



**A Municipal Comparison of  
Affordable Housing and Homelessness Delivery:  
Profiles across 11 Canadian city regions  
October 2021**

*This report supplements the Municipal Housing and Homelessness Report Overview, providing information about each city as it was made available through the spring of 2021 to the Canadian Urban Institute.*

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## City of Victoria

Based on the [2016 Census](#), the City of Victoria has a population of 85,792 people. According to the 2016 census numbers, 21% of the total population is in Core Housing Need; 30.3% of all renters and 7.4% of all homeowners are in Core Housing Need. The Victoria CMA (which includes the City of Victoria) [2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 1,525 homeless individuals (158 unsheltered and 359 emergency sheltered) over a 24-hour period on March 15, 2018. The [2020 Point in Time count](#) counted 1,523 homeless individuals (270 unsheltered and 350 emergency sheltered) over a 24-hour period on March 11-12, 2020. The CMHC Rental Market Survey calculated Victoria's vacancy rate for the primary rental market at 2.3% in October 2020-- a jump from 1% a year earlier.



## Jurisdictional Context & Responsibilities

The City of Victoria's primary role is to support affordable housing development in the following ways: steering housing development through regulations, land use planning and policies, streamlining development processes, offering incentives to improve housing affordability, and partnering with housing stakeholders to support non-market housing (including efficient approval processes, Victoria Housing Reserve Fund grants, and municipal land leases). The Province of British Columbia granted British Columbian municipalities and regional districts the authority to incorporate tenure into zoning, allowing Victoria to regulate the tenure of a property to allow only rental properties, where previously this was not possible to do without a housing agreement registered on title.

The City of Victoria owns four sites that have been leased to non-profit housing operators and currently house affordable rental homes, emergency shelter and transitional beds, which total approximately 300 units. Generally, each of these sites is provided with a long-term lease (50+ years), with nominal annual lease rates. More recently, the City has contributed land to support the creation of approximately 370 new rental homes in three buildings. The City also provides grants to the Greater Victoria Coalition to End Homelessness and the Aboriginal Coalition to End Homelessness each year. The City is currently working with Victoria's Community Social Planning Council on a new regional rent bank initiative that would offer both loans and one-time rent supplements for renters experiencing a temporary financial crisis.

The Capital Regional District (CRD), while not "senior" to the City of Victoria in terms of political hierarchy, provides regional oversight and coordination of policies and services. The Capital Regional District's efforts date back 40 years when the CRD established a Land Banking and Housing service and the Capital Region Housing Corporation. Today, the CRD is the sole shareholder of the Capital Region Housing Corporation, which owns and operates more than 1400 housing units in 46 complexes for more than 4000 individuals, is implementing the Regional Housing First Program, a \$90 million initiative to create new rental units that address the needs of people across the housing spectrum, participates in and provides funding to the Greater Victoria Coalition to End Homelessness and supports community efforts to end homelessness in the region, has provided more than \$11.7 million of funding to help build 959 units of affordable housing through the Regional Housing Trust Fund, and shares expertise and engages in research and analysis to support effective planning and collaboration with local governments, community and housing providers, private industry and funders. These efforts are carried out in tandem with the implementation of the Regional Housing Affordability Strategy, which aligns with the policy direction set out in the CRD's Regional Growth Strategy. The CRD's Housing Program and Planning area acts as the Community Entity (administrator) for the federal Homelessness Partnering Strategy program. The CRD works with the Board of Directors of the Greater Victoria Coalition to End Homelessness and the HPS Community Advisory Board to identify and recommend projects to receive funding to help reduce and prevent homelessness.



Island Health, BC Housing, CRD, and the Greater Victoria Coalition to End Homelessness partner on the administration of the area's coordinated access system for supportive housing.

The Government of British Columbia is the leader and primary funder of housing affordability programs and projects. It oversees BC Housing (a Crown Corporation), which provides homelessness services, funds capital projects and creates operating agreements with service providers to operate public housing properties; it regulates landlord-tenant relations; legislates building code, strata housing, and real estate development; provides homelessness funding for services such as outreach and shelters; provides supportive housing; and provides rent supplements for private market housing. As of March 2019 about 5,000 Victoria households are supported by some form of Provincial assistance, including subsidized housing and rent supplements in the private market. This supply of provincially supported housing accounts for roughly 11% of the City's total housing stock, and over half of the entire provincially supported housing stock in the region. The BC government has been purchasing and leasing hotels to house people during the COVID-19 pandemic.

[See page 44](#) for a funding breakdown of contributions from municipalities, CRD, BC Housing, and CMHC to support the Community Homelessness Response System.

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## Strategic Direction

The purpose of the [Victoria Housing Strategy](#) is to define the City's role in the provision of affordable housing, to assess and forecast Victoria's affordable housing need and to establish targets and tools to meet those needs over 10 years. The Strategy aims to be action-oriented, focusing on concrete measures implemented on a yearly basis, with annual monitoring and updates to guide continual improvement. In the first phase of the Strategy, actions focused on items more traditionally within the City's purview where the City could have the most impact, leaving housing actions for the city's most vulnerable residents mainly to senior levels of government. In [The Victoria Housing Strategy Phase Two: 2019-2022](#), the City is exploring actions and ideas focusing on citizens of all income levels, including actions geared to alleviating homelessness, and working to take advantage of the additional opportunities and resources being made available by upper levels of government.

The Strategy includes both outcome-based and output-based targets. Outcome-based targets include "decrease in total number of renter households in core housing need," "decrease affordability gap for renters in the city (median renter household incomes, compared to CMHC average market rents for 1- and 2-bedroom units)," decrease in number of people spending more than 30% of income on housing," and "decrease in homelessness (Point-in-Time Count numbers go down)." Output-based targets aim to "increase" numbers of units and building permits ("increase total number of units and developments with residential use on municipal land," "increase total number of garden suites and accessible secondary suites supported by grants," "increase total number of building permits issued for affordable housing units citywide per year), and specific 5-year housing targets are set for a range of housing types and income levels (p.42). Baselines are provided in the document from which to measure progress. Housing targets were [updated](#) in 2020.

## Definition of “Affordable Housing”

The City of Victoria Housing Strategy [defines](#) affordable housing as housing where the price does not exceed 30% of the gross annual household income for very-low income to moderate income households.

[The Victoria Housing Strategy Phase Two: 2019-2022](#) (p.47) includes Housing Affordability Targets which use the City’s definition of affordable housing as a basis for establishing expectations of affordability. These targets set income thresholds for affordable or below-market rental housing and for affordable homeownership housing. For target rents, the City’s Renter Median Income is used as the income in that definition. Maximum rents are identified for each income bracket, and by unit type (number of bedrooms).

## Key Affordable Housing & Homelessness Programs and Policies

### Policies:

**Residential Rental Tenure Zoning:** adds a new definition of residential rental tenure to the City's zoning bylaws, enabling the City to zone areas for residential rental-only development. #AffordableHousingZoning

**Inclusionary Housing and Community Amenity Policy:** applies to developments where increased density is sought beyond what's permitted under the Official Plan. For projects over 60 units in urban core areas, the target is 20% of the project's total FSR or total units as affordable housing, otherwise the target is cash contributions to the Victoria Housing Reserve Fund; a portion of cash contributions are also targeted for local amenity reserve funds for community use. Policy doesn't apply to 100% rental or non-market housing. *Published an Inclusionary Housing Contractor List* of non-profit and governmental agencies who have expressed interest in providing property management services, administering affordable homeownership units, and/or leasing or purchasing inclusionary housing units to encourage partnership between public, non-profit and private residential developers when fulfilling policy expectations for onsite affordable units in new development. #InclusionaryZoning; #DensityBonusing

**Rental housing replacement and preservation policies** for housing redevelopment proposals (see p. 102). OCP Rental Replacement policy to support the retention of existing rental units in buildings of four or more units to encourage redevelopment that replaces older rental with new units, secured through legal agreements; OCP Strata Conversion policy to apply to buildings with four units or more, where conversions of rental units to stratified units are generally not supported. #RentalReplacement/Preservation

**Tenant Assistance Policy:** applies to rezoning applications for existing private market, non-market, and social housing residential properties where tenants are required to find a new place to live as a result of the redevelopment. Requires property owners to create a tenant assistance plan, provide tenants being displaced with compensation, relocation support and assistance, and the right of first refusal to a unit in the new development (for private market tenants: at rents at 10% below starting market rents for the new units), and provide additional assistance to tenants experiencing more acute effects of displacement. #TenantSupport

Rental Property Standard of Maintenance Bylaw to support a minimum standard of rental housing in Victoria. #PropertyStandards

Short-term rental policy: requires operators to secure a business license; restricts short-term rentals to principal residences for periods of less than 30 days and/or up to two bedrooms in the home while the principal resident is present for less than 30 days. #ShortTermRental

