

Building a Foundation

A Portfolio of Innovative Approaches to Affordable Housing and Homelessness in Edmonton

By Carol Murray for
The Edmonton Joint Planning Committee on Housing

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Table of Contents

1. Introduction	1
2. About the Project	2
Origins of the Project	2
Project Description	3
3. How We Did It	3
Literature Review	4
Community Consultation	5
2. Innovations Toolkits & Analyses	6
Municipal Initiatives	6
Affordable Housing	27
Home Ownership	55
Prevention	67
Housing Supports	77
Supportive Housing	82
3. Resources	86
4. Participant List	87



1. Introduction

The Innovations research project sponsored by the Edmonton Joint Planning Committee on Housing produced valuable summaries and resources for further study of the Tools used in the project.

The Toolkit generated by the Project Team and the Tool Analyses produced by the participants at the Working Session are reproduced in their entirety here in the Appendix to the *Building a Foundation* report. Here is a list of the Tools for each of the 6 streams:

Municipal Initiatives	<ul style="list-style-type: none"> • Density bonusing • Implementation tools • Inclusionary zoning • Industrial & commercial sites • Preserving rental stock • Reducing fees and charges • Secondary suites • Streamlining approvals • Surplus lands • Tax treatment
Affordable Housing & Supportive Housing	<ul style="list-style-type: none"> • Cohousing • Equity revolving funds • Flexible housing • Housing cooperatives • Land trusts • Leased land • Manufactured housing • Rental assistance • Secondary suites • Resident collaboration in design • Revitalization and renewal
Home Ownership	<ul style="list-style-type: none"> • Bond scheme • Building cooperatives • Cohousing • Home purchase assistance • Housing cooperatives • Land trusts • Options for facilitating home ownership
Prevention	<ul style="list-style-type: none"> • Discharge/transition planning • Eviction planning • Outreach • Rapid re-housing • Rental assistance
Housing Supports	<ul style="list-style-type: none"> • Housing First model • Wraparound Services model

2. About the Project

Origins of the Project

The “Building a Foundation: Innovative Approaches and Outcomes for Housing and Homelessness” project was initiated to address the gap between the funding allocation and needs assessment outlined in the Edmonton Community Plan, and the development of projects to fill those needs. The project asked, “what can we do that’s different and will expand the envelope on affordable housing and homelessness solutions?”

The Edmonton Community Plan on Housing and Support Services, 2005-2009 outlines the following recommended allocations for housing and support services in Edmonton:

Recommended Allocations : Edmonton Community Plan (2005-2009)

Category		Required Allocation	
Housing and Support Services Recommendations	Total Units	Capital Funding (One-Time)	Operating/Support Services Funding (2005-2009)
1. Emergency Housing	275	\$7.0 M	\$15.1 M
2. Transitional Housing	675	\$54.9 M	\$57.5 M
3. Long-Term Supportive Housing	1,300	\$109.0 M	\$82.0 M
4. Social Housing	1,750	\$41.0 M	\$24.2 M
5. Affordable Housing	700	\$35.0 M	\$0 M
6. Fully Adapted Units for Disabled	183	\$2.9 M	\$0 M
7/8. Prevention and Intervention		\$0 M	\$1.1
Sub-Total	4,700	\$249.9 M	\$180.0M

These allocations show increases in need across the board from the 2000-2003 Community Plan: Emergency Housing is up from 247 to 275 units; Transitional Housing is up from 335 to 675 units; and Long-Term Supportive Housing is up from 415 to 1,300. The new Community Plan also reflects a shift in priorities from emergency and transitional housing to long-term supportive and affordable housing. It also includes components for support service delivery and prevention strategies.

Edmonton has a good track record for innovative approaches to housing and homelessness: Trinity Manor, for example, operated by the Mennonite Centre for Newcomers, caters to recent refugees having a hard time adjusting to life in Edmonton. In addition to stable, affordable lodging for up to two years, residents will have access to employment training, English language classes, tenant counselling and a range of other services. The goal of the project, a public-private partnership with the Mennonite Centre, the Edmonton Housing Trust Fund and Trinity Developments, is to teach new immigrants to become self sufficient. This approach is new to Canada.

Building on current successes, both the changing housing and homelessness landscape and the shift in funding priorities under government programs provide a ripe opportunity for assessing innovative approaches taken elsewhere and for developing new housing initiatives for Edmonton.



Project Description

The project mandate provided for a literature review of innovative projects from around the globe, coupled with a community consultation process to assess the opportunities for implementing these projects in Edmonton. The goal was to develop implementation frameworks for the most promising approaches.

What is innovation and why do we need it? CMHC defines innovation as something “original or non-conventional” but also allows that innovation can “test the feasibility of a housing concept in a new geographic area” (CMHC website). It is this latter half of the definition that was used for the purpose of this project.

Conventional approaches to funding, financing and the design and construction of housing don’t work for affordable housing because of specific barriers and challenges:

- Fees and charges on new housing
- Basic cost of development – land & servicing costs
- Housing design not appropriate for special needs clients
- Financing costs
- Lack of income
- NIMBY
- Lack of awareness of benefits to affordable housing
- Lack of funding for support services
- Lack of coordination
- Lack of government support for development of alternatives e.g., secondary suites

In addition, there is a need to maximize the cost/benefit of federal, provincial and municipal granting programs for affordable housing. And, since these programs are not guaranteed into the future, there is a need to identify opportunities that could be implemented without this funding.

Innovative approaches to affordable housing address all of these challenges both by identifying them and developing specific ways to overcome them.

3. How We Did It

The research on innovative approaches and outcomes for affordable housing and homelessness addressed the following questions:

1. What initiatives have been developed that result in positive opportunities for affordable housing and also households that have been homeless or are at risk of being homeless or that could be implemented in the Edmonton context?
2. For the identified initiatives, what would be required to allow for innovation transfer and implementation in the Edmonton environment?



These questions were addressed through a Literature Review to identify potential initiatives and a Community Consultation process to develop implementation frameworks for the most promising of these initiatives.

Literature Review

Over 200 projects worldwide were assessed during the literature review stage. A Core Area approach ensured that a full spectrum of affordable housing and homelessness innovations was targeted. The four Core Areas are:

- **Financial** - funding and financing
- **Government** – programs, policies and initiatives
- **Technical** – design and construction
- **Community Capacity** – communication & coordination, support service provision and delivery, client involvement, community awareness & education, funding and project management & administration.

The Literature Review considered the following questions:

- Who is housed?
- What is being done?
- What are the governance issues?
- How is the innovation financed?
- What are the legislative components?

The primary source for information and reports/publications was the Internet and private libraries as well as CMHC publications. Projects were assessed using the following selection criteria:

- Truly innovative – new to Edmonton
- The project is successful elsewhere
- Conditions exist for replication in Edmonton
- Political climate exists
- Addresses a gap in Edmonton
- Is “do-able” at the municipal level rather than provincial or federal levels
- Enough information exists on the project
- Short-medium implementation time-frame
- Must have “spark”



Using these criteria, the projects were winnowed down to 100 topics. At this point, it became apparent that the project approach was somewhat limited. Many projects were too context-specific and wouldn't replicate well elsewhere. Also, projects were often outdated. A tool-based approach was therefore adopted that allowed for more flexibility and creativity in application to the Edmonton context.

From the original 200 projects and 100 topics, 6 streams were developed as follows:

- Municipal initiatives
- Facilitating affordable housing
- Home ownership
- Homelessness prevention
- Housing supports
- Supportive housing

For each stream, a Toolkit was devised that provided a description of each tool, the target residents, critical partners, financial implications, measures of success/performance indicators, an implementation time frame and further web resources. The 33 tools developed are replicated in the Appendix to this report (Volume II).

Community Consultation

Over 450 people from Edmonton's housing community were invited to a community consultation – which was called a Working Session – to develop implementation frameworks for housing and homelessness projects using the Toolkit specifically developed for each stream. The 140 participants were seated at 17 tables according to their background and suitability to the stream.

The program for the one-day Working Session included brainstorming for the “Must Haves” with the group as a whole, analysis of the strengths, weaknesses, opportunities and challenges for each tool in the Toolkit, and the development of an implementation framework for at least one project at each table. The “Must Haves” exercise produced a list of 10 essential components of a successful project; they are reproduced below in the “Successes & Outcomes” section of the report. The 25 Implementation Frameworks developed by the Working Session participants are included in the “Portfolio” section of the report.

4. Innovations Toolkits & Analyses

Municipal Initiatives

Tool - Density bonusing

<p>Description</p> <p>Density bonusing is a mechanism that allows developers to add more density in exchange for providing affordable housing at a specified rate. In effect, this decreases the cost of the land to the developer. Also, developers do not lose market-rate units through the provision of affordable housing on the site. This tool, therefore, ensures a fair return to the developer in exchange for an increase in affordable housing units.</p>
<p>Target Residents</p> <p>Affordable renters and home owners</p>
<p>Critical Partners</p> <p>Requires provincial enabling legislation</p>
<p>Financial Implications</p> <p>Requires study and community consultation; no direct financial costs to the City</p>
<p>Measures of Success/Performance Indicators</p> <p>Increase in the number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Section 3.2.2 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • http://www.montgomerycountymd.gov/content/council/2004news/0909mpdu.pdf • CMHC Research Highlight on municipal planning: https://www.cmhc-schl.gc.ca:50104/b2c/b2c/init.do?language=en • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm)

Tool Analysis - Density Bonusing

Strengths

- No requirement for public money
- Integration of housing types
- Private Sector involvement
- Increases affordable housing
- More development represents more fees
- Re-enforces the notion of densification
- Integration of affordable housing
- Density bonusing is an opportunity not a requirement

Weaknesses

- Doesn't necessarily ensure that is returned as affordable homes over time.
- Note: we question the need for enabling legislation -> affordability may be the issue
- Community acceptance
- Could end up with ghettoization
- Difficulty integrating the units
- More attractive to ownership
- Cannot enforce
- Political will exists but not strong under challenge
- Alternate zoning to easy

Opportunities for Edmonton

- Transit routes
- Buoyant economy
- Specific neighborhood
- Specific parcels of land

Threats / Challenges to Implementation.

- NIMBY
- How to select sites
- Distribution (location)
- Targeting to low income
- Retention over time
- Can we specify ownership vs. rental.
- Alternate zoning to easy



Tool - Equalization of the tax rate

<p>Description</p> <p>Rental properties are taxed as income-producing properties and incur a higher tax rate than owner-occupied condo projects. This may discourage investment in affordable rental housing. Lower taxes would enable the developer to leverage more financing or retain the existing level of financing and pass on the reduced property taxes to lower rents. Saskatoon has a 10-year phase-in program for tax equalization.</p> <p>The City of Calgary has a single residential tax rate.</p>
<p>Target Group</p> <p>Affordable housing developers</p>
<p>Critical Partners</p>
<p>Financial Implications</p> <p>Could result in no loss of tax revenue to the City or marginal loss, depending on how rate is calculated</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Medium to long term (3-5 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Section 3.1.4 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • Toronto’s “Let’s Build”: see the “Outlook” newsletter http://www.city.toronto.on.ca/depts/lb_letsbuild.htm • City of Calgary web site: www.calgary.ca - type “property tax rates” into the Search box and click on the 2nd item listed

Tool Analysis - Equalization Of The Tax Rate

Strengths

- Encourage rental development
- Condo projects on even footing
- Politically makes sense.
- Can be done

Weaknesses

- Homeowners tax may increase
- May not be passed on to the end user.
- Small input (\$7?) /month)

Opportunities for Edmonton

- Yes, but not a lot of effect !
- Reduction of taxes for affordable housing -> Create fund to reimburse grant program

Threats / Challenges to Implementation.

- City
- How to insure cost savings are transferred to tenant
- Politically not palatable

Implementation tools

<p>Description</p> <p>Implementation of municipal initiatives will require partnership with community agencies, the development industry, and financial institutions. Forms of partnership include:</p> <ul style="list-style-type: none"> • Demonstration projects – the public sector takes the lead in showing that affordable housing can be built without undue financial risk (see “Meridian” in Resources) • Leveraging resources – the City may offer resources and concession (such as free or discounted land or buildings, preferential leases or financial support to independent developers, builders or non-profit housing providers; concessions might include streamlining the development process or discounts or waivers of municipal fees) to leverage the contribution of other partners (see “Let’s Build” under Resources) • Strategic investments – the City can make strategic investments in renovation or new construction in order to trigger broader private investment in a declining neighbourhood (see Montreal’s example in Resources)
<p>Critical Partners</p> <p>As above</p>
<p>Financial Implications</p> <p>Varies depending on the initiative</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Short – long term (1 - 5 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Meridian development in Ottawa: http://www.cmhc-schl.gc.ca/en/imquaf/himu/buin_021.cfm • Toronto’s “Let’s Build” program: see the “Outlook” newsletter http://www.city.toronto.on.ca/depts/lb_letsbuild.htm • Montreal (and other examples) http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/rere/aqrebu/how.cfm



Tool Analysis – Implementation Tools

Strengths

- Have City programs
- Demonstration projects can be effective
- Incorporate as part of neighborhood revitalization -> infrastructure upgrades

Weaknesses

- Limited dollars
- But have to be replicated easily
- Much of land enterprise is being used as “slush fund”

Opportunities for Edmonton

- Fort Road Development
- City can still impact initial cost through land development
- Federal Infrastructure money

Threats / Challenges to Implementation.

