable housing is a policy priority.

The City of Brandon, MN, has internal land policy that indicates all surplus lands should be considered for suitability of affordable housing before being sold. This does not guarantee lands will be used for affordable housing but at least ensures affordable housing is considered first. If lands are suitable for affordable housing then they are sold through an RFP process that Not for Profits have first opportunity to develop the lands.

The City of Saint John's had donated land in the past and at the time of the survey was generating an inventory of City owned land that could be potentially redeveloped as affordable housing. The City of Saint John was looking to develop a land banking process in order to in part support the provision of land for affordable housing.

#### Q40- Does your municipality have a development group/division/agency that acts as a development firm for municipal properties?

The majority of respondents did not have a specific development group/division/agency that acted as a developer for municipal property. Many respondents indicated that they did have policies about the sale and transfer of land, only 24% had an agency working on their behalf for the purposes of activating municipal properties.



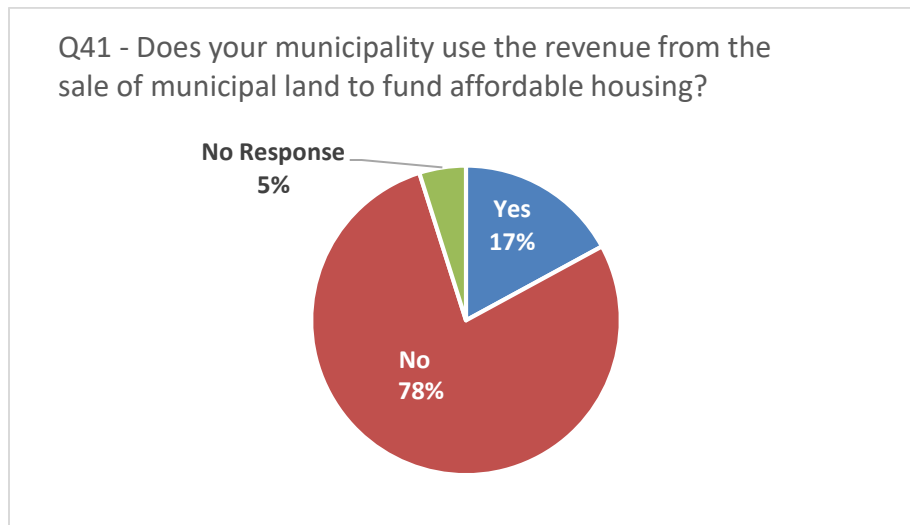
There were only four respondents that had an arms length type group that were responsible for developing municipal land or the development of affordable housing:

- Region of Wood Buffalo – Wood Buffalo Housing
- Toronto – CreateTO
- Saint John – Develop Saint John
- Charlottetown - Charlottetown Area Development Corporation

The municipalities of City of West Kelowna, BC, City of Saskatoon, SK, City of Calgary, AB, City of London and County of Middlesex, ON all indicated that in-house divisions or departments actively managed and looked for development opportunities for municipal land.

#### Q41 - Does your municipality use the revenue from the sale of municipal land to fund affordable housing?

78% of respondents indicated that they did not specifically use the sale of municipal land to fund affordable housing. The 17% of respondents that did indicate they did use the sale of municipal land to fund housing said that it was largely ad hoc or only a portion of sales were used to fund new housing. City of Edmonton, AB; Grey County, ON; Kamloops, BC; County of Simcoe, ON; City of Saskatoon, SK; City of Calgary, AB; City of Regina, SK all indicated that they use the sale of municipal land for affordable housing.