Changed approval process for garden suites from a rezoning to a Delegated Development Permit to encourage garden suite creation. #SecondaryAccessorySuites

Parking reductions: by-law reduces the requirement for parking spaces for affordable dwelling units through a legal agreement. #Affordable housing zoning

New House Conversion Zoning Regulations expand opportunities to convert single-family houses to multi-family housing and encourage the inclusion of rental, affordable rental, affordable home ownership units and heritage designation. #SecondaryAccessorySuites

## **Affordable Housing Incentive Programs:**

Victoria Housing Reserve Fund: one-time capital grants for funding to assist in the development and retention of affordable rental housing for households with very low, low, or median incomes, open to registered non-profit society or partner with a registered non-profit society that will own and operate the housing. 2 annual intake deadlines. This reserve has been established to provide a source of funds to help fund housing projects including projects that fall under the Secondary Suite Incentive Program. The reserve is funded by annual contributions included in the City's Operating Budget. #HousingFund; #DevelopmentIncentive; #RedevelopmentIncentive; #Retrofit/MaintenanceIncentive

The City of Victoria continues to actively contribute land to affordable housing. #PublicLandUtilization

## Structure, Programs and Services

| Department  | Division                          | Responsibilities   |
|---|-----------------------------------|--|
| <p>Sustainable Planning and Community Development</p> <p>↓</p> <p>Community Planning Division</p> <p>Staffing: 12 FTEs</p> <p>↳</p> | <p>Housing Unit<br/>(5 staff)</p> | <p>Provides professional analysis, advice and recommendations related to planning, urban design, heritage and housing, and work collaboratively with communities, businesses, government agencies and other stakeholders to further the City's planning initiatives. This area also monitors and amends policy plans; reviews and provides input on regional plans; recommends housing policy; provides advice related to affordable housing and other social issues; provides staff support to the Renters' Advisory Committee; supports implementation of the Climate Leadership Plan; supports development application processes by providing advice on tenant assistance, inclusionary housing and urban design; and provides urban design advice and guidance on City infrastructure projects.</p> <p>Work includes: "missing middle" housing initiative, secured rental housing incentive program, Residential Rental Tenure Zoning, rental replacement policy, Inclusionary Housing Policy, family housing policy, opportunities for secondary suites and garden suites.</p> <p>Support development application processes through negotiations for alignment with City housing policy, including affordability and tenure; review and negotiate tenant assistance plans.</p> <p>Process Victoria Housing Reserve Fund applications for Council consideration.</p> <p>Implement the Rental Properties Standards of Maintenance Bylaw.</p> <p>Prepare annual data collection to monitor and track implementation including Housing Strategy Annual Review.</p> <p>Completion of Victoria Housing Strategy actions during each phase of local area planning to increase housing supply, including exploring pre-zoning opportunities and identifying opportunities for affordable housing in all local area plans.</p> |



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|   |  | <p><i>Tenant Assistance Planner:</i> Works to implement the City's tenant assistance policy for all redevelopment applications, liaison for Renters Advisory Committee, provides tenant support for tenants and rental housing, leads tenant engagement and capacity building initiatives. (These responsibilities had been done by policy staff. Team was expanded to increase capacity to respond to the resources needed for development applications.)</p> <p><i>Affordable housing development planner</i> (brand new role): will be supporting non-profit and government partners to facilitate the delivery creating more affordable housing and liaising between Real Estate and Planning to shepherd projects through the approvals process.</p> <p>Staff roles: Housing Policy Planner (x2), Tenant Planner, Affordable Housing Development Planner, Assistant Housing Planner (temporary).</p> |
|   |  | All planners in community planning can and do work on housing initiatives as needed   |
| <p>Development Services Division</p> <p>↳</p> | <p>Building Permits &amp; Inspection</p> | Staff support affordable housing development with policy and planning assistance as needed.   |
| <p>Real Estate</p>                            | <p>Strategic Real Estate</p> <p>↓</p>    | The Strategic Real Estate Department administers all aspects of the City's strategic real estate program and holdings including the City's active portfolio of commercial properties. In particular, the department seeks to maximize the City's returns from its property holdings and ensure the City has the appropriate real estate portfolio to meet its current and long-term needs.  |

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|  | Property Management  | Property Management administers all aspects of the City’s real estate program. This includes strategic acquisitions, dispositions, and the development of partnerships in support of affordable housing and other Council priorities. They conduct investigations and due diligence on proposed acquisitions and sales and negotiate all aspects of those transactions, engage in negotiations and ongoing contract management of all lease agreements, licenses of use, easements, Statutory Right of Ways and other property related agreements. |
| Bylaw Services  |  | Bylaw Enforcement: Compliance and investigations, business license reviews and compliance checks, manages the City’s short-term rental market strategy: develops comprehensive business regulations, education, communication, proactive monitoring and enforcement strategy implemented with third party monitoring company (Host Compliance), and implementation and enrolment of new classes of business licenses.  |
| Legal Services  |  | Provides legal support for the creation of a municipal housing service to acquire and enter into partnerships for the purpose of providing affordable (de-commodified) housing, incentivizing development of rental housing and streamlining affordable rental housing development processes, developing a City-wide strategy for additional house conversion opportunities, and missing middle zoning changes.  |
| <a href="#">City of Victoria organizational chart</a>                             |  |  |
| Capital Region Housing Corporation  | The Capital Region Housing Corporation is a wholly owned subsidiary of the Capital Regional District with a mandate to develop and manage affordable housing to meet the needs of people living within the capital region. The primary activities of the CRHC are the day-to-day management of housing, providing property management services, and providing services to residents who live in 49 housing complexes across seven municipalities. 22% of <a href="#">operating funding</a> comes from subsidies from BC Housing and CMHC, and the remaining 78% of the budget comes from tenant rents. |  |
| <a href="#">Regional Housing org chart</a>  |  |  |

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## City of Vancouver

Based on the [2016 Census](#), the City of Vancouver has a population of 631,486 people. According to the 2016 census numbers, 19.8% of the total population is in Core Housing Need; 28% of all renters and 10.8% of all homeowners are in Core Housing Need. The [Vancouver 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 2,181 homeless individuals (659 unsheltered, 1,522 emergency sheltered) over a 24-hour period on March 13, 2018--35 homeless for every 10,000 people. The CMHC Rental Market Survey calculated Vancouver's vacancy rate for the primary rental market at 2.8% in October 2020-- a jump from 1% a year earlier.

## Jurisdictional Context & Responsibilities

The City of Vancouver's key powers and responsibilities are set out in the [Vancouver Charter](#). While primarily a provincial responsibility, the City of Vancouver has been heavily involved in affordable housing and homelessness for several years. In addition to using its regulatory and legislative powers to create land use policy to enable development and density bonus provisions and to provide development incentives to secure in-kind social housing units, the City has increased its policy work, support services, and capital plan contribution for housing significantly by: providing per door grants for non-market housing projects, contributing city-owned land for affordable housing development & creating VAHA to deploy this land, purchasing private market SROs to convert to social housing, opening/managing additional shelters and providing direct homeless outreach, providing funding to non-profit organizations to deliver important community, health and social services to renters and individuals experiencing or at risk of homelessness. The City has three primary [delivery streams](#) for social and supportive housing: city land contributions – the City provides land at below-market rates for the development of affordable housing in partnership with other funding partners; inclusionary zoning – the City allows for additional density for projects which provide a certain percentage of new residential development as social housing; supporting non-profit sector projects – the City provides capital grants and expedited processing for affordable housing projects owned and operated by non-profit housing providers in addition to additional density where supportable by policy. Of these tools, the provision of land comprises a significant City contribution to affordable housing projects: the value of the seven sites deployed through the Vancouver Affordable Housing Agency (VAHA) in May 2018 is valued at approximately \$130 million.

Homelessness Outreach Services are jointly funded by the City of Vancouver and BC Housing through the Homeless Prevention Program Support Services Agreement. Permanent shelters are funded by the Province and run by experienced non-profit operators. Temporary shelters are opened annually through a partnership with the City of Vancouver and BC Housing, providing additional shelter capacity to keep those experiencing homelessness. Extreme Weather Response Program spaces funded by BC Housing are in addition to the temporary shelter spaces.

Metro Vancouver is a partnership of 21 municipalities, one Electoral Area and one Treaty First Nation that collaboratively plans for and delivers regional-scale services, supporting municipalities in their roles by providing information, research, and advocacy. Regional Planning & Housing Services is responsible for developing, implementing, and stewarding the regional growth strategy, and for providing safe, affordable housing units across the Metro Vancouver region. Metro Vancouver Housing provides affordable rental homes for more than 9,000 people on 49 sites across the Metro Vancouver region. Metro Vancouver supports affordable housing development through the provision of developable land at below market rate.