- How to increase \$money in programs

Tool - Inclusionary zoning

Description
Inclusionary zoning may require, as a condition of approval, that a development project designate land for affordable housing. In return, the developer may receive density bonuses or other incentives such as fee waivers, fast-tracked approvals and reduced development standards. This strategy is usually limited to multiple-unit residential projects and large-scale developments. The resulting pool of affordable units can only be sold/rented to qualified recipients. The challenge is to find a mechanism that allows a developer to limit sales to qualified buyers. Under the Local Government Act in B.C., a local government may enter into a “housing agreement” that determines the form of tenure of housing units and “the availability of the housing unit to classes of persons” identified in the agreement.
Target Groups
Affordable housing developers
Critical Partners
N/A
Financial Implications
Relatively little cost to the City
Measures of Success/Performance Indicators
Number of new affordable housing units
Implementation Time Frame
Medium to long term (3-5 years)
Resources/Examples
<ul style="list-style-type: none"> • CMHC Research Highlight on municipal planning: https://www.cmhc-schl.gc.ca:50104/b2c/b2c/init.do?language=en • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm) • B.C. Local Government Act – see section 905 http://www.qp.gov.bc.ca/stratreg/stat/L/96323_26.htm • Also http://www.qp.gov.bc.ca/stratreg/stat?L/96250_14.htm - section 219 regarding covenants

Tool Analysis – Inclusionary Zoning

Strengths

- Community is aware of area plan
- Minimum cost to the municipality
- Low income people “urbanized”
- Rather than concentrate in older neighborhood
- Little cost to city
- Integration -> defeats NIMBY

Weaknesses

- Legislation amendment
- Urban setting without infrastructure and public transportation
- Leads to program housing
- Only works in a hot market
- May not be located where need is
- Cost will be borne by other property owners

Opportunities for Edmonton

- City needs a regulatory body to make this happen.
- Use in conjunction with density bonusing

Threats / Challenges to Implementation.

- Legislative charge required (x 5% of Land) -> % of existing 10% program
- The need of a regulatory body

Tool - Redevelopment of industrial and commercial sites

<p>Description</p> <p>The redevelopment of underutilized industrial and commercial sites provides a municipality with an opportunity for densification. Care must be taken to determine potential levels of contamination on industrial sites. The creative use of density bonusing and the pre-zoning of sites may be required for large-scale redevelopment initiatives. In 2002, Edmonton completed an Intensification Audit report that examined, in part, the potential for the redevelopment of industrial and commercial sites. The City has recently introduced a Brownfield Redevelopment Grant Pilot Program.</p> <p>One of the opportunities for affordable housing is outlined in the Central McDougall/Queen Mary Park Area Redevelopment Plan.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>Municipal, provincial and federal (depending on who owns the land)</p>
<p>Financial Implications</p> <p>Special incentives are required in order to provide the land below market to make the resultant housing affordable</p>
<p>Measures of Success/Performance Indicators</p> <p>Increase in the number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • CMHC site – “About Remediation”: http://www.aboutremediation.com/sustainableCommunities/sc_redevelopingSites.asp • CMHC case studies: <ul style="list-style-type: none"> ○ http://www.cmhc.ca/en/imquaf/afho/afadv/cohode/shfa/case1.cfm ○ http://www.cmhc.ca/en/imquaf/afho/afadv/rere/resi/case1.cfm ○ http://www.cmhc.ca/en/imquaf/afho/afadv/rere/resi/case2.cfm ○ http://www.cmhc.ca/en/imquaf/afho/afadv/rere/mabeusbusi/case1.cfm • National Round Table on Environment and Economy’s remediation guide: http://www.nrtee-tnee.ca/eng/programs/Current_Programs/Brownfields_Strategy/Brownfields_Strategy_e.htm • City of Edmonton – Intensification Audit: www.edmonton.ca Home > Infrastructure & Planning > Current & Future Projects > Intensification Audit • Edmonton’s Brownfield Redevelopment Grant Pilot Program: http://www.edmonton.ca/portal/server.pt • Edmonton’s Area Redevelopment Plans: www.edmontont.ca Home > Infrastructure & Planning > Planning > Plans

Tool Analysis – Redevelopment of Industrial and Commercial Sites

Strengths

- Commercial sites have more opportunity
- Old M.U.R.B. Sites (170 Street & 87 Avenue) may present more opportunity
- More opportunity for more housing
- More Income revenue for the developer
- Better use of Infrastructure “Social and Physical”

Weaknesses

- Have to wait for opportunity
- Cost of renovation of existing building
- Not big result in affordable housing

Opportunities for Edmonton

- Fort Road
- North Edge
- Heritage Mall
- Yes

Threats / Challenges to Implementation.

- No mechanism to insure developer develops affordable housing

Tool - Preserving existing rental stock

<p>Description</p> <p>There are several sub-tools within this strategy including:</p> <ul style="list-style-type: none"> • monitoring of existing rental stock; • preservation through Edmonton’s Minimum Maintenance Standards bylaws (#12972), the Condominium Property Act, RSA 2000, regulating condo conversions and demolition control; and • conversion of non-residential buildings into rental using RRAP funds (see Winnipeg’s Tenant Landlord Cooperation Program in “Stemming the Loss”) • strategic neighbourhood planning – reinvesting in community
<p>Target Residents</p> <p>Affordable renters</p>
<p>Critical Partners</p> <p>Federal government (RRAP funds – administered by City)</p>
<p>Financial Implications</p> <p>Requires staffing and financing from local governments to administer and support initiatives and to seek senior government funding</p>
<p>Measures of Success/Performance Indicators</p> <p>Increase in the number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Section 3.4.4 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • <i>Stemming the Loss</i> – a Canadian Housing Renewal Association report: http://www.chra-achru.ca/CMFiles/stemming_the_loss_report_e7PGU-692004-6218.pdf • “Retaining Affordable Housing” on CMHC website: http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/pore/reafo/index.cfm • “Strategies to Preserve the Existing Rental Housing Stock in Greater Vancouver” – CMHC Research Highlight – type in title & and download: https://www.cmhc-schl.gc.ca:50104/b2c/b2c/init.do?language=en • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm) • Toronto’s strategy: http://www.city.toronto.on.ca/torontoplan/op2_housing.htm • Report on Edmonton’s Safe Housing Committee: http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/pore/mobucore/case2.cfm

Tool Analysis – Preserving Existing Rental Stock

Strengths

- Less costly than new construction
- Sustaining existing units
- Delivery is Quicker
- Successful projects
- Integration
- Retention and Renovation way less expensive than new construction
- Buy opportunity :: of (and ?) of existing housing
- Existing gov't programs (RRAP)

Weaknesses

- No additional units
- How to “enforce” sell or dispose
- AAHPI – Focuses on new construction
- Labor force
- Spares and renovate
- Lack of political willingness to penalize demolitions /condo conversions (punitive)

Opportunities for Edmonton

- Yes
- A significant part of portfolio is held by small owners
- City providing money to purchase / lease purchase condos & rent out
- Incentives for renovation -> energy efficiency ->CFCM Gen. Fund

Threats / Challenges to Implementation.

- Increase RRAP Budgets
- Prevent “selling out” of program
- Consolidation of rental stock amongst a few owners
- Condo conversions
- Code application
- Utility Costs
- Political will
- No one-stop-shop for programs

Tool - Reducing or eliminating charges & fees

Description	Municipalities can waive, give grants to offset, defer or reduce development cost charges and permit fees in order to reduce costs to developers.
Target Group	Affordable housing developers
Critical Partners	N/A
Financial Implications	Loss of revenue to the City that would have to be borne by general taxpayers
Measures of Success/Performance Indicators	Number of projects receiving waiver; cost reductions of housing developments
Implementation Time Frame	Short (1-2 years)
Resources/Examples	<ul style="list-style-type: none"> • Section 3.1.2 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • Toronto’s “Let’s Build” affordable housing program uses many financial incentives: http://www.city.toronto.on.ca/depts/lb_letsbuild.htm

Tool Analysis – Reducing or Eliminating Charges and Fees

Strengths

- Program exists

Weaknesses

- Limited Funds

Opportunities for Edmonton

- N/A

Threats / Challenges to Implementation.

- How to ensure grant produces affordable housing



Tool - Secondary Suites

<p>Description</p> <p>A secondary suite is a self-contained unit, typically in a single family home, with a private entrance. These rental units include basement apartments, apartments in houses, in-law suites and “illegal” suites. A secondary suite has its own bathroom, bedroom, kitchen and living area, but may share some facilities with the rest of the house. They provide for increased density at relatively little cost. Secondary suites form roughly 20% of the rental stock in B.C. and Toronto.</p> <p>Issues concerning secondary suites in Edmonton are related either to land use or to building and safety codes. Edmonton’s zoning bylaw currently allows for secondary suites in RF 1-3 and RSL zones. Alberta Building and Fire Codes do not reference secondary suites. Alberta Municipal Affairs is currently examining this issue.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>Municipal and provincial governments</p>
<p>Financial Implications</p> <p>Increased pressure on municipal infrastructure; increased staff to enforce bylaws; increased cost to meet building codes; increased revenue to homeowners</p>
<p>Measures of Success/Performance Indicators</p> <p>Building and Fire Code provisions passed allowing secondary suites; Increase in secondary suites</p>
<p>Implementation Time Frame</p> <p>Short (1 yr) to Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Section 3.4.1 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm) • City of Vancouver (http://www.city.vancouver.bc.ca/commsvcs/licandinsp/licences/ssp/) • CMHC – 2 case studies (http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/pore/pesesu/index.cfm) • ACT program case studies (http://www.actprogram.com/english/studies.asp#7)



Tool Analysis - Secondary Suites

Strengths

- Allows more access to existing infrastructure
- Increases the total number of low-income units
- Improves minimum standards for what is going on
- Spreads the low income
- Mortgage helpers
- Flex Housing
- Win / win / win / -> Density, Affordable, Owners generate revenues
- Not driven by government
- A good option for Seniors
- Potential increase housing inventory
- Immediacy of supply
- Province, city, looking at legalizing suites
- Provincial building code issues are being resolved
- Promoted / Supported by private sector
- Already exists, don't have to create new
- Targets singles
- Very affordable
- Prevents urban sprawl
- Cheap to create new
- Helps seniors to stay in their homes longer
- Densification of mature neighborhoods
- Meets the needs of a variety of clients
- Prevents gentrification
- Transitional
- Voluntary to do good
- EFCL supports secondary suites
- Discretionary use in most residential zones, now.

Weaknesses

- Provincial code requires sound proofing quality standards
- Allows for abuse by landlords
- No structure (left up to the individual to bring about the implementation)
- People have a narrow view of secondary suites (conversion issues / building code issues)
- Initial cost will be high for the first time buyer
- Standards are non-instant for secondary suites
- difficult to monitor the conditions
- Enforcement issues
- NIMBY
- City bylaws – zoning – vague rules and standards
- Landlording skills
- Strain on city infrastructure i.e. Parking
- Fairly restrictive at moment
- Needs a mediation process
- Health and safety issues
- Liability insurance issues
- Problem transferred to homeowner

Opportunities for Edmonton

- Bylaws re: Parking, Fire regulations and separate water meters
- New construction
- Proactive i.e. Terwilliger Towne (built into the design of the neighborhood)
- Building can be retrofit ?
- Provinces looking at equivalents for standards



- Register the suites for monitor by the Fire and Police
- Increase revenue to city
- Huge stock of single family neighborhoods, particularly mature, near downtown.
- Provincial review
- Can makes sense to a homeowner to self-finance renovations or to create
- For niche market, good
- Home sharing – integrational
- Available throughout city
- Combining with concept of green homes

Threats / Challenges to Implementation

- To do this legally and to code is challenging to most people and to do cost effectively
- NIMBY – Needs a community strategy to address
- Health and safety regulations
- Illegal suites
- Liability concerns
- Decisions on Legalizing suites
- Register the suites
- Advocacy
- Cumulative effects i.e., Parking issues, water, sewer, carpentry
- Lack of funding for renovations
- Whether public money should be used
- Reducing the bureaucracy around building codes and any potential financing / funding
- Condition of existing

Tool - Streamlining development approval and permitting process

<p>Description</p> <p>Delays in acquiring development approval, while a small part of the overall development cost, can nevertheless cause bottlenecks in the housing industry system and increase carrying costs on land plus a climate of uncertainty. The approval process can be streamlined by creating a planning facilitator position to assist in identifying barriers and expediting the approval of housing developments and by public education around the benefits of affordable housing in order to minimize the NIMBY response, also a factor in slow approvals.</p> <p>Other options include reviewing rezoning and development permit applications simultaneously, fast-tracking applications for more affordable housing units or by providing a “one-window” service for affordable housing (see Ontario example in “Resources”). Improved information to developers on the approval process could also be developed.</p>
<p>Target Group</p> <p>Affordable housing developers</p>
<p>Critical Partners</p> <p>N/A</p>
<p>Financial Implications</p> <p>Requires study and community consultation; no direct financial costs to the City; if time required for rezoning applications is reduced from 8 to 4 months, the interest costs of holding land for an apartment project could be reduced by \$1,000 and reduce the rent by as much as \$6.40 per month.</p>
<p>Measures of Success/Performance Indicators</p> <p>Reduction in monthly rent or sale price of units; processing time reduced</p>
<p>Implementation Time Frame</p> <p>Short (1-2 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Section 3.1.5 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • Ontario’s “One Window Provincial Planning Service” http://www.mah.gov.on.ca/userfiles/HTML/nts_1_7304_1.html • ACT’s website lists several case studies: http://www.actprogram.com/english/studies.asp#1 • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm)

Tool Analysis – Streamlining Development Appeal and Permitting Process

Strengths

- Need a mediation process using trained mediators
- Little cost to city.

Weaknesses

- Housing Facilitator not given authority
- Lack of community capacity amongst non-profits

Opportunities for Edmonton

- Planning academy
- EFCC community consultation process
- NIMBY process -> CMHC

Threats / Challenges to Implementation.