#### Q42 – Total Units Created by Policy or Program

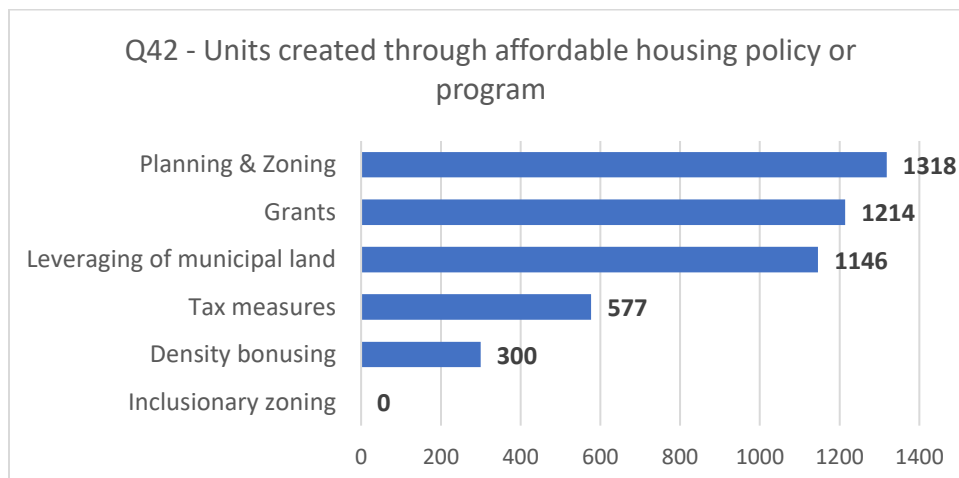
In your estimation what is the total number of affordable housing units created in your municipality due to your affordable housing policies or programs? Please indicate the number of units per tool below. If you cannot clearly identify the specific tool or it was a mixture of tools, please just provide a total. This question due in large part to how the question was phrased suffered from a number of issues. The question did not clearly identify a timeline. The intention was a total from when a policy or program was started to the day the question was completed. It was also challenging for some respondents to split out the number of units by policy program as in many cases there were multiple incentives or policies used for the same units. Regardless there were some clear indicators of what types of incentives or policies yielded the most results.

In the case of Inclusionary Zoning, only three respondents indicated that they utilized this tool City of Edmonton, City of West Kelowna, BC, District of North Saanich. None of these three respondents indicated any units created through inclusionary zoning. One respondent did indicate they had created 12 units through inclusionary zoning, however, upon examination it appeared that the program was more in line with density bonusing as there was in fact no legislative authority to use inclusionary zoning as a regulatory tool.

Density bonusing yielded the second smallest number of units overall, with only 300 units created. In some of the respondent municipalities density bonusing as a tool for affordable housing has been in place for over 20 years therefore its ability to yield so few units over all is surprising. Fourteen respondents indicated they had the tool in place for more than a year prior to answering the survey, in some cases since the 1980's.

In terms of total units yielded Planning & Zoning (1,318), Grants (1,214), and Leveraging of Municipal Land (1,146) were the highest. Respondents indicated that often getting the planning policies and zoning correct helped to create a clear justification and line to access grants and land. In other words the development rights available helped catalyze areas for investment in housing. In some cases investment was by individual homeowners in the case of secondary and backyard type suites, in others, it was the redevelopment of specific areas of municipalities in need of additional housing options.

- City of Peterborough (774 units) and Town of Wasaga Beach (99 units) were the only municipality to indicate that multiple units had been created through stacking various policy levers and programs.
- Saskatoon between 2013 to 2017 had assisted in the creation of 2,633 units.
- Quebec City indicated they had created 5,000 units through provincially funding rental housing programs.
- City of Edmonton – indicated approximately 10,000 total through various programs and policies.
- City of Saskatoon – 60 units completed as of the end of 2017.
- Saint John – Indicated that they created just over 100 units over two years from provincial grant programs.
- City of Toronto – in terms of affordable rental housing the city had 147 completed and 1,650 approved for 2018. Under their 10 year affordable housing plan as of 2018 they had completed 3, 679 units, with another 840 units approved for development. The overall target was 10,000 new homes, with 1,000 new homes a year.
- City of Nanaimo - Have created ~160 units, and have ~300 units in stream (many seniors) through various agreements.
- Northumberland County, Ontario - 100 through provincial/federal co-funded programs
- City of London and County of Middlesex - In 2018 had 161 units created through a stacking of various incentives.
- City of Calgary – since 2016 Calgary contributed to over 2,000 units being created.
- The City of Regina indicated that the number of units did not easily fall within the categories provided by the question. The survey creator was asked to follow up directly, which did not occur.



<b>Municipality</b>	<b>Total Units Created</b> (numbers are in some cases interpreted from survey responses)
City of Prince George	1,338
City of Edmonton	~10,000
City of Salmon Arm	470
Nanaimo	460
Brandon	486
City of Peterborough	1,044
Saint John	100
Northumberland County, Ontario	100
City of Toronto	4,519
Quebec City	~5,000
Town of Wasaga Beach	99
City of Brampton	50
Town of Canmore	506
Regional Municipality of Wood Buffalo	1,521
City of St. Albert	655
City of Saskatoon	2,633
The City of Calgary	~2,000
St. Catharines	200
City of London as "Service Manager" for the City of London and County of Middlesex	202