The Government of British Columbia is responsible for funding income support programs, homeless (and homeless prevention) support programs and services, as well as regulating and funding social housing. BC Housing is a Crown Agency of the province which reports to the Minister of Municipal Affairs and Housing and funds/subsidizes shelter spaces, housing units and rent supplements for those experiencing or most at risk of homelessness. BC Housing has operating agreements with non-profit housing societies that give responsibility for policy establishment, financial administration, and property management to the societies. To provide oversight, BC Housing carries out operational reviews on housing providers. BC Housing directly manages 5,500 social/subsidized housing units while the non-profit and co-op housing sector manage more than 63,000 social/subsidized housing units. BC Housing develops, manages, and administers a wide range of subsidized housing options across the province. BC Housing works with the ministry responsible for housing to address critical gaps across the housing continuum, which range from emergency shelter and rent assistance in the private market to affordable home ownership. They also license residential builders, administer owner builder authorizations and carry out research and education that benefits the residential construction industry and consumers.

## Strategic Direction

Work to address affordable housing and homelessness is guided by [Housing Vancouver](#), a 10-year housing strategy which aims to create 72,000 new homes across Vancouver in the next 10 years (2018 – 2027). It is the aim to reduce Vancouver's housing affordability gap and to provide a strong foundation for the future of Vancouver. The Strategy proposes a new delivery model that will take advantage of the affordable housing land bank the City has built over the past several decades, and the policy innovation and technical capacity that has been developed in recent years.

Housing Vancouver is organized around a number of key objectives: shift toward the Right Supply; action to address speculation and support equity; protect and support diversity; protect our existing affordable housing for the future; renew our commitment to partnerships for affordable housing; increase supports and protections for renters and people who are homeless; align City processes with housing targets.

Housing Vancouver sets a housing target of 72,000 homes in 10 years, with specific targets set for different housing types, tenures, and income levels. Additional output measures include: progress towards identified targets by type of housing, supportive housing, location, etc., progress on implementation of measures that retain and renew existing rental stock, stock of housing for low-income singles in the downtown core. The Strategy includes outcome-related measures, but no outcome-related targets; those measures include: the number of sheltered and unsheltered homeless in the city and region, number of households spending over 30% of income on housing in the city and region. Annual progress reports only report on output measures, which are all related to housing development and supply.

## Definition of “Affordable Housing”

Affordability is defined in the [Housing Vancouver Strategy](#) as a measure of a household’s ability to pay for housing – it relates the price or cost of housing to household income. Housing is considered to be affordable when it comprises 30% or less of a household’s total income before taxes. For example, rental housing that is affordable to the median household income in Vancouver of \$65,327 in 2016 would need to rent at \$1,633. Households paying over 30% of their total income on housing costs are considered to be ‘housing cost burdened.’

## Key Affordable Housing & Homelessness Programs and Policies

### Policies:

[Rental Housing Policy](#): for new developments that require the demolition of one or more buildings or for an existing development that requires major alterations or additions resulting in a change to the unit mix of the building(s) and the reconfiguration of a majority of the existing units, the following is required: one for one replacement of existing rental housing units with dwelling units on the site, a Tenant Relocation Plan, and that at least 35% of the total number of dwelling units include two or more bedrooms. #RentalReplacement/Preservation

[Short-term rental regulation](#): requires operators to be licensed; limits rentals to an operator’s principal residence (entire home or rooms within the home) for less than 30 consecutive days at a time. #ShortTermRental

[Inclusionary housing](#): requires 20% affordable housing in rezoned neighbourhoods, has focused on large, privately-owned industrial lands seeking rezoning to residential and developments exceeding 200 units. Under the policy, the City is obligated to negotiate a housing agreement with the landowner stipulating the terms of inclusion in return for increased density. The developer is required to set aside land for affordable housing. #InclusionaryZoning



**Long-term rental business license:** requires residential property owners to obtain a business license to rent out a property for 30 days or more.  
#LandlordRegistration/Licensing

**Laneway house regulation reform:** simplified laneway home regulations, made it easier and more cost effective to build laneway houses, and improved the livability of new laneway houses. #SecondaryAccessorySuites

**Single Room Accommodation (SRA) By-Law:** prevents tenant displacement and the loss of this housing stock by regulating its alteration, conversion, and demolition. Requires applicants for conversion or demolition permits to either replace the room the owner intends to convert or demolish or pay \$230,000 into a reserve fund for the provision of accommodation to replace the accommodation the owner intends to convert or demolish; find comparable or better accommodation at a comparable or lesser rent for the permanent residents who are displaced and pay their moving expenses, and financial compensation; and if replacing the room, give the re-located permanent residents the first right of refusal to rent the replacement rooms and pay actual moving expenses.  
#SingleRoomOccupancy

**Single Room Accommodation Upgrading Grant:** A grant of \$5,000 per room for upgrades to Single Room Accommodation (SRA) Bylaw designated Rooms, owned or leased by a registered Non-Profit Society, to include private washrooms and cooking facilities. As a secondary priority, upgrades to shared facilities will also be considered if they result in significantly improved livability for all residents, but are a secondary priority. SRAs that are privately owned must be leased to a Non-Profit Society for a minimum of 10 years from date of application to be eligible for the grant. #SingleRoomOccupancy

**Tenant Relocation and Protection Policy:** provides protections to tenants to mitigate the impacts of displacement due to major renovation or redevelopment of rental housing (private market, social housing, and co-ops). Rezoning and development permits for projects that will result in permanent relocation of tenants in existing residential rental units are only granted to applicants on condition that they create a Tenant Relocation Plan that provides tenants with: financial compensation (set amounts are based on length of tenancy), financial compensation towards moving expenses, and assistance (if requested) with identifying alternative accommodations, which for low-income tenants includes additional assistance in securing a permanent affordable housing unit (the City will not issue an Occupancy Permit until a permanent housing option has been secured) and for all other tenants applicants are required to demonstrate that all reasonable effort has been made to provide 3 options that best meet the tenant's identified priorities. Depending on the type of new development, existing tenants shall be provided Right of First Refusal to move back into the new building with a 20% discount off starting market rents, or at the new non-market rents in circumstances when the replacement unit is social housing. The policy is supported by professional and experienced staff (a tenant relocation specialist) who can support residents through a relocation. A Tenant Relocation Specialist training program and in the future a qualified list of professionals would improve the experience and outcomes for renters that are required to relocate under a TRP. #TenantSupport

**Density Bonusing:** District schedules in the Zoning & Development By-law contain an outright density (or ‘base density’) that can be achieved. Some of these district schedules contain regulations that enable the development of additional density that may be achieved, to a maximum set out in the by-law, with the provision of amenity or specified financial contribution towards provision of social housing on the approved net increase in density. Density bonus zones are often established as part of the implementation of new community plans and require Council approval through public hearing processes. #DensityBonusing

Created City agency VAHA to utilize City-owned land to design, build, fund, and operate rental homes for households in the low to moderate income brackets and those on government assistant income. The Agency also addresses other identified needs that are not being met by the private market alone by securing innovative funding sources and partnerships with private investors and other levels of government to fund construction and management of affordable housing. Offers City-owned land for senior government partnerships to build affordable housing. VAHA’s mandate is to deliver 2,500 affordable housing units by 2021 by leveraging the City’s land and innovative partnerships with non-profit housing partners, developers, and senior levels of government. As the completion of the VAHA mandate near the end of its term in 2021, it is anticipated that all of the City’s non-market housing assets, including those enabled by VAHA, will be consolidated into one portfolio forming the Vancouver Affordable Housing Endowment Fund. As this consolidation occurs in 2021, the function and staff of VAHA and associated operating funding will be transitioned to the City’s Arts, Culture and Community Services department to continue the delivery of social housing on City land along with other key functions for managing the portfolio.