- Current process is adversarial

Tool - Use of surplus lands for affordable housing

<p>Description</p> <p>The City could make suitable sites within its holdings available to improve housing affordability. This can be done on either a freehold or long-term lease basis. Alternatively, the City could sell off their land holdings for purposes other than residential and direct the proceeds towards a revolving fund for affordable housing. In 1999 Toronto approved a "housing first" policy that favours the construction of affordable housing on surplus City-owned land. Council set a target of at least 900 new units of affordable housing on City land over the next three years. Proceeds from the sale of lands could also be used to finance programs that indirectly assist in the provision of affordable housing through a vehicle such as LIHCAP (Low Income Housing Assistance Program).</p> <p>Other public agencies, e.g., the School Board, and provincial and federal departments, may also have unused or surplus lands. These could be purchased with the assistance of SCPI or LIHCAP funding.</p>
<p>Critical Partners</p> <p>The Municipal Government Act places some restrictions on the sale of municipal lands, primarily that the sale must be advertised (unless to a non-profit organization).</p>
<p>Financial Implications</p> <p>Housing developments would create tax revenue; sale of land for affordable housing could leverage other funding for affordable housing; donated or leased land to non-profit organizations could reduce the capital costs of affordable rental apartments by \$20,000 per unit depending on the location, housing form and the market value of the land. Rent could be reduced by \$128.00 per month.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Short term (1 year)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Section 3.2.1 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • Toronto’s “Let’s Build” program is building affordable housing on City-owned property: see the “Outlook” newsletter http://www.city.toronto.on.ca/depts/lb_letsbuild.htm

Tool Analysis – Use of Surplus Land for Affordable Housing

Strengths

- Do have LIHCAP Dollars
- Can exchange assets with Prov / Feds to allow affordable housing (\$10 million federal fund)

Weaknesses

- Limited dollars

Opportunities for Edmonton

- Use a portion of land sale proceeds to build “Affordable Housing Revolving Fund”
- Land Enterprise Fund provides dividend
- Surplus School Land (existing and new areas)
- zoning on school sites -> if not used for schools, can be used for housing.

Threats / Challenges to Implementation.

- ‘Language’ of Affordable Housing
- Need communication strategy
- Communities expect them to remain vacant

Affordable Housing

Tool - Cohousing

<p>Description</p> <p>Cohousing is the name of a type of collaborate housing that attempts to overcome the alienation of many neighbourhoods in which no-one knows their neighbours and there is no sense of community. It is characterized by private dwellings each with its own kitchen and living room and extensive community facilities, referred to as the common house, The main characteristics of cohousing are a participatory design and development process (see “Resident collaboration in design” tool), an intentional neighbourhood design that encourages a sense of community, community facilities designed for daily use, resident management, and a non-hierarchical structure and decision making.</p> <p>Cohousing communities can be organized on a co-operative basis, as a condominium or even as a rental development.. Some even combine a mix of ownership forms within the community. While not inherently affordable, cohousing communities can realize the same cost savings as housing cooperatives and can be developed to provide affordable housing.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>Financing partners & technical, developmental, & project management resources</p>
<p>Financial Implications</p> <p>Low cost capital comes in several forms: government grants or foundation grants, charitable contributions, tax credits, and soft secondary debt. It is most frequently acquired through a government agency or charitable foundation.</p> <p>Design savings are available in two areas: long-term operational efficiency (including administrative, maintenance, utility, and long-term rehabilitation costs) and construction cost savings (including costs of materials and costs of construction labor and overhead).</p> <p>Acquisition/construction savings can be realized through careful site/project selection, detailed study of the building design, materials and systems specifications, site work, and construction means and schedule. There must be a careful balance between short- and long-term costs during construction cost analysis. Co-op members benefit from economies of scale in co-op operating costs as well as from not-for-profit operation.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>
<p>Implementation Time Frame</p> <p>Varies depending upon the availability of land, capital and the resources of the group. Short to long term (2-5 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • General information on cohousing: http://www.cohousing.org/ • Canadian Cohousing Network: http://www.cohousing.ca/ • Prairie Sky Cohousing development in Calgary: http://www.prairiesky.ab.ca/ • N Street Cohousing in Davis California http://www.nstreetcohousing.org



- History of Cohousing <http://cohousing.org/resource/library/history.html>
- Architecture and development company: <http://www.cohousingco.com/>

Tool Analysis – Co - Housing

Strengths

- Creates community
- Common facilities
- Avoids duplication
- Economy of scale
- Reduced costs
- Flexible – Co-op / Condo / Homeownership
- Units are smaller :: less land
- Enhances the community
- More community interaction
- All ages
- Shared child care
- Transportation
- Overcomes isolation
- Support available when need but also privacy.
- Participate and take ownership on future direction of your community
- It has a range of applications – rental to ownership and number of models
- Potential Home care.

Weaknesses

- Market costs
- Colony – segregates
- living in close proximity – noise smells
- Governance issues of people involved
- limited appeal to public
- Lack of Privacy
- Rent /ownership costs are higher
- Decision makers may lack experience .. volunteers, skills, knowledge.
- Sharing facilities may only meet a niche population
- Living arrangement not for everyone.
- Smaller units
- Undefined source of commitment

Opportunities for Edmonton

- Design of community into other housing innovations
- Community connection for people from different cultures
- Overcomes the long winter isolation
- Other indoor facilities available.
- Combine this with maybe Flex Housing to accommodate a range of situations
- Women's housing.
- It is working currently
- Lack of multiple family / and in the city

Threats / Challenges to Implementation.

- Needs like minded individuals
- Specifics of who you are targeting
- Land availability and access to services
- NIMBY
- Cultural acceptance of approach.
- Who develops it
- Social Democratic vs. Independent Self Reliance Values
- Committed people living together.





Tool - Resident collaboration in design

<p>Description</p> <p>When residents collaborate in the design of their living space, innovations can be tailored to their specific needs. This is particularly critical when residents have special needs. Also, community opposition to a project can be overcome by involving the entire community. Direct resident involvement enhances connection to the neighbourhood and the community and encourages pride in one's living environment. This tool is appropriate for rental, for sale, cohousing or cooperative housing.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>An architect/planner who has had experience in community consultation</p>
<p>Financial Implications</p> <p>Consensus on design parameters can result in a slower construction process</p>
<p>Measures of Success/Performance Indicators</p> <p>Slower turnover rate in rental housing;</p>
<p>Implementation Time Frame</p> <p>Short term (1-2 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • New York (Mutual Housing Association of New York) example of resident involvement in planning & design of rehabilitated affordable housing: http://www.designadvisor.org/gallery/mhany.html • Orchard Neighbourhood Community Architecture project: http://www.actprogram.com/english/casestudies/eap3.asp • PrairieSky Cohousing development in Calgary: http://www.prairiesky.ab.ca/ • Cedar Hill – tenant involvement in design, day-to-day operations and the board – www.csh.org/toolkit - click on “Profiles” on left of page in green box, then on “Cedar Hill” then on “tenant involvement”

Tool Analysis – Resident Collaboration In Design

Strengths

- Buy-in can be garnered – resident / political / community
- Involvement with the right group at the right stage can offer something
- Based on stages in steps process can be a benefit
- Accommodate special needs and all the needs
- Primary concern identified
- Stop revolving door
- Addressing all the needs of the client
- Reduction in costs
- Services available 24/7
- Ability to deal with personal issues.
- Improved health
- Safety and security
- Important idea to include resident input
- Get the input on needs upfront
- Offers a place first vs. exclusive criteria
- Includes long term follow up support
- Some will become ready and able because they are in stable housing

Weaknesses

- Flexibility is missing in the bylaw / codes
- ARP 's are old
- Community leagues may not represent the community
- Consensus is very hard
- Its built form must be able to stand / meet changing needs for 30 years
- Add expense
- Note accommodate all the needs
- Too shorted sighted in view.
- Lack of knowledge of tenant
- Not affordable housing
- Client cooperation isn't guaranteed
- More clients needing services than teams available
- Lack of choice
- Getting landlords on board
- Still a new model – not long term
- Too many people involved can spoil the project
- Puts practicing addicts potentially with those who have stopped (not safe)
- Safety issues for individual community and neighbors
- Seen as give away.
- Some homeless don't want any connections of “house” = resistance
- Expected to move along out.

Opportunities for Edmonton

- Make a process to ensure this at municipal Develop
- Work with existing community leagues
- Recognize Community leagues as “one” only of the players – approach schools churches etc.
- Advisory group for Steering Committee approach
- “Possibly”, and “Definitely”
- Gathering info about what is needed
- Increasing vacancies
- Foundation of cooperation between service providers that be built on
- Move away from shelters to expanded integrated housing services
- Costs less for health care.
- Creates jobs
- Opportunity to look at community planning in a different way.



Threats / Challenges to Implementation.

- NIMBY and stigmas
- Developers may lack genuine engagement / relationship with the community
- Transit population is hard to pin down your target market for consultation
- “Do they have the means to own their own homes”
- Costs of moving from idea to action
- Time and energy to implement
- Getting the teams together
- Getting buy-in
- Coordinating funding from various departments
- Lack of affordable housing
- Start-up funding . Funding, that is long term sustainable
- Needs to be seen as “Hand-up” vs. Hand-out”
- Who would facilitate this model
- Individual safety
- Provincial legislation
- Effective funding for city.

Tool - Equity revolving funds

<p>Description</p> <p>Equity revolving funds solicit investment from corporations, foundations, and government to make available for the development of affordable housing. When used to support affordable housing projects, because the funds are limited, they are often provided for only certain aspects such as providing landlords and lower-income homeowners with renovation and repair funds, pre-development project financial assistance or temporary equity. They may be used in conjunction with conventional loans and other forms of financial assistance. Saskatoon, Ottawa, Toronto, and Minnesota all have revolving funds for affordable housing.</p>
<p>Target Residents</p> <p>Affordable home owners and renters</p>
<p>Critical Partners</p> <p>Initial funding could be through a municipal levy or through a grant from another order of government</p>
<p>Financial Implications</p> <p>For every \$1,000 per unit of funds donated, the gap between the economic and market rent of a typical new apartment can be reduced by about \$6.40 per month depending on the housing form.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>
<p>Implementation Time Frame</p> <p>Short – medium term (1-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • A CMHC primer on revolving funds: http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/fite/relofu/how.cfm • Saskatoon Housing Investment Partnership (SHIP) manages a Revolving Equity Fund http://www.shipweb.org/hif.html • Toronto’s Capital Revolving Fund for Affordable Housing http://www.city.toronto.on.ca/depts/lb_capital_revolving_fund.htm • Calgary has developed a “collaborative granting process” through the Calgary Homeless Foundation. Info on this is at the SHIP website. Scroll down the page to the PowerPoint presentation http://www.shipweb.org/financingworkshop/index.html • Winnipeg manages a Housing Opportunity Partnership (HOP) Fund http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/fite/hotrifu/case2.cfm

Tool Analysis – Equity Revolving Funds

Strengths

- Provide initial funding for the project
- Allows for future growth while keeping the core investment intact.
- Geared towards ownership
- Suited to non-profit organizations
- Long term sustainable housing
- Self perpetuating
- Not specific to new
- Promote home ownership
- Dedicated funding
- Has the potential to be sustainable
- Good opportunity to get access to low-cost cash.
- Puts control over renovations into the hands of low income people
- People increase their equity

Weaknesses

- Unstable equity base
- Less appropriate for renters.
- Seed money for the fund.
- Needs a huge pool of money
- The funds may not be paid back
- Getting the capital for the fund

Opportunities for Edmonton

- Set-up a fund for this that has stable funding.
- Operating on interest of endowment fund.
- Not a niche audience that the free market does not meet.
- Currently have a vehicle in Edmonton – EHTF
- Work with an existing credit union
- Private investment (like Calgary)

Threats / Challenges to Implementation.

- Require large enough money initially
- Needs stable funding for a period of time.
- Less advantage for the private sector – more suited to gov't
- Funding initiatives through levies - counter productive
- Requires an expert management system
- Risk management
- What qualifies
- Administration



Tool - Flexible housing (or “Flexhousing”) and other convertible housing strategies

<p>Description</p> <p>FlexHousing is a practical approach to designing and building housing that allows residents to convert space to meet their changing needs. FlexHousing is a concept in housing that incorporates, at the design and construction stage, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants.</p> <p>The intention of FlexHousing is to allow homeowners to occupy a dwelling for longer periods of time, perhaps over their entire lifetimes, while adapting to changing circumstances and meeting a wide range of needs. Similar concepts are referred to as Universal Housing in the United States and Lifetime Homes in the United Kingdom.</p> <p>The advantages of FlexHousing are not limited to individual homeowners. By making it possible for people to remain in their homes despite changes in their lives and personal needs, the concept contributes to neighborhood stability, fostering a sense of community among residents.</p> <p>Other examples of convertible housing are Grow Homes (Montreal) and SPROUT homes, starter homes suitable for low to moderate income families.</p>
<p>Target Residents</p> <p>Affordable home owners and renters</p>
<p>Critical Partners</p> <p>Architects, home owners and developers</p>
<p>Financial Implications</p> <p>Although potentially more expensive initially, depending on the design, cost savings for FlexHousing can be realized in the area of reduced child care, less frequent moves, reduction in the cost of office space, and reduced renovation costs. Grow Homes, on the other hand, are relatively inexpensive to build since the interior is not finished; savings amount to roughly \$15,000 to \$45,000 less than other homes of comparable size. Similarly, the SPROUT home is relatively inexpensive to build.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>
<p>Implementation Time Frame</p> <p>Short – medium term (1-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • CMHC’s guide to Flex Housing: http://www.cmhc-schl.gc.ca/en/imquaf/flho/index.cfm • Edmonton’s award winning Flexhousing design: http://www.cmhc-schl.gc.ca/en/imquaf/flho/awwide/awwide_003.cfm • Grow Homes - Montreal http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/cohode/buhoic/case1.cfm • SPROUT – Montreal: http://www.landcentre.ca/lcframedoc.cfm?ID=3411

Tool Analysis – Flexible Housing

Strengths

- Less square footage required
- Easily adopted to changes
- Length of time of ownership – stability for families and community
- Allows people into the housing market with a modes investment and a lot of sweat equity
- Makes housing affordable
- Owners can make modifications as they can afford it
- Greater sense of community
- Low cost
- Future orientation anticipated – house can be adjusted to changing household needs.
- No regulatory barriers
- Accommodate special needs

Weaknesses

- Not necessarily more affordable
- Unfinished projects
- More limited to single family housing
- Ownership may be a down side
- People may not have funds for renovations and may live like that longer
- Must be introduced at the design stage
- Low buyer awareness
- Low demand
- Some incremental costs
- How to anticipate needs you don't know
- Experience construction for initial use

Opportunities for Edmonton

- Definitely
- Sweat equity
- Good opportunities for pilot projects
- CMHC / Government raising awareness.
- Reworking of warehouses

Threats / Challenges to Implementation.