**Vancouver Affordable Housing Endowment Fund (VAHEF)** (in development): VAHEF is a City-owned portfolio of non-market housing assets with a mandate to preserve and grow the City’s affordable housing stock in a sustainable way. Through the creation of a new Affordable Housing Endowment Fund (the Fund), the City will seize the opportunity to consolidate all City-owned non-market housing assets into a single portfolio with a clear mandate to preserve and grow the City’s affordable housing stock in a sustainable way to serve Vancouver citizens over the long-term. This will be a foundation to move the City toward a sustainable state to continue to participate in the future delivery of housing affordable to lower-income residents. The total assets to be transferred to this new Fund include over 200 non-market housing assets with an assessed value of approximately \$2 billion. The Fund is intended to become the consolidated portfolio for the delivery of non-market housing in the City of Vancouver. In addition to holding existing non-market housing assets, the Fund will enable a portfolio approach to optimize the preservation of those assets balanced with the need to grow the non-market housing stock in the City. The Fund will benefit from dedicated land use policies and funding sources to acquire new assets to benefit Vancouver residents. These sources are expected to include: Revenue from development contributions (DCLs and CACs); Emerging sources of revenue, such as the Empty Homes Tax; Non-market housing assets secured through inclusionary housing requirements and rezoning; and Revenue generated through the assets held in the Fund, such as lease payments and surplus sharing from non-profit and co-operative housing

Rental 100: Secured Market Rental Housing Policy: incentivizes the development of market rental housing for households that can't afford to purchase a home. Applies to projects where 100% of the residential floor space is rental housing offers reduced parking requirements, added density, waiver of Development Cost Levy, and a reduction in minimum unit size, and concurrent processing for projects that require rezoning (rezoning and development permit applications processes occur concurrently). Units must remain rental for 60 years, or the life of the building (whichever is longer), and development must include a minimum of 35 percent family units. #DevelopmentIncentives

Affordable Housing Choices Interim Rezoning Policy: height and density incentives for ground-oriented and mid-rise affordable housing types and tenures, including purpose-built market rental housing, that demonstrate the “transition zone” concept, where ground-oriented affordable housing types provide a transition between higher density arterial streets and single-family areas. Additional density is offered for projects that can meet one of the following affordability criteria: a) 100% of residential floor space is rental housing, b) units sold for at least 20% below market value and include a secure mechanism for maintaining that level of affordability over time (e.g. resale covenant, 2nd mortgage, etc.), c) innovative housing models and forms of tenure (e.g. co-housing) that can demonstrate enhanced affordability, or d) Community Land Trust model is employed to secure increasing affordability over time. #DevelopmentIncentives

Development Cost Levy (DCL) waivers: Projects creating new rental supply, where 100% of the residential development is rental in tenure are eligible for a DCL waiver for the rental portion of the development, so long as rents meet or fall below prescribed average maximum rent levels and at least 20% of the residential floor area consists of units with average rents per unit type for initial occupancy that do not exceed prescribed maximum average monthly rents. Under the City-wide Area Specific Development Cost Levy bylaws, DCLs for rental housing can be waived for “for profit” affordable housing, where the tenure is secured for a term of 60 years or the life of the building through a Housing Agreement. The DCL waiver also regulates maximum unit size and starting rents by unit type. #DevelopmentIncentives

The Moderate Income Rental Housing Pilot Program (MIRHPP) encourages the construction of secured rental housing buildings where at least 20% of the residential floor area is made available to moderate income households, with incomes in the range of \$30,000 and \$80,000/year by offering the following incentives: additional height and density, waiver of Development Cost Levies, reduced parking requirements, relaxations for minimum unit sizes and configuration requirements, and priority processing at the rezoning enquiry review stage. #DevelopmentIncentives

[Community Housing Incentive Program](#) (CHIP), funded by revenue from the Empty Homes Tax and the City's capital budget, provides housing providers with grants which will increase the affordability of new non-profit or co-op housing project by providing a capital contribution towards its construction. Aim is to position affordable housing developments to attract other funders. #DevelopmentIncentives

[Social Policy Grants Program](#) funds multiple organizations that work to support low income residents experiencing housing challenges or those experiencing homelessness. #Homelessness; #TenantSupport

[Social Housing or Rental Tenure \(SHORT\) Program](#): pilot program reduces approval times by nearly 50% for high impact multi-family housing projects, using a dedicated team and a streamlined development process. #InternalProcessImprovement/streamlined approvals

[Empty homes tax](#): taxes homeowners who leave homes vacant and taxes collected are invested in affordable housing projects. Homeowners are required to submit a declaration each year to determine if their property is subject to the Empty Homes Tax. Properties deemed empty are subject to a tax of 1.25% of the property's 2020 assessed taxable value. The tax is increasing from 1.25% to 3% for the 2021 vacancy reference year. #VacantHomeTax; #RevenueGeneration

[Affordable Housing Utilities Development Cost Levy](#) (AHUDCL): helps fund off-site utility upgrades required by new affordable housing projects. Funded through the 8% utilities allocation of the City-wide Development Cost Levy (CWDCL). For rezoning applicants of affordable housing projects including 100% social Housing projects and moderate Income Rental Housing Pilot Program (MIRHPP) projects (subject to restrictions). #RevenueGeneration

[Renter Advocacy and Services Team](#): A team which spans City departments to ensure that renters are prioritized in every department. The team, which will be made up of City staff from Affordable Housing Programs, Licensing, Housing Policy and Regulation, and Legal Services, meets regularly and works with renters, building owners, landlords, community partners, and other levels of government to improve the renter experience and the stability of rental tenancies. #TenantSupport

[Renter Office](#) provides a first point of contact to: answer questions, provide information on City policies and permits, refer renters to other organizations that can help. #TenantSupport

Renter Services grants: support non-profit community-based programs that assist and empower Vancouver renters to understand their rights, pursue their rights, and/or maintain/secure their housing. Renter Services grants are intended to elevate and enhance an organization's existing capacity to support and advocate for renters in Vancouver. In March 2021, Council approved \$575,000 in grants for 12 local organizations and advocacy groups serving renters. #TenantSupport

Homelessness Services Outreach Team/Carnegie Outreach Team works closely with many community partners, including emergency shelters, hospitals, landlords, non-profit agencies, and other City departments to ensure individuals experiencing homelessness and needing assistance are connected to supports. The primary mandate is to connect individuals experiencing homelessness, or those at-risk, to housing, income and support services. #Homelessness

Warming Centres: the City activates warming centres in extreme cold weather as a life-saving measure when the temperature reaches -5°C or below (or it feels like -5°C or below). #Homelessness


Temporary shelters are opened annually through a partnership with the City of Vancouver (which contributes property) and BC Housing to provide additional shelter capacity during the winter months. #Homelessness

Temporary modular housing constructed on sites slated for development to provide supportive housing for people experiencing homelessness. #ModularHousing

## Structure, Programs and Services

Within the City of Vancouver, the delivery of non-market housing and the management of non-market housing assets are distributed across a number of business units as outlined below.

| Department                           | Service                    | Responsibilities   |
|--------------------------------------|----------------------------|--|
| Arts, Culture and Community Services | Managing Director          | Affordable Housing Program   |
| ↓                                    | ↓                          | Advance new affordable housing projects  |
| ↓                                    | Affordable Housing Program | Oversees the delivery of supportive housing projects focused on meeting the needs of homeless and very low income residents (Co-lead with VAHA)            |
| ↓                                    | (7 staff)                  | Implement the Community Housing Incentive Program  |
| Housing Services                     |                            | Lead negotiations on non-profit/ co-op housing leases/ agreements for units on City land   |
| ↓                                    |                            | Develop and implement a renewed single room occupancy (SRO) hotels strategy, and advance replacement of SRO units with self-contained shelter rate housing |
|                                      |                            | oversees the SRA by-law which regulates the pace of change in our SRO stock  |
|                                      |                            | Provide renter services, support and advocacy (Renters Office, grant program. Lead cross organization RAST)  |
|                                      |                            | Oversight and regulation of Tenant Relocation and Protection Policy)   |
|                                      |                            | Conduct research on supportive housing impact on tenants and communities   |
|                                      |                            | Works with Housing Policy on affordable housing policy development   |
|                                      |                            | overseeing temporary modular housing program.  |
|                                      |                            | Staff roles: Senior Planner, Planners (x3), Planning Analyst, Planning Assistant   |

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|   | <p>Homelessness Services</p> <p>(27 staff)</p>         | <p>Homelessness Services champions, leads and implements all work related to homelessness. Responsibilities include:</p> <p>Developing and implementing services and programs focused on providing immediate housing and shelter. Supporting individuals experiencing homelessness (Homelessness Services Outreach Team).</p> <p>De-stigmatization campaigns.</p> <p>Data collection and research (HelpSeeker, systemic interventions, economic impacts, HIFIS, etc.)</p> <p>Supporting tenanting process for new temporary modular and other new supportive homes using coordinated access, and a Housing First approach.</p> <p>Delivering the Winter Shelter Strategy Collaborate on solutions for sustained levels of investment to support affordable housing and homelessness (including operating subsidies)</p> <p>Staff roles: Director, Planner II (x2), Planner I (x2), Admin, Outreach (x20)</p> |
|   | <p>Non-market Housing Operations</p> <p>(18 staff)</p> | <p>Non-Market Housing Operations operates and manages the redevelopment plans for 11 city-owned/BC Housing-owned non-market social housing buildings. Staff support tenants to connect with healthcare services and community supports.</p> <p>Staff roles: Manager, Special Projects Coordinator, Budget Analyst, Violence Prevention Manager, Residence Manager/Attendants (11 buildings) → Director</p>   |
| <p>Vancouver Affordable Housing Agency (VAHA)</p>  <p>(10 staff)</p> |  | <p>Responsible for all City-owned housing assets and any new acquisitions. Develops non-market housing on city-owned land. Established by Council to enable the creation of new affordable housing for a variety of housing types through partnerships with developers, charitable organizations, non-profit organizations, philanthropists and senior levels of government. The Vancouver Affordable Housing Agency receives funding to support their operating budget in the amount of \$1.036M (2020 approved budget).</p> <p>Staff roles: Senior development manager, Development manager (x3), Project Manager, Senior Planner, Social Planner, Planning Analyst, Admin Assistant → CEO</p>   |



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|   |                         | <p><u><b>Partner Agreements</b></u></p> <p>Provide oversight and management of the City's contractual relationships with co-ops and non-profits operating housing on City Land, monitor new housing agreements and leases delivered through inclusionary housing policy</p>   |
| Development, Building and Licensing (DBL) | Community Standards     | <p>Implement and review the Single Room Accommodation Bylaw</p> <p>Short-term rental bylaw enforcement</p>  |
|   | Built Environment       | <p>Expedite affordable housing and lower-income rental projects.</p>  |
| Real Estate and Facilities Management     | Asset Management        | <p>Build and maintain affordable housing units</p> <p>Reviews Community Amenity Contribution projects, applies design &amp; technical guidelines for inclusionary social housing projects, service level agreement with VAHA to maintain city-owned housing assets</p>  |
|   | Real Estate Services    | <p>Provide City land below market value to not-for profit social organizations for non-market housing</p> <p>Pursue site acquisitions to support major City initiatives, such as the Vancouver Affordable Housing Endowment Fund</p>  |
| Planning, Urban Design and Sustainability | Assistant Director<br>↓ | <p>Housing Policy develops land use and housing policies to incentivize and/or require private developers in certain areas to either deliver in-kind social housing units or have affordability requirements for new development (e.g. requirements for rental housing, below-market rental housing and rental replacement).</p> <p>Develop Affordable Housing and Community Spaces Incentive Program</p> |
|   | Housing Policy          | <p>Develop Affordable housing policy initiatives, home ownership policies, and partnerships (regulatory enhancements re: stock)</p>   |

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|  | (8 staff)                                       | <p>Develop progressive housing policies as part of the Broadway planning program that will focus on limiting displacement of renter households and delivering new rental housing in relation to the new transit infrastructure investment.</p> <p>Support development of an indigenous housing strategy</p> <p>Implement rental incentive programs</p> <p>Participate in Renters Advocacy and Services Team (RAST)</p> <p>Support VAHEF</p> <p>Leads the implementation of the Housing Vancouver Strategy and annual reporting on progress.</p> <p>Staff roles: 1 Senior Planner, Planner (x4), Planning analyst, Planning assistant</p>   |
|  | <p>Housing<br/>Regulation</p> <p>(12 staff)</p> | <p>Housing Regulation reviews non-market housing projects led by the community housing sector and helps to steward those applications through the development approvals process.</p> <p>Works with City Wide and Community Planning's Housing Priority group to review/steward private sector below-market and market rental housing projects through the approvals process.</p> <p>The Housing Policy and Regulation Division focuses on implementing the Housing Vancouver strategy and the 10-Year Affordable Housing Delivery and Financial Strategy. Researching and monitoring the City's housing stock and current trends in development and implementing new housing policy. Providing Advice on affordability requirements for development projects in process and under review.</p> <p>Renters Services Team —Worked with Arts, Culture and Community Services (ACCS) and Development, Buildings and Licensing (DBL) to initiate and staff a new interdepartmental team to support renter households in the city to access and maintain their housing</p> <p>Staff roles: Senior Planner, Planners (x6), Planning Analysts (x2), Planning Assistants (x2) → 1 Assistant Director (also responsible for housing policy group)</p> |

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|   | <p>City Wide and Community Planning</p> <p>Development Review &amp; Regulation Policy</p> | <p>Develop Affordable Housing and Community Spaces Incentive Program</p> <p>rezoning/development review, community planning</p> <p>-has a 'housing priority' group that focuses on non-market and rental projects alongside our wider current planning group which also has a 'housing priority' group that focuses on non-market and rental projects.</p> <p>Affordable and priority housing teams—Support processing of applications under the MIRHPP and social housing applications under the SHORT Program. Continue to link the implementation of affordable housing policy to rezoning applications filed through the policy and ensure continuity of regulatory and built form evaluation through the development approvals process as well as the interdepartmental coordination</p> |
| Finance, Risk and Supply  | Accounting Services   | <p>Implement the Empty Home Tax and use proceeds from the Empty Homes Tax to fund key affordable housing initiatives</p> <p>Affordable Housing Fund, Capital plan/financing growth</p>  |
| <a href="#">Vancouver Affordable Housing Endowment Fund</a> (VAHEF) |   | VAHEF's mandate is to make an enduring contribution to meeting the housing and affordability needs of Vancouver residents, by sustainably managing and growing the City's portfolio of affordable housing assets, contributing to meeting housing and affordability needs for current and future residents, and aligning with the City's broader city-wide housing targets.   |
| City of Vancouver Public Housing Corporation                        |   | A wholly-owned subsidiary of the City of Vancouver, operates 816 units of social housing across 11 City-owned properties as a wholly owned subsidiary. Oversight is led by the GM of Arts, Culture, and Community Services. The City of Vancouver Public Housing Corporation receives \$950,000 in funding toward operating expenses (2020 approved budget).  |
| <a href="#">Lu'ma Native BCH Housing Society</a>                    |   | The Community Entity for federal Reaching Home homelessness funding.  |
| <a href="#">City of Vancouver organizational chart</a>              |   |   |



## City of Calgary

Based on the [2016 Census](#), the City of Calgary has a population of 1,239,220 people. According to the 2016 census numbers, 11.8% of the total population is in Core Housing Need; 25% of all renters and 6.7% of all homeowners are in Core Housing Need. The [Calgary 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 2,911 homeless individuals (125 unsheltered, 1,374 emergency sheltered) over a 24-hour period on April 11, 2018, a rate of 23 homeless per 10,000 people. The CMHC Rental Market Survey calculated Calgary's vacancy rate for the primary rental market at 6.3% in October 2020-- a jump from 3.8% a year earlier.

## Jurisdictional Context & Responsibilities

The City of Calgary builds and supports the delivery of new affordable housing units by securing land, managing building design and construction, balancing City funding for new affordable units (provides non-profit organizations with financial and other incentives), sets planning regulations and by-laws, provides public land, approves building and development permits and applications. The City also develops, owns, manages and operates housing through its subsidiary, Calgary Housing Company (CHC); once the City completes construction and landscaping, properties are transferred to CHC for tenant occupancy, management and program delivery.

The Government of Alberta provides funding for the operation of homeless shelters and is responsible for and is the primary funder of affordable housing. The province owns & operates more than 5,500 public housing units in Calgary. The operating budget of the Calgary Housing Company is funded by the province.

In 1964, Alberta became the first province in Canada to standardize procedures for terminating tenancy and the first to pass a Landlord and Tenant Act. The Provincial Government approved a revised Landlord and Tenant Act of Alberta in 1970 that allowed Alberta municipalities to establish Landlord and Tenant Advisory Boards (LTABs) through bylaws. The City of Calgary LTAB focused on providing information and advice to landlords and tenants. The City [closed its LTAB in 2001](#) when the provincial government opened its call centre; the City determined that continuing to operate the Board would be a duplication of service.

The City of Calgary is not involved in the delivery of homelessness services. Calgary Homeless Foundation (CHF), an independent charitable organization, is Calgary's Community Entity for federal Reaching Home funding and the steward of provincial funding for homelessness programs and services; CHF distributes funding to more than 50 programs, delivered by over 25 agencies in Calgary. The federal Reaching Home Homelessness Strategy is designed to prevent and reduce homelessness by providing direct support and funding to Community Entities across Canada, who in turn, provide project funding to local community agencies. A Community Entity is normally an incorporated organization such as a municipal government or an established not-for-profit organization, which enters into a funding agreement with ESDC. The Community Entity is responsible for the implementation of the community plan, to solicit project proposals, approve projects, contract and monitor all agreements with third-party service providers, report on its activities and disbursements, collect and share data and information and report on the results. Priorities for addressing homelessness in the community are identified through a planning process led by a Community Advisory Board. It is typically composed of officials from all levels of government, community stakeholders, and the private and voluntary sectors. The Board plays a key role in encouraging partnerships, coordinating community efforts related to homelessness, integrating the efforts with those of the province or territories, and recommending projects for approval by the Community Entity.