- Zoning for growth
- Isn't necessarily a tool that can be adapted to the Edmonton culture
- Can you get the money out of Flex Housing
- Cost per square foot to house people is too high
- Might be a hard sell. Need to educate people on how it works
- Getting builders to support in a big way
- Encouraging prototypes
- Getting into the design process early
- Starting cost higher



Tool - Housing cooperatives

<p>Description</p> <p>Cooperative housing is a form of housing that gives members control over the development and management of their living space. A housing cooperative consists of people who have joined together on a democratic basis to own and control the buildings in which they live. There are a variety of ways that cooperates can structure themselves. One model is the continuing cooperative where the cooperative continues to own the land and buildings. Member residents purchase shares or memberships in the cooperative and pay a monthly amount that covers costs. Another model is the homeownership cooperative, where the individual units are subdivided from the land and common property. In this instance the cooperative continues to own the land and the common property while the members own their individual units. Like the continuing cooperative members must purchase shares or memberships in the cooperative.</p> <p>There are also a variety of ways to financially structure housing cooperatives that results in their ability to service a broad range of incomes. A cooperative can be organized so that there is no requirement for equity from its members, thus enabling it to serve low-income households. A can also be organized where caps are put on the resale value of the individual members home, thus ensuring affordability on an ongoing basis. This later type of cooperative is referred to as limited equity cooperatives. Finally a cooperative can be organized with no restrictions on the resale price of the home. Regardless of the organization, all of the cooperatives are themselves non-profit.</p> <p>The process of creating a high quality multifamily development both affordable and physically suitable for low to moderate income homeownership involves an intricate assembly of the lowest cost capital and debt combined with design and acquisition/construction cost savings.</p> <p>Cooperative housing can be combined with land trusts, cohousing and/or resident collaboration in design tools.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>Financing partners & technical, developmental, & project management resources</p>
<p>Financial Implications</p> <p>Low cost capital comes in several forms: government grants or foundation grants, charitable contributions, tax credits, and soft secondary debt. It is most frequently acquired through a government agency or charitable foundation.</p> <p>Design savings are available in two areas: long-term operational efficiency (including administrative, maintenance, utility, and long-term rehabilitation costs) and construction cost savings (including costs of materials and costs of construction labor and overhead).</p> <p>Acquisition/construction savings can be realized through careful site/project selection, detailed study of the building design, materials and systems specifications, site work, and construction means and schedule. There must be a careful balance between short- and long-term costs during construction cost analysis. Co-op members benefit from economies of scale in co-op operating costs as well as from not-for-profit operation.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>



<p>Implementation Time Frame</p> <p>Varies depending upon the availability of land, capital and the resources of the group. Short to long term (1-5 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • General information on housing coops and financing: <ul style="list-style-type: none"> ○ Co-operative Housing Federation of Canada http://www.chc.coop/ ○ National Association of Housing Cooperatives http://www.coophousing.org ○ National Cooperative Bank http://www.ncb.coop • Project examples: <ul style="list-style-type: none"> ○ Mountain Haven Cooperative Homes (Canmore) http://mountainhomes.ca ○ Urban Homesteading Assistance Board http://www.uhab.org

Tool Analysis – Housing Cooperatives

Strengths

- Various models (rental ownership)
- Can be combined approach
- Community “feel” with an ability to mix income diversity
- Lots of models to use in development / organized federations
- A say in what happens in the community
- Access to funding to develop it
- Promotes participation / community
- Affordable units mandated
- Promotes involvement.
- Already working in Edmonton
- Operating costs are lower
- No equity is involved
- Accommodates a range of incomes and social economic backgrounds

Weaknesses

- CMHC programs have been curtailed – dependency on gov't funds
- Vacancy and low interest has made this a challenge to sustainability.
- No equity
- Difficult to find land
- Committee commitment, consistency, and skill level required
- tenant vs. owner mentality
- Lack of privacy
- Consensus can sometimes be difficult – strong personalities.
- Deferred maintenance
- Up- front joining costs. (damage deposit etc.)



Opportunities for Edmonton

- People from other countries are looking for those communities
- Those skills work with those who don't to assist with developing the co-op.. and managing it

Threats / Challenges to Implementation.

- CMHC is not supporting new projects
- Difficult for those with need for lots of support services
- Availability of land
- Requires government program
- Getting financing is difficult
- Addressing energy efficiency in older communities

Tool - Land trusts

<p>Description</p> <p>Land trusts are organizations created specifically to hold land for the benefit of the community. This tool can be used for rental, cooperatives and cohousing projects as well as homeownership. The land trust is usually owned by a not-for-profit organization that acts as a steward of the land. The greatest advantage of a community land trust is its ability to preserve affordability for future generations by preventing leaseholders from realizing a gain as a result of any increase in the value of the land. Residents generally must be able to handle monthly mortgage payments and other costs (including reasonable lease fees for use of the land).</p>
<p>Target Residents</p> <p>Affordable home owners and renters</p>
<p>Critical Partners</p> <p>The land trust will need to arrange for financing for the land or acquire land through donation; community land trusts are often in partnership with co-operative housing organizations</p>
<p>Financial Implications</p> <p>Capital costs for a new townhouse project could be reduced by as much as \$20,000 with a resulting reduction in rent by \$320 per month.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Long term (3-5 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • <i>Land for our Future: A Guide to Land Trusts and Affordable Housing in Canada</i>, 1995, by Lynn Hannley & Brian Scott, CMHC publication (available through The Communitas Group) • Info on community land trusts from the Institute for Community Economics: www.iceclt.org/clt/ • B.C. case study linking community land trusts with co-operative housing http://www.landcentre.ca/lcframedoc.cfm?ID=4519 • Saskatoon Housing Initiatives Partnership's Land Trust http://www.shipweb.org/hif.html • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm)

Tool Analysis – Land Trusts

Strengths -

- Land remains in affordable housing mix
- Cost to entry to homeowner
- Models do exist that are working
- Sharing cost of land with others so it's more affordable
- Social housing sites can be utilized if the book value is 0
- Front end's cost is reduced
- Getting into the housing market – leaving will begin with options to buy (analogous to car leasing)
- This can be a transitional equity option
- Guarantees that the affordable housing remains in the community vs. being taken in by the market
- If land donate to “non-profit” then it is affordable to potential users
- Provides key commitment to affordable housing
- Long term
- Perpetual – can't be flipped or sold off
- Works well with right volunteers
- Can be admin mechanism to acquire land from philanthropic org. and ensure long term

Weaknesses

- Requires financing or donation of land
- Financial support needed
- Need for education and support
- Requires certain skill level in residents
- Committee commitment
- Volunteer run (burnout)
- Difficult to move from “I'm a tenant to I'm an owner”
- Lease must be long enough to get financing (40 years)
- Developer or public to put up the land
- Maintenance issue (long term involvement)
- If the occupant has to pay the lease and the mortgage it may limit the affordability
- Funding for the land – someone needs to be the bankroll for the trust
- If need for financiers of land then it may not be affordable anymore.
- Ghettoization
- May not be the best land
- Vulnerability to volunteer expertise
- Support services key to success
- Finding land / \$
- ELT already
- Never own land
- Not equity in the future

Opportunities for Edmonton

- Dedicated lands
- Decommissioning of schools
- Have a Land Trust to work and develop from, but in an inner city environment
- Partnership potential i.e. ECLT + Habitat for Humanity
- First Nation community (Long term lease arrangements) Banks are starting to recognize this
- As the land is paid off there is the option to use funds to acquire more land
- Don't know of any
- Having various levels of governments donate the land
- Review Calgary's successes
- Land in Edmonton city
- Developers make land available for affordable housing



- Land pools - new areas

Threats / Challenges to Implementation.

- Need to prove it works and re-institute
- Market
- Based on land availability
- Requires some full time hired staff
- Certainty of Lease Parties (terms must be adequate)
- Market Value Cost attached to land that gov't may want affordable housing on i.e. "Belvedere" book value should be 0
- Review City's land sales policy
- NIMBY
- Ongoing educational support needed

Tool - Leased land

<p>Description</p> <p>Land can be leased from the City in order to reduce the cost of housing with terms set by the municipality. There are 2 options: first, City policy states that land can be leased at either 50% of the market or book value, plus 100% of the servicing costs. The costs in this option need to be capitalized up front and included in the mortgage. The cost savings in this option, therefore, are not significant. The second option involves monthly payments of the lease and therefore can be adjusted over time. A sub-lease is not mortgageable. Also, the issue of compensation at the termination of the lease needs to be addressed.</p>
<p>Target Residents</p> <p>Affordable home owners and renters</p>
<p>Critical Partners</p> <p>N/A</p>
<p>Financial Implications</p> <p>Deferral of payment for the land is the critical success factor; this kind of program can reduce the mortgage costs by about \$128.00/per month for \$20,000 land value (at 6% over 25 years).</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>
<p>Implementation Time Frame</p> <p>Short term (1-2 years), depending on the availability of land</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm) • Windsor's Equity Participation Program uses land leasing to reduce the cost of home ownership http://www.city.windsor.on.ca/property/equity.htm

Tool Analysis – Leased Land

Strengths

- Opportunity to adopt over time
- Up-front saving on the cost of the land

Weaknesses

- Not very viable for the Edmonton area
- City policy to sell at market price
- Regardless – you will never own the land
- Potential for increased costs

Opportunities for Edmonton

- City owns land -> affect policy change
- yes

Threats / Challenges to Implementation.

- Depending on the kind of lease, there is no benefit
- Lack of ability to set land aside in dedication at time of subdivision “housing”
- Difficulty of selling building

Tool - Manufactured housing

<p>Description</p> <p>Manufactured housing can be of five types: manufactured, modular, panelized, pre-cut or mobile homes. In the case of manufactured and modular homes, units are built in a factory, transported to the site and installed. In panelized and pre-cut homes, essentially flat subassemblies (factory-built panels or factory-cut building materials) are transported to the site and assembled.</p> <p>The affordability of manufactured housing is mainly attributable to the efficiencies of the factory process. The controlled environment and assembly-line techniques remove many of the problems of the site-built sector, such as poor weather, theft, vandalism and damage to building products and materials stored on site. Also, factory employees are trained, scheduled and managed by one employer, as opposed to the system of contracted labor in the site-built sector.</p> <p>Manufactured home producers also benefit from the economies of scale which result from being able to purchase large quantities of building materials and products. As a result they are able to negotiate the lowest possible price for items that are invariably more expensive in a site-built house.</p>
<p>Target Residents</p> <p>Affordable renters and homeowners</p>
<p>Critical Partners</p> <p>May require regulatory reforms</p>
<p>Financial Implications</p> <p>Less expensive than conventional methods of construction</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable manufactured homes</p>
<p>Implementation Time Frame</p> <p>Short – (1 year)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • A primer on manufactured housing, <i>Understanding Manufactured Housing</i>: http://www.manufacturedhousing.org/understanding_today2004/index.htm • Information on factory built housing – Canadian Manufactured Housing Institute http://www.cmhi.ca/buyingahome/index.html • Noji Gardens project in Seattle WA: http://www.homesightwa.org/devnoji.htm http://www.lisc.org/resources/2002/09/manufacturing_837.shtml?Affordable+Housing and http://www.huduser.org/periodicals/fieldworks/0603/fworks4.html

Tool Name – Manufactured Housing

Strengths

- Works well single family homes
- Good for building in the winter
- May increase competition and reduce costs
- Good for remote locations
- Speed of delivery and development
- The product can go up quickly
- The liabilities that come with construction are reduced or even eliminated due to these;
 - High capacity to produce
 - Can be more affordable
 - Consistent Quality and sustainable products
- Can look and feel like a residence
- Look like a majority of homes
- Easier customize
- No seasonal impact
- Fast setup
- Good energy efficiency
- Servicing can be cheaper
- Can be relocated
- Can be a community context with leased land
- Easier to obtain ownership / equity potential

Weaknesses

- Not good for longer projects
- More contractors can bid on the traditional method and can complete it on the same time frame
- Public perception on the style and quality of what is available
- Higher level of co-ordination on the front end
- Public attitude / NIMBY
- Depends on context

Opportunities for Edmonton

- Good for single family homes
- Cost effective way to building affordable housing especially considering the labour market now and in the future.
- Master plan communities i.e. Included in ARP
- Greenfields development

Threats / Challenges to Implementation.