## Strategic Direction

The [Foundations for Home - the Corporate Affordable Housing Strategy](#) sets the City's affordable housing direction through six key objectives: 1. Get the Calgary community building; 2. Leverage City land; 3. Design and build new City units; 4. Regenerate City-owned properties; 5. Strengthen intergovernmental partnerships; and 6. Improve the housing system. The Strategy is currently in its fifth year of the decade-long plan.

The Housing Strategy sets only output-based targets (as opposed to outcome-based) and does not set baselines from which to evaluate progress. Targets include: 160 new units delivered to Calgary Housing Company by 2018; 110 units in development by 2018; 1,500 units supported by City programs by 2018; and 5 parcels of City land disposed of at below-market value for non-market housing projects. The Strategy is implemented through an [Implementation Plan](#) that lists specific actions under each of the six identified objectives.

## Definition of “Affordable Housing”

The City of Calgary defines affordable housing as housing for people who, because of financial or other circumstances, need assistance to cover their housing costs. Calgary's Affordable Housing Strategy states that a household is in need of affordable housing when it earns less than 65% of the Calgary Area Median Income and pays more than 30% of gross income on shelter costs. In this definition, the income cut off is intended to exclude households that are overspending by choice.

How the definition is applied:

Maximum rent levels are capped in Housing Agreements with affordable housing providers and set at the discretion of those negotiating and approving the housing agreement. Rent levels can be adjusted, up or down, at the owner/ operator's discretion, provided the rent cap is not exceeded. Each Housing Agreement has a different rent cap or permitted rent rate. For example: the monthly rent payable for each Unit must not exceed 80% of the MMR; the monthly rent payable for each Unit must not exceed 90% of the AMR; rents are set at the lesser of 30% of the Eligible Renter's Annual Combined Gross Household Income or 90% of AMR.

## Key Affordable Housing & Homelessness Programs and Policies

### Programs:

**Attainable Homes Calgary Corporation:** A non-profit social enterprise wholly owned by the City of Calgary that delivers entry-level homes (condos with monthly condo fees) to middle income households through a shared equity ownership model. Attainable Homes loans purchasers \$2000 (interest-free) towards a 10% down payment of \$4000, in exchange for a minimum of 25% of the home's equity, which is reinvested into future development. (Note: Affordability/accessibility limited to the first homeowner: the home can be sold on the private market at current market values at any time after purchase.) #AffordableHomeownership

**Affordable Housing Capital Development Program:** to add additional social housing units and maintain/renew existing stock (\$69.3M in City funds).  
#PublicHousing

**Streamlining the planning process for non-market housing development:** Provision of a dedicated resource in Planning & Development, to support non-profit organizations that provide affordable housing through the planning approval process: Customer Coordinator, Affordable Housing is a single point of contact for all non-market housing applications and planning inquiries who helps organizations determine the City resources available and arranges an expedited timeline to efficiently move non-market housing applications through the approvals process. #InternalProcessImprovement

Initiated a project to engage Indigenous communities in exploring the city's role in housing for urban Indigenous peoples. #InternalProcessImprovement



## Policies:

- Density bonusing to increase private sector participation in delivery of affordable housing units. #DensityBonusing
- Increasing nonprofit sector capacity for affordable housing development through public land transactions #PublicLandUtilization
- Non-Profit Land Disposition Policy: allows for the sale of up to 10 pieces of City land to non-profit affordable housing developers every two years. The policy is designed to help develop capacity among non-profit housing providers to invest in building more non-market housing in Calgary. Municipal contribution: \$8,463,424. #PublicLandUtilization
- Facilitating creation of secondary and backyard suites through zoning changes and process reform. #SecondaryAccessorySuites

## Incentives and subsidies:


Reducing operating costs for affordable housing through municipal property tax exemptions for properties operated by SFS and CHC. #PropertyTaxExemptions

The Housing Incentive Program Provides two kinds of financial assistance to non-profit organizations for affordable housing development. 1. Grant of up to \$50,000 (out of \$1.312million in annual funding) to non-profit organizations towards pre-development activities per non-market affordable rental or affordable ownership housing project. 2. Rebate on eligible City development fees for pre-application, land use redesignation, site servicing plan, building permit, off-site levies, acreage assessments, re-development, demolition permit) for an affordable housing project. Value of average incentive: \$3,585/unit. #DevelopmentIncentives

The Home Program: designed to support affordable housing residents by strategically improving the housing system. Provides one-time funding (grants of \$25,000) to nonprofit housing organizations for projects that stimulate innovative, lasting, positive changes in the housing system, including improving tenant self-sufficiency and participation in activities that encourage community well-being. #TenantSupport

## Structure, Programs and Services

| Department/Unit  | Team                     | Responsibilities  |
|--|--------------------------|---|
| Community Services<br>↓<br>Calgary Housing<br>↓  | Capital Team             | Builds City-owned affordable housing units.<br><br>Provides land, approves permits, and incentivizes development of affordable housing.<br><br>Collaborates with non-profit organizations and the private sector to increase housing stock.<br><br>Staff roles: Project manager (x3), business strategist → Coordinator<br><br>(Note: FTEs may vary between permanent and limited term positions)   |
| Affordable Housing Unit<br><br>↳<br><br>Staffing: 12 FTEs<br>(plus 5 vacant positions)<br><br>Does not include Ltd. Term staff | Policy and Strategy Team | Supports the development and implementation of planning regulations and bylaws relating to affordable housing incentives.<br><br>Investigates and develops strategies and programs to improve the nonmarket housing system.<br><br>Provides research and information on best practices in affordable housing.<br><br>Leads, develops and implements Calgary's Affordable Housing Strategy.<br><br>Advocates for Provincial and Federal funds.<br><br>Staff roles: Project manager (x3), Business Strategist, Research Analyst → Coordinator |
| Led by a <i>Manager</i> ,<br>supported by <i>Admin Assistant</i><br>(.5)   | Rapid Housing Team       | Administers federal Rapid Housing Initiative.<br><br>Collaborates with non-profit organizations and the private sector to increase housing stock.<br><br>Staff roles: Project Manager → Coordinator   |

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| 4 FTEs in other divisions work for Affordable Housing via service level agreements, funded through Affordable Housing's Budget.                            | Planning & Housing Unit                 | <i>Planning &amp; Housing Approvals Coordinator:</i> Supports non-profit organizations that provide affordable housing through the planning approval process; a single point of contact for all non-market housing applications and planning inquiries; helps organizations determine the City resources available & arranges expedited timeline to efficiently move non-market housing applications through the approvals process.  |
|  | Real Estate & Development Services Unit | <i>Sales Agent:</i> Identifies suitable parcels of surplus City-owned land that might be offered in future land sales, development of housing agreements recorded on title, and strategies to reduce barriers in transacting with non-market housing providers.  |
|  | Calgary Neighbourhoods Unit             | <i>Indigenous Issues Strategist:</i> Indigenous housing policy development.  |
|  | Customer Service & Communications Unit  | Communications Planner   |
| <a href="#">Calgary Housing Company</a><br>(Calhome Properties)<br><br> |   | <p>Calhome Properties Ltd. (operating as Calgary Housing Company (CHC)) is a wholly-owned subsidiary of The City of Calgary and has its own Board and finance systems, but is also embedded in the Calgary Housing business unit. The Director of Calgary Housing, within the City of Calgary municipal government, is also the President of CHC. CHC owns, develops and operates low and moderate-rent housing projects on a not-for-profit basis. Under the Alberta Housing Act, as a housing management body, CHC is responsible for managing social and affordable housing properties, programs and tenant applications. The assets and liabilities and the operations of CHC are included in The City's consolidated financial statements. CHC owns 1,937 units of housing itself, manages 2,468 City-owned units (1,409 units CHC returns operating surplus to City, 1,059 units City funds 10% of operating deficits, with federal and provincial governments funding 90%) and provides an additional 2,280 households with provincially-funded rent supplements with private (including non-profit) landlords. CHC operates all City-owned affordable housing units.</p> |

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| Attainable Homes Calgary Corporation                  | A non-profit social enterprise wholly owned by the City of Calgary that delivers homes (condos with monthly condo fees) to middle income households through a shared equity ownership model. The assets and liabilities and the operations of Attainable Homes are included in The City's consolidated financial statements.   |
| <a href="#">City of Calgary Organizational Chart</a>  |  |
| Silvera for Seniors                                   | A non-profit housing body established in 1962 by a Ministerial Order of the Government of Alberta to provide affordable housing and services to low- and modest-income seniors in Calgary. The City of Calgary provides annual operating grant and funds operating deficits as part of the Affordable Housing service line budget and Ministerial Order. The 2020 approved subsidy was \$6.725M.           |
| <a href="#">The Calgary Homeless Foundation</a> (CHF) | The Calgary Homeless Foundation (CHF), a registered charity, stewards provincial and federal funding for homelessness and supportive housing services. CHF is structured into two primary areas: Homeless-Serving System of Care and Operations. As of March 31, 2020, CHF had 36 employees. CHF is Calgary's Community Entity for the federal <a href="#">Reaching Home</a> homelessness funding program. |



## City of Edmonton

Based on the [2016 Census](#), the City of Edmonton has a population of 932,550 people. According to the 2016 census numbers, 14.2% of the total population is in Core Housing Need; 27.8% of all renters and 7% of all homeowners are in Core Housing Need. The [Edmonton 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 1,971 homeless individuals (72 unsheltered, 679 emergency sheltered) over a 24-hour period on April 11, 2018, a rate of 21 homeless per 10,000 people. The CMHC Rental Market Survey calculated Calgary's vacancy rate for the primary rental market at 7.1% in October 2020-- a jump from 5.1% a year earlier.

## Jurisdictional Context & Responsibilities

There are nine major roles that the City of Edmonton plays in affordable housing: 1. planning, research and policy development to guide the development of affordable and supportive housing, 2. acquiring and making financial resources available for affordable housing (offers land or grants for the construction of affordable and supportive housing), 3. advocating for funding from other orders of government and raising public awareness of the need for more affordable and supportive housing, and providing residential tenants with advice and information to address tenancy issues and ensure they are aware of their rights and obligations, 4. strong leadership, 5. establishing and enforcing regulations, 6. program development, delivery, monitoring and evaluation, 7. providing information, advice, mediation services and referrals, 8. property management of the City housing portfolio, and 9. development of affordable housing projects.

In 1964, Alberta became the first province in Canada to standardize procedures for terminating tenancy and the first to pass a Landlord and Tenant Act. In 1970 the province revised the Act and gave Alberta municipalities the authority to establish Landlord and Tenant Advisory Boards (LTABs) through bylaws; the City of Edmonton established its LTAB in 1971 as a stand-alone body supported by City staff. In 2001 the initial bylaw was repealed and replaced by [bylaw 12613](#), which established the LTAB as a program within the Community Services department, and later Housing Services. The LTAB provided advice and information to residential tenants and landlords to address tenancy issues and ensure that both tenants and landlords were aware of their rights and obligations pursuant to the Residential Tenancies Act and the Mobile Homes Tenancies Act. The LTAB is no longer active.

The province of Alberta is responsible for and the primary funder of affordable housing and provides funding for the operation of homeless shelters. [The Ministry of Seniors and Housing](#) supports the development of affordable housing by developing programs that support affordable housing and providing funding to diverse housing providers to deliver housing services to Albertans across the province. The ministry collaborates with a number of housing providers to serve Albertans. This includes approximately 100 housing management bodies (HMBs), established through Ministerial Order, that operate housing programs for the ministry throughout the province, in addition to more than 350 other types of housing providers. The Ministry is accountable for Alberta's seniors' lodges, and social and affordable housing. Housing programs are governed by the Alberta Housing Act and its regulations: the Social Housing Accommodation Regulation, Rent Supplement Regulation, Management Body Operation and Administration Regulation, Housing Accommodation Tenancies Regulation, and the Lodge Assistance Program Regulation.

## Strategic Direction

The City of Edmonton's [Affordable Housing Strategy](#), using a full set of tools comprised of funding, land, regulations, and policies, works towards: increasing the supply of affordable housing in all areas of the city; maintaining the supply of affordable and market rental housing; enabling stable residential tenancies and transitioning people out of homelessness; anticipating, recognizing and coordinating actions to respond to housing and homeless needs. The strategy sets both outcome and output-based goals, but goals are broadly-defined and the strategy does not set specific targets or baselines from which to measure progress. Edmonton's [Affordable Housing Investment Plan](#) (2019-2022), however, sets a target of creating 2,500 new or renovated affordable housing units across Edmonton over the next 4 years and sets specific annual affordable housing targets for its secondary suites, surplus school sites, grants, permanent supportive housing, city-owned housing inventory programs.

## Definition of “Affordable Housing”

Affordable Housing [is defined](#) by the City of Edmonton as non-market rental or ownership housing that requires upfront and/or ongoing direct government subsidies. These subsidies ensure that affordable housing has rental or mortgage payments below average market cost and is targeted for occupancy by households who earn less than median income for their household size. "Affordable housing" includes permanent supportive housing, social housing, affordable rental housing, and affordable ownership housing, and [definitions are provided](#) for these subtypes. [Maximum allowable rates & maximum income threshold for non-market affordable housing grant eligibility](#).



## Key Affordable Housing & Homelessness Programs and Policies

The [Affordable Housing Investment Plan \(2019-2022\)](#) is a plan to be proactive about planning for affordable housing development and support the creation of a pipeline of investment-ready projects by making land and/or initial limited funding available to non-market housing providers to support project planning, development and implementation. The Plan is based on a model where an investment of approximately \$132 million of City resources in affordable housing projects is used to leverage a further \$377 million of combined provider equity, private financing, and funding from other orders of government. The Plan sets a target of creating 2,500 new or renovated units of affordable housing in Edmonton in four years and identifies 5 priority investment areas: permanent supportive housing, surplus school site redevelopment, affordable housing investment grants, secondary suites funding program, and city-owned affordable housing inventory. #DevelopmentPipeline

### Policies:

[The Developer Sponsored Affordable Housing program](#) creates affordable rental accommodation in new condominium developments through partnerships with developers. As a condition of development permit approval the developer commits to offer the City 5% of the units in their development for 85% of market value. The individual units are owned by the City of Edmonton, managed by *homeEd*, and rented to eligible households below the median income. *This program was found by the City Auditor in 2018 to be ineffective and not cost-effective. A [review of the program](#) was recently completed by an external consultant with recommendations.* #InclusionaryZoning

[Missing Middle zoning by-law amendment](#): “Charter Bylaw 18967- Text Amendment to Zoning Bylaw 12800 to Enable Missing Middle Housing” amended medium-scale zones to create more opportunities for the development of medium-scale housing options by increasing the area of a site that can be developed for affordable housing. The amendments introduced Multi-Unit Housing Use (defined based on the number of dwelling units on-site rather than by the form of the building or how the units were arranged), removed maximum densities, removed minimum site area and width requirements from a number of zones, and increased maximum floor area ratios in some zones. #MissingMiddleZoning

[City Land Assets for Non-Profit Affordable Housing](#): The City will annually identify suitable City land assets for proposed sale or lease at less than market value non-profit organizations for the purpose of affordable housing development in neighborhoods throughout the city #PublicLandUtilization.

[Affordable housing investment guidelines](#): provides guidelines for the City of Edmonton’s affordable housing investments; states that when prioritizing eligible funding applications from external applications for affordable housing developments and surplus land acquisition and disposition for affordable housing, The City of Edmonton will consider neighbourhood affordable housing target and ratio, and the broader geographic context; degree of housing affordability; funding or other eligible contributions from other sources; proximity to amenities and services; and overall project design. #DevelopmentIncentives



## Programs and Incentive Programs:

New Construction Grants: Funds up to 25% of total construction cost of the affordable housing component of a project (actual amount of funding commitment by the City may vary). Eligible projects: shovel-ready developments where construction hasn't yet started, but will be ready to commence construction within two years of entering into a grant agreement with the City; and developments where construction has already started, but an occupancy permit has not yet been issued. 20 year minimum affordability period, and projects that propose a longer affordability term will be ranked higher. #DevelopmentIncentives

Housing redevelopment grant (pilot): Provides 40% of capital costs for non-profit organizations with non-market affordable housing experience to redevelop up to five problem properties (properties that cause concern to their neighbourhoods, pose risks to tenants and surrounding residents, and have a recurring history of violations and non-compliance) into non-market affordable housing. Applicants must already own the property or have a signed purchase agreement (funds cannot be used for property acquisition). The City will only consider properties that are vacant or have tenants on short-term leases set to expire. -homeEd is approved for borrowing over the next ten years for portfolio expansion, redevelopment grant supports non-profits in acquiring and redeveloping existing housing. #RedevelopmentIncentive

Secondary Suites Grant Funding Program: provides matching funding to property owners to construct or upgrade new or existing secondary suites. In exchange for the grant funding, homeowners enter into an agreement to rent the suite at below market rate for 5 years. #SecondaryAccessorySuites

Building housing choices program: mixed affordable and market housing development on surplus school sites the City received in 2009. #PublicLandUtilization

Seniors housing program: The City has approved eight vacant school building sites as suitable for future seniors' housing. The seniors' housing will include a mix of market and non-market (subsidized) units and provide a range of care levels. The Government of Alberta is a major partner with the City in these projects. Community groups interested in seniors' care are invited to contact the City with proposals for the sites. #PublicLandUtilization