- Zoning has not been friendly
- Cultural perspective on manufactured housing (even to get into look at the product can be trying)
- Access to land
- Zoners and zoning
- Education
- Education (Public) on trailer park mentality
- NIMBY

Tool - Rental assistance

<p>Description</p> <p>There are several mechanisms for providing rental assistance: a Rent Bank program; a Housing Allowance Program (Toronto), a Housing choice Voucher Program (U.S.) and a Bond Scheme (Wales).</p> <p>A rent bank is a short-term funding mechanism through which low-income tenants may apply to receive financial assistance to address short-term rent arrears. Through a one-time \$10 million provincial grant, municipal rent banks across Ontario disburse about \$1 million annually to eligible clients to prevent eviction. Currently, according to a survey of service managers operating local rent banks, the average amount of rent bank assistance is \$1,500 per household.</p> <p>In November 2004, Toronto unveiled a new “Strong Communities Housing Allowance Program” that will provide housing allowances to about 400 low-income households over 5 years. Rents of eligible households will be reduced by approximately \$300 per month. The program is administered by the Toronto Community Housing Corporation.</p> <p>The U.S. Department of Housing and Urban Development funds a Housing Choice Voucher Program that allows very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. The Program is administered by Public Housing Agencies (PHAs) and assists over 1.9 million low-income families with subsidies to help them afford to remain in the private rental market.</p> <p>The Welsh Bond Scheme provides guarantees for or making bond payments that the resident can’t afford. Bond Schemes funded by the Welsh Assembly government provide a non-cash deposit (“bond”) for the resident. The Bond agreement usually lasts for the first 6 months of the tenancy and is intended, along with tenancy support (e.g., help with budgeting and assistance with access to any benefit entitlement), to ensure lasting tenancies.</p>
<p>Target Residents</p> <p>Affordable renters</p>
<p>Critical Partners</p> <p>Province and municipality for rent bank; province and landlords for housing allowance program; government funding for Housing Voucher or rent supplement program</p>
<p>Financial Implications</p> <p>Requires a reliable source of funding; Housing Allowance program funded 50% by the province and 50% by landlords; federal funding for Housing Voucher Program</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of participants in the program; number of evictions prevented</p>
<p>Implementation Time Frame</p> <p>Short – (1 year)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Ontario’s rent bank program: http://www.mah.gov.on.ca/userfiles/HTML/nts_1_16739_1.html • <i>Needs Assessment for a Rent Bank Project in the Region of Ottawa-Carleton</i> – scroll to bottom of page http://www.socialsciences.uottawa.ca/crcs/eng/publ.asp?type=homelessness <p>Strong Communities Housing Allowance Program: http://www.mah.gov.on.ca/userfiles/HTML/nts_1_22493_1.html</p> <ul style="list-style-type: none"> • Housing & Urban Developments Housing Choice Voucher Program:

<http://www.hud.gov/offices/pih/programs/hcv/index.cfm>

- Welsh Assembly Government Bond Scheme – scroll to the bottom of the page
<http://www.housing.wales.gov.uk/index.asp?task=content&a=j14>

Tool Analysis – Rental Assistance

Strengths

- Proven method of preventing homelessness
- Keeps landlords happy
- Non-discriminatory
- Brings people close to self-sufficiency
- Promotes tenant dignity
- No need to “qualify to be poor”
- Rent supplement a good model
- Keeps turnover down
- Evens out rental market fluctuations
- Salable to landlords that rent will be paid
- Better use of existing units
- Addresses individual need -> control
- No stigma publicly
- Subsidizes the individual over the unit
- Allows families to maintain housing
- Decreases the number of families who would otherwise be affected
- Quicker to Implement
- Flexible to market changes
- Response to crisis
- Can have greater choices of where to live

Weaknesses

- insufficient rent supplement
- Will it work without other support programs.
- Might encourage tenant to get behind in rent
- Subject to abuse
- Create dependence on the program
- Monitoring costs
- Not eligible to the working poor generally.
- Not suitable for transitional situations
- Rent supplement tends to be tied up in pools (larger organizations i.e. Property management companies that have 10 – 30 units vs. units here or there
- System - abuses of
- Frozen
- Not addressing rent cause
- Limit to number of households that can access services
- Short term
- Lack of long term housing
- Lack of funding
- Vouchers expensive to manage
- Admin. Costs.
- Potential segregation
- Potential ghettoization
- Landlord that is denying long term problem of affordable income
- If it is to be paid back, it might not work
- Unstable

Opportunities for Edmonton

- Tie to financial literacy for tenants
- More rental supply for existing market rent apartments
- Higher vacancy at the mid-level rental units to ease the pressure on the vacancy of low-cost rental units.
- Immediate
- Take advantage of vacant stock
- Competitive market
- Potentially cheaper than building new.
- Family will grow in the neighborhood
- Cost saving
- Province has \$500 utility grant
- Surcharge on monthly rents.
- Portable housing voucher
- Investment fund operate off interest
- People address their budgeting

Threats / Challenges to Implementation.

- Lack of political will – need to have government commitment
- Abuse of rent supplement by private landlords
- Not enough rental assistance
- No change in political will to increase rent supplements.
- Demographics
- Government involvement and funding
- Funding

Tool – Residential infill

<p>Description</p> <p>Residential intensification encourages development in existing urban areas where infrastructure and transit services are already in place. Strategies for intensification include infill development, adaptive reuse, brownfield redevelopment, lot splitting and secondary suites. Challenges include higher development costs (due to upgrading and restoring heritage buildings, special design features, tight building lots, cleanup of contamination, structural issues and time delays), neighbourhood opposition and regulatory issues (e.g., design guidelines, parking requirements and zoning modifications). Infill housing can be small or medium scale.</p> <p>The City of Edmonton has recently prepared an Intensification Audit and introduced a Brownfield Redevelopment Grant Pilot Program.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>City of Edmonton</p>
<p>Financial Implications</p> <p>Costs can be prohibitive due to development challenges noted above; City can assist with zoning & regulatory issues and clean up of contamination; municipal incentive programs can be used to offset costs</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>
<p>Implementation Time Frame</p> <p>Short – medium term (1-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • CMHC Research Highlight – click on “order desk” then use keyword “residential intensification” http://www.cmhc-schl.gc.ca/publications/en/rh-pr/index.html • Residential infill case studies – CMHC http://www.cmhc-schl.gc.ca/en/imquaf/hehosu/sucopl/sucopl_006.cfm • Edmonton’s approach – click on “Smart Choices Catalogue of Ideas” – then on “Idea Four” or “Idea Five” (or click on “Catalogue of Ideas Slide Presentation” in the green box at the top of the page and go to page 19) http://www.edmonton.ca/portal/server.pt/gateway/PTARGS_0_2_284_220_0_43/http;/CMSServer/COEWeb/infrastructure+planning+and+building/planning/smart+choices/ • City of Edmonton – Intensification Audit: www.edmonton.ca Home > Infrastructure & Planning > Current & Future Projects > Intensification Audit • Edmonton’s Brownfield Redevelopment Grant Pilot Program http://www.edmonton.ca/portal/server.pt

Tool Analysis – Residential Infill

Strengths

- Aligns with City Smart Choices (Sustainable issue)

Weaknesses

- Availability of land
- Lack of community acceptance NIMBY
- Cost to bring the structure of land up to code + funding (cost benefit analysis)

Opportunities for Edmonton

- Benefit to doing this as a comprehensive revitalizing plan ... but...
- Incrementally might work
- Infill may provide opportunity for secondary suites.

Threats / Challenges to Implementation.

- New notion
- Lack of good examples of this. Re: Vancouver
- Practical issues - the whole community needs to be renovated i.e. school (Need the right density)
- Not practical for an affordable housing option unless we get the land.
- This will need to be subsidized for this option to successful for the “low-income” individual.

Tool - Revitalization and renewal

<p>Description</p> <p>Residential intensification encourages development in existing urban areas where infrastructure and transit services are already in place. Strategies for intensification include infill development, adaptive reuse, brownfield redevelopment, lot splitting and secondary suites. Challenges include higher development costs (due to upgrading and restoring heritage buildings, special design features, tight building lots, cleanup of contamination, structural issues and time delays), neighbourhood opposition and regulatory issues (e.g., design guidelines, parking requirements and zoning modifications).</p> <p>Infill housing can be small or medium scale.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p>
<p>Financial Implications</p> <p>Costs can be prohibitive due to development challenges noted above; City can assist with zoning & regulatory issues and clean up of contamination; municipal incentive programs can be used to offset costs</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>
<p>Implementation Time Frame</p> <p>Short – medium term (1-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • CMHC Research Highlight – click on “order desk” then use keyword “residential intensification” http://www.cmhc-schl.gc.ca/publications/en/rh-pr/index.html • Residential infill case studies – CMHC http://www.cmhc-schl.gc.ca/en/imquaf/hehosu/sucopl/sucopl_006.cfm • Edmonton’s approach – click on “Smart Choices Catalogue of Ideas” – then on “Idea Four” or “Idea Five” (or click on “Catalogue of Ideas Slide Presentation” in the green box at the top of the page and go to page 19) http://www.edmonton.ca/portal/server.pt/gateway/PTARGS_0_2_284_220_0_43/http;/CMSServer/COEWeb/infrastructure+planning+and+building/planning/smart+choices/

Tool Analysis – Revitalization and Renewal

Strengths

- Improve the quality of existing infrastructure
- Improves the economic development of the community
- Prevents urban sprawl
- Utilizing existing infrastructure – i.e. Schools
- Keeps a more equitable tax base
- Reverses population decline
- Brings in younger people
- Access to transportation
- Have infrastructure

Weaknesses

- Expensive to meet code and increase rent
- No new commitment to transportation
- NIMBY especially around mixed income housing
- Mature neighborhood - type housing
- Infrastructure handle it
- Land costs
- Demolition costs

Opportunities for Edmonton

- The many properties that are available
- Sisters of the Holy Cross – Convent
- Brownfield redevelopments
- Surplus school sites
- Aging population – money back
- Conversion of existing retail esp upper stores
- Inclusionary zoning
- Market is light in Edmonton – lots of activity (demand)
- Desire to ownership

Threats / Challenges to Implementation.

- New codes with old buildings
- Opposition from community to revitalization plans
- Neighborhoods want SFD & it takes multi-family to make work
- Lack of public awareness of neighborhood decline.
- Community receptivity
- Economical and in an area where no security



Tool - Secondary Suites (see Municipal Initiatives section for Tool Analysis)

<p>Description</p> <p>A secondary suite is a self-contained unit, typically in a single family home, with a private entrance. These rental units include basement apartments, apartments in houses, in-law suites and “illegal” suites. A secondary suite has its own bathroom, bedroom, kitchen and living area, but may share some facilities with the rest of the house. They provide for increased density at relatively little cost. Secondary suites form roughly 20% of the rental stock in B.C. and Toronto.</p> <p>Issues concerning secondary suites in Edmonton are related either to land use or to building and safety codes. Edmonton’s zoning bylaw currently allows for secondary suites in RF 1-3 and RSL zones. Alberta Building and Fire Codes do not reference secondary suites. Alberta Municipal Affairs is currently examining this issue.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>Municipal and provincial governments</p>
<p>Financial Implications</p> <p>Increased pressure on municipal infrastructure; increased staff to enforce bylaws; increased cost to meet building codes; increased revenue to homeowners</p>
<p>Measures of Success/Performance Indicators</p> <p>Building and Fire Code provisions passed allowing secondary suites; Increase in secondary suites</p>
<p>Implementation Time Frame</p> <p>Short (1 yr) to Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Section 3.4.1 in the Background Report of the Edmonton Task Force on Affordable Housing – available online at www.edmonton.ca - Home > Community & People Services > Housing Services > Low-income & Special Needs Housing Reports – scroll down to “Improving Opportunities for Affordable Housing in Edmonton” • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm) • City of Vancouver (http://www.city.vancouver.bc.ca/commsvcs/licandinsp/licences/ssp/) • CMHC – 2 case studies (http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/pore/pesesu/index.cfm) • ACT program case studies (http://www.actprogram.com/english/studies.asp#7)

Home Ownership

Bond scheme

<p>Description</p> <p>Bond schemes are used in the United Kingdom to fund homeownership for those with a learning disability. Golden Lane Housing provides ordinary housing that enables people with a learning disability to live successfully within the community. Project types include supported living, Shared ownership, individual and shared housing, respite schemes, 'shared trust', mixed client group projects and wheelchair accessible accommodation. Golden Lane is a registered charity that was established by Royal Mencap Society in 1998. They are both a separately registered charity and a registered company.</p> <p>Some of their properties are also 'co-owned' with their tenants or the parents or care-givers of the person or people who live there. They work with various Trusts, the Public Guardianship Office and any others who may be able to jointly-fund the purchase of properties.</p> <p>The bonds are limited to a principal amount of £6 million and are issued in Tranches. The bonds in each Tranche will be redeemed on April 30, 2013, together with accrued interest. Bondholders will be paid interest on their bond at a rate of 1% above the inflation rate (to a maximum of 6.5%). The bonds are unsecured. Bondholders can also elect to donate the interest on their bonds.</p>
<p>Target Residents</p> <p>Affordable home owners</p>
<p>Critical Partners</p> <p>Golden Lane Housing is funded by</p> <ul style="list-style-type: none"> • Traditional Financial Institutions • Investment from Mencap • Bondholders • Joint Finance with Health Authorities and Social Services • SRB funding • Shared Owners and investors • Donations • Local authority grants
<p>Financial Implications</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of participants in the program</p>
<p>Implementation Time Frame</p> <p>Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • http://www.mencap.org.uk/glh/

Tool Analysis – Bond Scheme

Strengths

- Use private capital to develop affordable housing
- Opens opportunity to acquire capital
- Lower income would have opportunities for home ownership
- Good investment
- Attractive to investors who want to make ethical choices
- Efficient way to raise funds
- Allows homeownership and its stability (in cost to the participant)

Weaknesses

- No secondary market
- Agency groups not knowledgeable about bond schemes
- Public offering would cost more (prospectus)
- Bond issuing requirements of Canada
- Tracking require financial institution
- How affordable does housing have to be
- Understanding the concept

Opportunities for Edmonton

- Group could use bonds for equity
- Tool to raise \$
- Widen applications particularly for group settings
- How affordable does housing have to be
- CMHC issue bonds for affordable housing.

Threats / Challenges to Implementation.

- Definition of “learning disability”
- Investment would be utilized quickly by administrator

Tool - Building cooperatives

<p>Description</p> <p>Options for Homes, a private, non-profit developer in Toronto, provides a unique approach to affordable housing. Each community begins as a co-operative, which allows a board made up of owners to be formed. This board holds monthly meetings to update the building's progress, and to make decisions that will affect their own homes before and after construction. Owners are able to create a unique community that meets their specific needs and meet their neighbours before moving in. When everyone moves in, the building then becomes a condominium. The condominiums are sold at cost (i.e. no profit is added) before construction.</p> <p>Options for Homes takes a "no frills" approach to development in order to reduce construction cost. Options is also able to sell below market by saving on marketing costs and eliminating costly amenities. Options contributes towards each homeowner's down payment. This contribution is not required to be paid back until the owners sell their homes.</p> <p>The units in the condominiums are sold at the cost of producing the unit, inclusive of the development fee. Options also retains a second mortgage on the unit for what normally would be the profit, but which in this case is deferred. The mortgage is repayable when the unit is resold, but the owners can buy out the mortgage earlier if they wish. No interest is paid on the mortgage, but it does share in the market appreciation of the unit. So, although the profit is deferred, its value should increase over time as the value of the unit increases.</p> <p>Options strives to bring home ownership within the reach of families with gross annual incomes as low as \$40,000, a goal they have achieved with all of their communities.</p> <p>They have assembled teams of professionals and builders willing to work for the purchasers themselves, to produce their homes for the lowest possible price. In some cases, their suites have carrying costs below average rent levels in the City of Toronto.</p>
<p>Target Residents</p> <p>Affordable home owners</p>
<p>Critical Partners</p> <p>Various</p>
<p>Financial Implications</p> <p>Increased pressure on municipal infrastructure; increased staff to enforce bylaws; increased cost to meet building codes; increased revenue to homeowners</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of participants</p>
<p>Implementation Time Frame</p> <p>Short (1 yr) to Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • http://www.optionsforhomes.ca/ and http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/fite/eqfi/case2.cfm



Tool Analysis – Building Co-operatives

Strengths

- Been done
- Moves them into homeownership in the end
- Defers down payment requirement
- At cost
- Does allow people to access housing at cost / time at moderate income
- 10 – 15% below market value
- When sold, money goes into a revolving fund which goes into creating more affordable homes

Weaknesses

- The commitment at the front end
- Owner education since they are the governing body
- No assurance of affordability over long term
- Only works for non-profit developer

Opportunities for Edmonton

- AHI Funding is available
- Possible ex. Innovative Housing

Threats / Challenges to Implementation.

- Financing
- Needs a group that supports the owner (education)
- Need to find builders who can support
- Contractor working together as partnership – developer / builder

Tool – Cohousing (see Affordable Housing section for Tool Analysis)

<p>Description</p> <p>Cohousing is the name of a type of collaborate housing that attempts to overcome the alienation of many neighbourhoods in which no-one knows their neighbours and there is no sense of community. It is characterized by private dwellings each with its own kitchen and living room and extensive community facilities, referred to as the common house, The main characteristics of cohousing are a participatory design and development process (see “Resident collaboration in design” tool), an intentional neighbourhood design that encourages a sense of community, community facilities designed for daily use, resident management, and a non-hierarchical structure and decision making.</p> <p>Cohousing communities can be organized on a co-operative basis, as a condominium or even as a rental development.. Some even combine a mix of ownership forms within the community. While not inherently affordable, cohousing communities can realize the same cost savings as housing cooperatives and can be developed to provide affordable housing.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>Financing partners & technical, developmental, & project management resources</p>
<p>Financial Implications</p> <p>Low cost capital comes in several forms: government grants or foundation grants, charitable contributions, tax credits, and soft secondary debt. It is most frequently acquired through a government agency or charitable foundation.</p> <p>Design savings are available in two areas: long-term operational efficiency (including administrative, maintenance, utility, and long-term rehabilitation costs) and construction cost savings (including costs of materials and costs of construction labor and overhead).</p> <p>Acquisition/construction savings can be realized through careful site/project selection, detailed study of the building design, materials and systems specifications, site work, and construction means and schedule. There must be a careful balance between short- and long-term costs during construction cost analysis. Co-op members benefit from economies of scale in co-op operating costs as well as from not-for-profit operation.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units constructed</p>
<p>Implementation Time Frame</p> <p>Varies depending upon the availability of land, capital and the resources of the group. Short to long term (2-5 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • General information on cohousing: http://www.cohousing.org/ • Canadian Cohousing Network: http://www.cohousing.ca/ • Prairie Sky Cohousing development in Calgary: http://www.prairiesky.ab.ca/ • N Street Cohousing in Davis California http://www.nstreetcohousing.org • History of Cohousing http://cohousing.org/resource/library/history.html • Architecture and development company: http://www.cohousingco.com/

Tool - Options for facilitating home ownership

<p>Description</p> <p>In the U.S. Fannie Mae provides a large selection of financial products and services that facilitates homeownership for low and middle income families. Through the development of mortgage products, services, investments, national partnerships, and local initiatives, Fannie Mae makes it possible for low-, moderate-, and middle-income families to buy homes of their own.</p> <p>Edmonton's HOME Program provides a similar service by assisting moderate income individuals and families in becoming home owners. This program encompasses education, referrals, one-on-one counselling, downpayment assistance, matching with housing product and housing professionals and ongoing support. The counselling and follow-up are essential elements of the program in ensuring the families/individuals have the resources, support and advocacy in the process toward home ownership.</p> <p>ARCH, an award-winning regional coalition for housing, oversees resales of below-market ownership- homes (duplexes, condominiums and town homes). It also assists people looking for below-market ownership housing. Potential homeowners must attend education classes. The resale price is determined by a formula with in indexed appreciation amount.</p> <p>Applicants to each of these programs must qualify for a mortgage.</p>
<p>Target Residents</p> <p>Affordable home owners</p>
<p>Critical Partners</p> <p>Various</p>
<p>Financial Implications</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of participants</p>
<p>Implementation Time Frame</p> <p>Short (1 yr) to Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Fannie Mae web site: click on “Affordable Housing & Community Development” in blue on the left side of the page, then on “Affordable Housing Solutions” http://www.fanniemae.com/index.jhtml • Edmonton's HOME Program: http://www.thehomeprogram.ca/index.htm • The ARCH program: www.archhousing.org

Tool Analysis – Options for Facilitating Home Ownership - THP

Strengths

- Education
- Support
- Down payment assistance

Weaknesses

- Market
- Designed for Higher End Income

Opportunities for Edmonton

- THP in place
- Fannie Mae programs can be modified
- Dovetail

Threats / Challenges to Implementation.

- Interest rates are subject to change.
- Development of revenue streams

Tool - Home purchase assistance

<p>Description</p> <p>The U.K.'s Homebuy program loans qualified first-time homebuyers with 25% of the purchase price of their home that is repayable, without interest, only on the sale of the property (there are no monthly payments). The loans are available through "registered social landlords" (RSLs). Applicants must currently be a tenant of an RSL or a local council, or be on a housing waiting list and nominated by the local council as being in housing need. The applicant must be able to obtain a mortgage to cover their contribution (this is set at 75% of the purchase price) and have savings to cover the other costs of buying a home, such as legal costs. The mortgage must be from a qualifying lender such as a bank, building society or insurance company.</p> <p>The Ontario and federal governments have collaborated on a program called Home Ownership Alternatives, a non-profit trust, to develop 382 affordable condominium apartments in three projects located in Scarborough, Markham and Pickering. The program uses creative financing to help working people with household incomes of no more than \$45,000 to own their own homes. The Program is partnered with Options for Homes (see "Building Cooperatives" tool), a private non-profit developer of affordable condo and townhouse projects in Ontario.</p> <p>The money is a combination of provincial sales tax and land transfer tax rebates, matched by federal government funds totalling up to \$750,000 per project. Each suite will receive \$2,000 in PST construction cost rebates and a further \$1,500 in land transfer tax rebates, both matched by funds from the federal government, then pooled in each project to enable individuals who qualify to receive \$25,470. The government funds will appear as an interest-free mortgage, which owners must repay when they sell or if they decide to rent out their suite. If they die, their estate is responsible for the payback. Plus, they must repay the amount if their income improves by as little as \$6,000 to \$7,000 annually.</p>
<p>Target Residents</p> <p>Affordable home owners</p>
<p>Critical Partners</p> <p>Homebuy: Federal government funded program; Home Ownership Alternatives: federal-provincial partnership</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of participants in the program</p>
<p>Implementation Time Frame</p> <p>Short (1 yr) to Medium (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Homebuy program: http://www.housingcorp.gov.uk/yourhome/homebuy.htm • Home Ownership Alternatives: http://www.optionsforhomes.ca/news.php

Tool Analysis – Home Purchase Assistance

Strengths

- No down payment
- Good for a certain income range
- Possibility of creating revolving pool
- U.K.- opportunity for mid-income to homeownership
- H.O. -alternatives – puts people into housing

Weaknesses

- Assumes an upward market
- Still does not address “low” income households
- Lack of homeownership provincial support
- Loan dollars (revolving fund)
- Loan paid back when income improves or sell, die.

Opportunities for Edmonton

- Density bonuses
- Revolving deposit could work
- City has investment capabilities
- Capacity

Threats / Challenges to Implementation.

- Market factors
- Need for political will
- No “community”
- Strong voice to operationalize

Tool - Housing cooperatives (see Affordable Housing section for Analysis)

<p>Description</p> <p>Cooperative housing is a form of housing that gives members control over the development and management of their living space. A housing cooperative consists of people who have joined together on a democratic basis to own and control the buildings in which they live. There are a variety of ways that cooperatives can structure themselves. One model is the continuing cooperative where the cooperative continues to own the land and buildings. Member residents purchase shares or memberships in the cooperative and pay a monthly amount that covers costs. Another model is the homeownership cooperative, where the individual units are subdivided from the land and common property. In this instance the cooperative continues to own the land and the common property while the members own their individual units. Like the continuing cooperative members must purchase shares or memberships in the cooperative.</p> <p>There are also a variety of ways to financially structure housing cooperatives that results in their ability to service a broad range of incomes. A cooperative can be organized so that there is no requirement for equity from its members, thus enabling it to serve low-income households. A can also be organized where caps are put on the resale value of the individual members home, thus ensuring affordability on an ongoing basis. This later type of cooperative is referred to as limited equity cooperatives. Finally a cooperative can be organized with no restrictions on the resale price of the home. Regardless of the organization, all of the cooperatives are themselves non-profit.</p> <p>The process of creating a high quality multifamily development both affordable and physically suitable for low to moderate income homeownership involves an intricate assembly of the lowest cost capital and debt combined with design and acquisition/construction cost savings.</p> <p>Cooperative housing can be combined with land trusts, cohousing and/or resident collaboration in design tools.</p>
<p>Target Residents</p> <p>Affordable home owners & renters</p>
<p>Critical Partners</p> <p>Financing partners & technical, developmental, & project management resources</p>
<p>Financial Implications</p> <p>Low cost capital comes in several forms: government grants or foundation grants, charitable contributions, tax credits, and soft secondary debt. It is most frequently acquired through a government agency or charitable foundation.</p> <p>Design savings are available in two areas: long-term operational efficiency (including administrative, maintenance, utility, and long-term rehabilitation costs) and construction cost savings (including costs of materials and costs of construction labor and overhead).</p> <p>Acquisition/construction savings can be realized through careful site/project selection, detailed study of the building design, materials and systems specifications, site work, and construction means and schedule. There must be a careful balance between short- and long-term costs during construction cost analysis. Co-op members benefit from economies of scale in co-op operating costs as well as from not-for-profit operation.</p>

Measures of Success/Performance Indicators
Number of new affordable housing units constructed
Implementation Time Frame
Varies depending upon the availability of land, capital and the resources of the group. Short to long term (1-5 years)
Resources/Examples
<ul style="list-style-type: none">• General information on housing coops and financing:<ul style="list-style-type: none">○ Co-operative Housing Federation of Canada http://www.chc.coop/○ National Association of Housing Cooperatives http://www.coophousing.org○ National Cooperative Bank http://www.ncb.coop• Project examples:<ul style="list-style-type: none">○ Mountain Haven Cooperative Homes (Canmore) http://mountainhomes.ca○ Urban Homesteading Assistance Board http://www.uhab.org

Tool - Land trusts (see Affordable Housing section for Analysis)

<p>Description</p> <p>Land trusts are organizations created specifically to hold land for the benefit of the community. This tool can be used for rental, cooperatives and cohousing projects as well as homeownership. The land trust is usually owned by a not-for-profit organization that acts as a steward of the land. The greatest advantage of a community land trust is its ability to preserve affordability for future generations by preventing leaseholders from realizing a gain as a result of any increase in the value of the land. Residents generally must be able to handle monthly mortgage payments and other costs (including reasonable lease fees for use of the land).</p>
<p>Target Residents</p> <p>Affordable home owners and renters</p>
<p>Critical Partners</p> <p>The land trust will need to arrange for financing for the land or acquire land through donation; community land trusts are often in partnership with co-operative housing organizations</p>
<p>Financial Implications</p> <p>Capital costs for a new townhouse project could be reduced by as much as \$20,000 with a resulting reduction in rent by \$320 per month.</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of new affordable housing units</p>
<p>Implementation Time Frame</p> <p>Long term (3-5 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • <i>Land for our Future: A Guide to Land Trusts and Affordable Housing in Canada</i>, 1995, by Lynn Hannley & Brian Scott, CMHC publication (available through The Communitas Group) • Info on community land trusts from the Institute for Community Economics: www.iceclt.org/clt/ • B.C. case study linking community land trusts with co-operative housing http://www.landcentre.ca/lcframedoc.cfm?ID=4519 • Saskatoon Housing Initiatives Partnership's Land Trust http://www.shipweb.org/hif.html • Appendix to Working Paper #2, <i>A Regional Housing Affordability Strategy for the Capital Region</i>, (Victoria), March 2003 (http://www.crd.bc.ca/regplan/rgs/reports/strategic/index.htm)

Prevention

Tool - Discharge/transition planning

<p>Description</p> <p>Discharge/transition planning addresses the need to ensure appropriate housing for people leaving prisons, hospitals, shelters, detox and substance abuse treatment programs and foster care. Examples of discharge/transition planning include intensive clinical services for 6-12 months during and following transition from institutions; respite care to bridge the period following hospital discharge for people who are homeless; transitional services that begin in prison and emphasize access to housing and clinical case management on release and prevention strategies for youth.</p> <p>This tool is similar to Rapid Re-housing.</p>
<p>Target Residents</p> <p>People in institutions with high-risk for homelessness</p>
<p>Critical Partners</p> <p>Housing support providers and mainstream service providers</p>
<p>Financial Implications</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of people referred to shelter or housing or other homeless programs</p>
<p>Implementation Time Frame</p> <p>Short (1 yr)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Massachusetts Discharge Planning Protocols – Massachusetts Housing & Shelter Alliance http://www.ich.gov/innovations/1/ • New York's plan http://www.nyc.gov/html/endinghomelessness/html/action_plan/chapter_3.shtml

Tool Analysis – Discharge / Transition Planning

Strengths

- At least people would have access to something
- Individuals who are responsible for transition planning
- discharge planning “possibly as good as it gets”
- Max / Minimum transition

Weaknesses

- Not adequate referrals
- Home communities i.e. Aboriginal
- Lack of funding resources
- Limited resource for follow up
- Limited housing options
- Lack of connection between institutional transition staff / the community
- To start a time frame and insufficient places for people to transition to
- Patchwork of services

Opportunities for Edmonton

- Transitional / support which is a continuum of support from institution to community
- Stronger linkages so clients are properly moving thru the system
- Improvement in safety by addressing need of high risk groups.
- Reducing need to access social services (long-term)
- Create more permanent housing options to allow transition planning to be successful
- Learn from the response of the communities

Threats / Challenges to Implementation.

- NIMBY with community
- High need populations may gravitate here and the need can't meet the demand
- What happens after one year if the client isn't ready
- Short term expensive
- Some danger to surrounding community
- Need bridging of services.
- Loss of public & political will
- Lack of cross jurisdiction integration
- Hierarchy of needs – who gets served first.

Tool - Eviction prevention

Description
A key focus in recent literature is on eviction prevention – stabilizing residents in their home through rental assistance, crisis intervention, legal services and landlord/tenant mediation. Other useful tools include rental assistance programs, various housing supports and discharge/transition planning.
Target Residents
Affordable home owners and renters
Critical Partners
Housing support providers and mainstream service providers
Financial Implications
A 1991 study shows that the average cost to prevent family homelessness is one-sixth the average cost of a stay in a shelter
Measures of Success/Performance Indicators
Number of evictions prevented; number of mediations
Implementation Time Frame
Short (1 yr)
Resources/Examples
<ul style="list-style-type: none"> National Alliance to End Homelessness Toolkit – overview & case studies www.endhomelessness.org - click on “Ten Essentials Toolkit” then on “Establishing Emergency Prevention Programs” CMHC study on “Tenant Exits from Housing for Homeless People” – type in keyword “tenant exits” and download the Research Highlight https://www.cmhc-schl.gc.ca/50104/b2c/b2c/init.do?language=en Centre for Equality Rights in Accommodation’s pilot project – scroll down to the bottom for the final report http://www.equalityrights.org/cera/index.cfm?nav=reso&sub=eviction Berkeley’s eviction prevention strategy: http://www.ci.berkeley.ca.us/housing/CCP/ccpIIIA.html Deborah’s Place in Chicago provides supportive housing for women and focuses on eviction prevention www.csh.org/toolkit - click on “Profiles” on left of page in green box, then on “Deborah’s Place” (twice) then on “tenant involvement” Boulder’s Landlord-Tenant Handbook: http://www.ci.boulder.co.us/cyfhhs/mediation/landlord.htm Alberta Arbitration and Mediation Society – directory of mediators: http://www.aams.ab.ca/

Tool Analysis – Eviction Prevention

Strengths

- Landlord Tenant Act & Advisory Board
- Some effective outreach programs : services
- Housing subsidy (rent supplement)
- Center for Equal Justice
- Families, other supports
- Resiliency of people
- Preventing eviction cheaper in the long run
- Less traumatic for tenant and landlord
- Mediations re: Landlord & tenant rights (would free up the courts)
- Preventative intervention before major crisis
- LTAB
- Edmonton Center for Equal Justice
- Informal Networks - (unreadable), counselors, inner city agencies

Weaknesses

- Need for advocacy with landlords before it's a crisis
- Low vacancy rate :: no economic incentives to retain tenants
- Construction industry
- Construction industry focused on high end
- No rent control leads to exploitation of low income tenants
- 1 year leases
- De-value property
- Takes a lot of time and resources
- Drop in the bucket
- No arbitration
- Gaps

Opportunities for Edmonton

- Landlord education
- Better awareness for tenants re: family resources to prevent eviction
- Fund for rent subsidy in short term crisis or damage deposits
- Need to provide opportunities from a loan fund if a tenant falls behind before a crisis
- ADR pilot for Landlord / Tenant dispute
- Gate keeping / one step shopping for advice ? Formal linkage mechanism approach
- Eviction Prevention Coalition (create space for broad policy discussion on this issue)

Threats / Challenges to Implementation.

- Lack of landlord motivation due to lax housing market
- Lack of 'life skills'
- Buy-in from landlords
- How we support landlords
- Ensuring housing remains safe everyone / complex
- Need more rent supplements
- Need a mix of tenants
- Money
- No buy-in



Tool - Outreach

<p>Description</p> <p>Outreach works by engaging people who are living on the streets and getting them into housing. New York's Pathways to Housing organization helps people with serious mental illness move from the streets directly into permanent housing using Assertive Community Treatment (ACT) teams). Toronto's Street Outreach Services combines City and provincial funding for a 365 days a year program. Their program uses a case management approach where outreach workers do comprehensive work with people to help them get off the street.</p> <p>Project H.O.M.E. in Philadelphia has an extensive outreach program that includes two Safe Havens. Edmonton's Hope Mission operates a Ministry Van for it's "Man-down" program, in partnership with the City of Edmonton, Edmonton Police Service and the Emergency Response department.</p> <p>A key to successful outreach is a rapid link to low-demand, long-term supportive housing. Pathways has been particularly successful in "curing the housing problem first," as a foundation for ongoing treatment, which is voluntary. Between 1993 and 1997, 88% of their clients remained in housing (compared to 47 % of other New York programs).</p>
<p>Target Residents</p> <p>Unsheltered homeless</p>
<p>Critical Partners</p> <p>Housing support providers and mainstream service providers</p>
<p>Financial Implications</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of people referred to shelter or housing or other homeless programs</p>
<p>Implementation Time Frame</p> <p>Short (1 yr)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • National Alliance to End Homelessness Toolkit – overview & case studies www.endhomelessness.org - click on "Ten Essentials Toolkit" then on "Outreach to Homeless People on the Streets" • Profile of New York's Pathways to Housing organization: http://www.pathwaystohousing.org/ and www.endhomelessness.org/best/pathways.htm • See appendix (p. 49) to The Toronto Report Card on Housing & Homelessness 2003 http://www.city.toronto.on.ca/homelessness/ • Project H.O.M.E. profile: www.endhomelessness.org/best/projecthome.htm and www.projecthome.org • <i>Edmonton Journal</i> and <i>Edmonton Examiner</i> articles on Hope Mission's outreach program: http://www.hopemission.com/graphics.htm#Ministry%20Van%20Journal

Tool Analysis - Outreach

Strengths

- Getting at-risk people housed
- Man down program saves lives
- Outreach support over a longer term can ensure stability
- Man-down team works but is a crisis service rather than outreach
- Address issues like cleanliness / apartment maintenance issues that otherwise might lead to eviction

Weaknesses

- Need to respond immediately
- Lack of housing resources
- Lack of outreach support
- Lack of rapid link to low-demand long-term supportive housing
- Lack of follow-up after a crisis is dealt with.

Opportunities for Edmonton

- Trained police
- Outreach staff to work consistently in parks etc.
- Focused effort on outreach with all populations who need it.

Threats / Challenges to Implementation.

- Need low-demand, long term supportive housing
- Need good staffing to ensure safety
- need trained staff
- More focus on breaking families up rather than supporting them
- Lack of affordable services
- Limited understanding of the population and its resources

Tool - Rapid re-housing

<p>Description</p> <p>Rapid re-housing aims to get recently homeless people back into housing as quickly as possible. One of the key ingredients is effective housing placement services to address the barriers homeless people face. For a list of elements that are critical to housing placement and applicable case studies, see Resources. This tool needs to be combined with the tools in the “Facilitating Affordable Housing” stream to ensure that an adequate supply of affordable housing exists.</p>
<p>Target Residents</p> <p>Recently homeless</p>
<p>Critical Partners</p> <p>Housing support providers and mainstream service providers and landlords</p>
<p>Financial Implications</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of people referred to shelter or housing or other homeless programs</p>
<p>Implementation Time Frame</p> <p>Short (1 yr)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> National Alliance to End Homelessness Toolkit – overview & case studies www.endhomelessness.org - click on “Ten Essentials Toolkit” then on “Re-housing People Rapidly so that They Do Not Become Homeless”



Tool Analysis – Rapid Re-Housing

Strengths

- Clients wish to be housed
- People wouldn't be homeless for long
- Boyle Street / Bissell
- Society for the Retired and Semi-retired
- Voucher system – applies to some middle income as well as low income

Weaknesses

- Rapid re-housing into inner city not best place necessarily
- No mechanism to rapidly re-lease
- Lack of supply of affordable housing
- legislative – regulatory barriers.
- Money – need resources
- People getting evicted for non-payment of rent
- People getting evicted for behavior
- Psychiatric Hospital – no follow up
- Refugees – no follow up
- Persons – no follow up

Opportunities for Edmonton

- Effective eviction prevention avoids this issue
- Respite care to prevent loss of housing
- Send clients to agency that can help them.
- Especially for landlords to get support for tenant especially if being evicted
- Need support services more than money for people

Threats / Challenges to Implementation.

- Lack of funding for the individual to pay damage deposit and rent
- Need adequate housing
- There are agencies, but too few, too small, too underfunded

Tool - Rental assistance (see Affordable Housing section for Analysis)

<p>Description</p> <p>There are several mechanisms for providing rental assistance: a Rent Bank program; a Housing Allowance Program (Toronto), a Housing choice Voucher Program (U.S.) and a Bond Scheme (Wales).</p> <p>A rent bank is a short-term funding mechanism through which low-income tenants may apply to receive financial assistance to address short-term rent arrears. Through a one-time \$10 million provincial grant, municipal rent banks across Ontario disburse about \$1 million annually to eligible clients to prevent eviction. Currently, according to a survey of service managers operating local rent banks, the average amount of rent bank assistance is \$1,500 per household.</p> <p>In November 2004, Toronto unveiled a new “Strong Communities Housing Allowance Program” that will provide housing allowances to about 400 low-income households over 5 years. Rents of eligible households will be reduced by approximately \$300 per month. The program is administered by the Toronto Community Housing Corporation.</p> <p>The U.S. Department of Housing and Urban Development funds a Housing Choice Voucher Program that allows very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. The Program is administered by Public Housing Agencies (PHAs) and assists over 1.9 million low-income families with subsidies to help them afford to remain in the private rental market.</p> <p>The Welsh Bond Scheme provides guarantees for or making bond payments that the resident can’t afford. Bond Schemes funded by the Welsh Assembly government provide a non-cash deposit (“bond”) for the resident. The Bond agreement usually lasts for the first 6 months of the tenancy and is intended, along with tenancy support (e.g., help with budgeting and assistance with access to any benefit entitlement), to ensure lasting tenancies.</p>
<p>Target Residents</p> <p>Affordable renters</p>
<p>Critical Partners</p> <p>Province and municipality for rent bank; province and landlords for housing allowance program; government funding for Housing Voucher or rent supplement program</p>
<p>Financial Implications</p> <p>Requires a reliable source of funding; Housing Allowance program funded 50% by the province and 50% by landlords; federal funding for Housing Voucher Program</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of participants in the program; number of evictions prevented</p>
<p>Implementation Time Frame</p> <p>Short – (1 year)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Ontario’s rent bank program: http://www.mah.gov.on.ca/userfiles/HTML/nts_1_16739_1.html • <i>Needs Assessment for a Rent Bank Project in the Region of Ottawa-Carleton</i> – scroll to bottom of page http://www.socialsciences.uottawa.ca/crcs/eng/publ.asp?type=homelessness • Strong Communities Housing Allowance Program: http://www.mah.gov.on.ca/userfiles/HTML/nts_1_22493_1.html • Housing & Urban Developments Housing Choice Voucher Program:

<http://www.hud.gov/offices/pih/programs/hcv/index.cfm>

- Welsh Assembly Government Bond Scheme – scroll to the bottom of the page
<http://www.housing.wales.gov.uk/index.asp?task=content&a=j14>

Housing Supports

Tool - Housing First Model

<p>Description</p> <p>One of the clearest and most promising trends in the literature is a paradigm shift emanating from the U.S. in models for addressing homelessness. In current models in most of Canada, the homeless are expected to move along a housing continuum once they are “made ready” for permanent affordable housing. In the U.S., a “Housing First” approach is used to end homelessness. This model is based on the following principles:</p> <ul style="list-style-type: none"> • The best way to end homelessness is to help people more into permanent housing as quickly as possible • Once in housing, formerly homeless people may require some level of services to help them stabilize, link them to long-term supports, and prevent a recurrence. <p>The following are the key components of the process:</p> <ol style="list-style-type: none"> 1. Crisis intervention, emergency services, screening and needs assessment 2. Permanent housing services 3. Case management services <p>Key examples of this approach are L.A.’s Beyond Shelter organization, Chicago’s 10-year plan to end homelessness, <i>Getting Housed, Staying Housed</i>, and New York’s 10-year plan, <i>Uniting for Solutions Beyond Shelter</i>.</p>
<p>Target Residents</p> <p>People at high-risk for homelessness</p>
<p>Critical Partners</p> <p>Housing support providers and mainstream service providers</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of people housed</p>
<p>Implementation Time Frame</p> <p>Medium term (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • National Alliance to End Homelessness - excellent overview of the Housing First model http://www.naeh.org/networks/housingfirst/ • Beyond Shelter: http://www.beyondshelter.org/aaa_initiatives/ending_homelessness.shtml • Chicago’s Plan to end homelessness, <i>Getting Housed, Staying Housed</i> http://www.endhomelessness.org/best/GettingHoused.htm • New York’s Plan to end homelessness, Uniting for Solutions Beyond Shelter http://www.nyc.gov/html/endinghomelessness/html/action_plan/action_plan.shtml • Toronto’s experience in case management: From Tent City to Housing report http://www.city.toronto.on.ca/housing/

Tool Analysis – Housing First Model

Strengths

- Need to get people into a home – (first) – can't teach in a home if you don't have a home
- Target families as long as supports are in place

Weaknesses

- Becoming personal that only “some” homeless people would need supports
- Convincing landlords to “buy-in” so we will provide supports after, ... eventually
- Doesn't address why the persons become homeless to begin with
- Needs individual approach and transitional approach - missing

Opportunities for Edmonton

- Strengthens supportive services to current shelters and transitional housing

Threats / Challenges to Implementation.

- Lack of supports

Wraparound Services Model

<p>Description</p> <p>Wraparound services refer to a comprehensive service provision model that guarantees that any and all services needed by an individual or family are integrated through a cohesive, individualized service plan that guides all service provision. Current homeless service provision is based on a referral model, which can result in fragmented care. The wraparound services model is client-driven, and may change over time, and is integrated with housing. Case managers across service provision agencies and organizations must work together to develop a plan that best suits each individual to support them in achieving stable housing.</p> <p>Toronto's Emergency Homeless Pilot Project is another example of a case management approach.</p> <p>Another interesting project is PathMall in Los Angeles which is a "shopping mall" for housing services that serves 10,000 individuals annually through 19 agencies that operate in one location.</p>
<p>Target Residents</p> <p>People at high-risk for homelessness and those being re-housed</p>
<p>Critical Partners</p> <p>Housing support providers and mainstream service providers</p>
<p>Financial Implications</p>
<p>Measures of Success/Performance Indicators</p> <p>Number of people achieving stable housing; decline in shelter use</p>
<p>Implementation Time Frame</p> <p>Medium term (2-3 years)</p>
<p>Resources/Examples</p> <ul style="list-style-type: none"> • Chicago's Plan to end homelessness, <i>Getting Housed, Staying Housed</i> http://www.endhomelessness.org/best/GettingHoused.htm • New York's Pathways to Housing program: http://www.pathwaystohousing.org/html/support.html • Toronto's experience in case management: <i>From Tent City to Housing</i> report http://www.city.toronto.on.ca/housing/ • PathMall – www.epath.org

Tool Name – Wraparound Services

Strengths

- Holistic needs met
- Less dramatic cost to society
- Centralization of services
- Single intake
- Working together
- Enables persons to have individual plans and move to independence throughout model
- Client centered
- Discourages transience
- Start in this model at your level
- One entry point through many doors
- Goal Planning with individuals
- Case managed connections to all support services
- The Long term helps them to succeed
- It rewards success, plus maintains housing, plus ongoing reinforcement
- Easy access to services – 1 stop shop
- Prevents evictions
- Everybody (service providers) work together

Weaknesses

- Staffing
- Where the cracks are
- Clients
- Assessment
- Lack of choice
- Office hours access
- Invasive
- Initially could be a resource risk
- Some needed services do not exist
- Works only if agencies are willing to work together
- Not all will want these services
- More professional services (need friends and community)
- Need to connect to community and other social supports
- Some people nobody wants due to bad credit and poor rental history – need other opportunities
- Some people cannot move along continuum

Opportunities for Edmonton

- Increase in vacancy
- Network in place
- One agency (i.e. Capital Region Housing) to control all housing stock so eliminate competition for the stock
- Government agencies to utilize the collaborative approach that “not for profit use”
- Linking involvement in community and community inclusion
- Business opportunities with increasing vacancies
- For all housing and support agencies to collaborate
- If successful could promote general health
- Edmonton could become a leader in this area



Threats / Challenges to Implementation.

- Implementing Costs
- Time sustainability
- Competitive environment for money
- Would a single point of entry impact some agencies' future
- AISH funding limits
- Alta. Works (wage) rates
- General (ongoing) funding for all of these services
- How to I.D. Those homeless ... don't have specific info or detailed profile (implementation could get this information)

Supportive Housing

The tools for this stream are identical to those for Affordable Housing. The participants at the Working Session added this tool to the Toolkit:

Tool Analysis – Costs of Supportive Housing

Strengths

- Arguments to describe benefits of Supportive Housing
- No institutional approach
- Cost effective model compared to long term care in institutional model
- Builds public support for housing
- Care giving aspect has potential to be better with smaller projects re: meeting needs
- Conducive to community and are comparable to institutional four
- Can have mix

Weaknesses

- Not enough money available to initiatives of Supportive Housing
- Management body can change -> lose it
- Management control has re: side re: evasive
- Lack of ongoing training
- Staff development funding is lacking
- Operating costs are needed to covered for programs
- Need more collaboration between homeless shelter level and need for supportive housing
- Housing continuum (there's a cost to it)

Opportunities for Edmonton

- Definitely
- Needs cross-sectional approach in move from capital to operating

Threats / Challenges to Implementation.

- Pro-active rather than reactive
- Provides case in favor
- Shelter costs are less than supportive housing leads to view tat shelter could do \$11 shelter vs. \$42 housing (Alberta model)
- How to fund a facility in the first place (capital)

3. Resources

1. Edmonton Joint Planning Committee on Housing (EJPCOH)

#901 10025 – 106 Avenue
Edmonton, Alberta
T5J 1G4
Ph. (780) 426-2630
Fax (780) 496-2634
email:
www.moresafehomes.net

2. Edmonton Housing Trust Fund (EHTF)

#901 10025 – 106 Avenue
Edmonton, Alberta
T5J 1G4
Ph. (780) 426-2630
Fax (780) 496-2634
www.ehtf.ca

3. Affordable Housing Partnerships Initiative (AHPI)

Alberta Seniors website with links to principles, purpose and application form.

http://www.seniors.gov.ab.ca/housing/affordable_housing/affordablehsg_initiatives/initiative_info/index.asp

4. Edmonton Inner City Housing Society (EICHS)

EICHS provides long term, safe, appropriate, decent, non-labelled housing and supportive property management for low income people in the inner city.

www.eichs.org

5. Capital Region Housing Corporation

Empowering Families of Modest Means to Become More Independent and Improve their Quality of Life

www.crhc.ab.ca



4. Participant List

Name	Organization
Andrea Rogers	CASA Housing Services
Anna D'Agostini	D'Agostini & Associates
Anthony Tran	Student, U of A
Armin Preiksaitis	Alberta Association of the Canadian Institute of Planners
Ata Khan	Alberta Municipal Affairs
Barb Radford	Capital Region Housing Corporation
Bard Golightly	Christenson Developments
Beatrice McMillan	City of Edmonton
Betty Johnston	Resident
Bev Hills	Skills Training and Support Service
Belinda Outzen	Resident
Bill Joyner	Calgary Homeless Foundation
Bill Moore Kilgannon	Public Interest Alberta
Brad Seneca	Bent Arrow
Braden Hirsch	Premier's Council the Status of People with Disabilities
Brandi MacDonald	DECSA
Brenda Reitsma	Excel Society
Brian Finley	Home Program
Carol Cass	City of Edmonton
Mayor Mandel	City of Edmonton
Cec Jones	Amisk Housing Association
Cecilia Blasetti	Boyle McCauley Heath Centre
Cheryl Eklund	Skills Training and Support Service
Christine Tremblay	Boyle St. Co-op
Chuck Cathcart	Oxford House
Colin Simpson	Schizophrenia Society
Dan Ritter	John Howard Society
Darren Grove	Ranger Unit Supervisor
Daryl Kreuzer	City of Edmonton
Dave Harback	Sutton
Dave Haut	Innovative Housing Society
Debbie Saidman	Edmonton Housing Trust Fund
Debbyann Solway	Alberta Human Resources & Employment
Deborah Biddiscombe	CMHC



Deborah MiVille	Living Positive
Don Mayne	Quality of Life Commission
Donald Langford	Metis Child and Family Services
Donna Osborne	Skills Training and Support Service
Donna Cook	UAS - Western Economic Development
Ed Gooch	GMH Architects
Ed Marchak	Alberta Urban Municipalities Association
Evelyn Doberstein	Schizophrenia Society
Faye Dewar	Boyle McCauley Heath Centre
Gail Faulkner	Advisory Board on Services for Persons with Disabilities
Gail Sopkow	Operation Friendship
George Kelly	Edmonton Inner City Housing Society
Ginny Gillen	Northern Alberta Brain Injury Society
Giri Puligandla	Schizophrenic Society – Chair
Greg Christenson	Christenson Developments
Harvey Voogd	EHTF/Friends of Medicare
Heather Morrison	City of Edmonton
Henry Sintim	Research Coordinator, EJPCOH
Horst Depner	Habitat for Humanity
Hugh MacDonald	MLA Edmonton Goldbar
Irma Favero	Aboriginal Learning - Catholic Schools
Janelle Graw	Bissell Centre
Jay Freeman	City of Edmonton
Jennifer Taschuk	Terra Association
Jennifer Hunter	Boyle St. Co-op
Jennifer Watts	PDD
Jim Gurnett	Mennonite Centre for Newcomer
Jim Nguyen	Catholic Social Services
Joanne Kidd	Canadian Mental Health Assoc.
Joanne Mueller	Capital Health Authority
Jonathon Rockliff	Rockliff, Pierzchajlo Architects & Planners
Karen Gingras	Community Loan Fund
Karen Leibovici	Councillor, City of Edmonton
Keith Harding	Northern Alberta Cooperative Housing Association
Kim St. Jean	Terra Association
Kirby White	Capital Health Authority



Larrie Taylor	Architect
Larry Benowski	City of Edmonton
Larry Pempiet	Canadian Parapalegic Association
Leona Love	Landlord and Tenant Advisory Board
Lina Ng	Schizophrenia Society/Alberta Hospital
Linda Weir	Regional Resources, Contracts & Placement
Lindsay Kelly	Urban Development Institute
Liz Lacika	John Howard Society
Lorainne Chaput	Our House Addiction Recovery
Lori Shortreed	Edmonton Centre for Equal Justice
Lou Kinkartz	City of Edmonton - Community Services
Lynn Hannley	Communitas Group Limited
Marg Milicevic	Native Counselling Services of Alberta
Mark Garrett	City of Edmonton
Mary Sullivan	Capital Region Housing Corporation
Mel Buffalo	Amisk Housing
Menno Klassen	Skil-Tec
Michael Phair	Councillor, City of Edmonton
Mike Brown	Safe Harbour Homes
Mike Kirwin	Access Design Group
Mike Leathwood	Capital Region Housing Corporation
Moheb Micheal	Trinity Manor
Patricia Garrett	Wings Of Providence
Paul Winsor	Salvation Army (Grace Manor)
Perla Ben-Zvi	Canadian Mental Health Assoc.
Peter Ohm	City of Edmonton
Peter Pino	Pino Brothers Affordable Homes
Pheona Churn	Northern Alberta Brain Injury/Alberta Coalition for Housing
Phillip Jenkins	Innovative Housing Society
Randal Nickel	Edmonton Mennonite Centre
Raymond Swonek	Greater Edmonton Foundation
Reetu Nagi	Christenson Developments
Reg Appleyard	Capital Region Housing Corporation
Richard Auclair	Resident
Rick Butler	EJPCOH
Rob Allen	HRSDC



Rob Martin	Edmonton Housing Trust Fund
Rosalie Gelderman	Operation Friendship
Sandy Kendrick	Housing Co-operatives
Scott McLeod	Edmonton Apartment Assn
Shauna Seneca	Bent Arrow
Shirley Lowe	Old Strathcona Business Association
Shirley Sander	Sander Sanctuary
Sylvia Harder	Maclab Enterprises
Terry Loat	City of Edmonton
Toni Sinclair	Elizabeth Fry
Tony Pino	Pino Brothers Affordable Homes
Vern Kuehn	Edmonton Joint Planning Committee on Housing
Wayde Lever	Innovative Housing Society
Wes Denison	Northern Alberta Cooperative Housing Association
Yvonne Lloyd	guest
Yvonne Reid	Resident