[First Place Program](#): The City is partnering with banks and builders to develop 20 vacant surplus school building sites it received from local school boards into up to 1000 new townhomes over the next 10 years to help individuals and families who've never owned property in Alberta buy their first home. The homes are market priced, with a 5-year deferral (by the City) on the land portion of the mortgage, making them more accessible to first time home buyers. Owners pay for the cost of the unit, condominium fees, taxes, and utility costs. #PublicLandUtilization; #AffordableHomeownership

[Landlord and Tenant Advisory Board](#) (inactive): with a \$600,000/year budget, including a staff of 8 FTEs, provided advice to landlords and tenants in residential tenancy matters; received complaints and mediated disputes between landlords and tenants; disseminated information for the purpose of educating and advising landlords and tenants concerning rental practices, rights and remedies; received and investigated complaints of conduct in contravention of legislation governing tenancies. The LTAB also helped to relocate tenants in dire circumstances arising from alleged landlord harassment, infestation, and worked to rehouse those impacted by eviction orders; partnered with local agencies to ensure displaced vulnerable persons in crisis had a home; provided information on the rights and responsibilities of landlords and tenants about emerging issues, such as cannabis legalization; provided advisory services to condominium boards on their rights regarding tenant-occupied condo units within the development; delivered the Edmonton Crime Free Multi-Housing Certification Program in partnership with the Edmonton Police Service Crime Prevention Unit; developed unique and specialized public education materials; helped prevent evictions through the Community Bridge program, in partnership with End Poverty Edmonton and the Bissell Centre, and ensured people sustain their housing by providing information and advice about their rights and obligations. This program is currently in transition and some of these services will continue to be provided by the Homelessness Prevention Unit. #TenantSupport

[Homeless Services](#): using [federal/provincial COVID funding](#) to open [24-7 temporary shelter, day programs and meal service](#) in partnership with community organizations; operating temporary washroom facilities; [Encampment Response Team](#) offers encampment residents alternative places to stay and clears encampments. #Homelessness

## Structure, Programs and Services

| Department/Branch   | Unit   | Responsibilities  |
|---|--|---|
| Citizen Services<br>↓<br>Social Development Branch<br>↓<br>Housing and Homelessness Section<br>↘  | Project Development Manager<br>↓<br>Project Planning & Implementation Unit | Project Planning and Implementation leads the identification, acquisition, planning and development of supportive housing sites.<br><br>Staff roles: Planning Technician II, Methods Analyst I → Program Manager. 1 vacant Planner II   |
|   | Capital Programs & Asset Management Unit                                   | Capital Programs and Asset Management leads the implementation, management, and promotion of all affordable housing, grant programs, the development of surplus school sites, and land disposition efforts for the purpose of facilitating affordable housing development using City-owned land; manages all affordable housing funding agreements, city-owned affordable housing capital assets & all other development and building permits project development work.<br><br>Staff roles: Planner II, Social Planner, Clerk III → Program Manager |
| Staffing:<br>28 FTEs, led by a Director, supported by a Strategic Planning Analyst I and Clerk II | Housing Policy & Partnerships Manager<br>↓<br>Homelessness Prevention Unit | Homelessness Prevention establishes and maintains the necessary partnerships, networks, and collaborations with community organizations to ensure an aligned and comprehensive approach to homelessness prevention in Edmonton; leads the development and delivery of the City's homelessness prevention programs and services; provides services once offered by the Landlord and Tenant Advisory Board.<br><br>Staff roles: Social Worker, Clerk III, Clerk II, Tenant Supports (x4) → Strategic Planning Analyst III (vacant)                    |

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|   | Policy and Planning Unit  | <p>Policy and Planning leads the development of policies, strategies and plans required to deliver the Housing and Homelessness Section's mandate (including the City's Affordable Housing Strategy); supports the work of the Housing and Homelessness Section with the required housing and homelessness data, research, analysis &amp; financial stewardship services.</p> <p>Staff roles: Planner II, Social Planner (vacant), Indigenous Housing Liaison, Recreation Officer II → Program Manager</p>  |
| Communications & Engagement Department  | Communications & Engagement   | <p>Communications &amp; Engagement supports the Housing and Homelessness Section with public engagement, marketing, communications, brand and reputation management services</p> <p>Creating and aligning the partnership, communications, marketing and engagement strategy.</p> <p>Staff roles: Senior Public Engagement Advisor, Senior Communications Advisor</p>   |
| <p>Financial and Corporate Services</p> <p>↓</p> <p>Real Estate and Land Enterprise Branch</p> <p>↳</p> | <p>Property Sales and Acquisitions Section</p> <p>↓</p> <p>Property Acquisitions</p> <p>↳</p> | <p>Property Acquisitions is responsible for acquiring land through various methods including opportunity purchases, land exchanges, utility right-of-ways (surface and subterranean, rights of entries, and expropriation). It provides land for municipal needs on a flow-through basis using approved capital budget profiles from a variety of City departments.</p> <p>Markets and sells developed and surplus City properties in accordance with Council direction, and manages land acquisitions in support of Council approved capital projects. This includes coordinating the subdivision of lands to create purchase properties, rezoning land to accommodate intended civic need, and negotiating sales agreements to protect the interests and financial position of the City. Works closely with Housing and Homelessness to understand future land requirements &amp; assist in obtaining building sites for future affordable housing development.</p> |

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|  | <p>Civic Properties Services Section</p> <p>↓</p> <p>Building and Land Management</p> <p>↳</p> | <p>Oversees functions critical to the stewardship of municipal resources including the appraisal of land to determine capital funding requirements, estimating the value of surplus land being brought to market and engaging the public to explore future use of surplus land before recommending new uses to Council. The program provides services to support acquisition, disposition and management of corporate real estate assets to achieve Council objectives such as affordable housing. Works closely with Housing and Homelessness to understand future land requirements &amp; assist in obtaining building sites for future affordable housing development.</p>                |
| <p>Enterprise Land Development</p> <p>↳</p>                  | <p>The Land Management</p> <p>↳</p>  | <p>The Land Management (a Section of Enterprise Land Development) determines the development potential of surplus land to support Council's strategic priorities and policy direction when reviewing each surplus property. This Service is managed by the Civic Property Services Section of the Real Estate Branch and is responsible for overseeing the project management associated with each surplus property and providing the Property Sales and Acquisitions Section with sales inventory to bring to market.</p>   |
| <p><a href="#">homeEd</a></p>                                |  | <p>homeEd is a non-profit housing corporation, solely owned by the City of Edmonton, that facilitates the development, provision, operation, and maintenance of affordable housing (shallow subsidy) and owns well over 900 affordable rental units. homeEd also manages a number of units on behalf of the City of Edmonton, including the City's inclusionary affordable housing holdings. <a href="#">As of 2019</a>, the mortgages on 12 properties were paid in full, freeing up significant cash flow, 60% of which has been set aside for operations and replacement reserves, and 40% is being contributed to portfolio expansion. homeEd has a public housing development team.</p> |
| <p><a href="#">City of Edmonton Organizational Chart</a></p> |  |  |

|  |   |
|--|---|
| <a href="#"><u>Civida</u></a>                            | Civida (formerly Capital Region Housing) is the largest provider of social and near market housing in the Edmonton area. Civida services include property management, program administration, research and policy, and property development. Civida's Board consists of up to eleven members, two of which are appointed by Edmonton City Council; the other nine are selected by the Civida board. The City of Edmonton supports Civida through land applications and leads monthly conversations with housing providers, which Civida participates in. Civida properties are all on City land; some properties are City-owned.  |
| <a href="#"><u>Greater Edmonton Foundation (GEF)</u></a> | Greater Edmonton Foundation (GEF) is a leading provider of quality affordable housing and services for seniors who live in Edmonton and the surrounding area. GEF's governing Ministerial Order has established the City's obligation to fund its requisitions for annual deficits arising from the lodge housing and supportive living operations. GEF operates 10 lodges, 31 apartment buildings and 37 duplex-homes found throughout Edmonton, serving over 3,600 seniors.   |
| <a href="#"><u>Homeward Trust</u></a>                    | Homeward Trust Edmonton is a not-for-profit organization, responsible for Edmonton's Plan to Prevent and End Homelessness, as well as for the local implementation of homelessness strategies on behalf of all orders of government. It is Edmonton's Community Entity for federal Reaching Home homelessness funding. Four percent of the Homeward Trust's budget <a href="#"><u>comes from the City of Edmonton</u></a> : the City of Edmonton provides an annual operating grant to Homeward Trust as well providing land for supportive housing, collaboration on public engagement activities for projects on city land, capital construction support, and advancing approvals through Council. The City of Edmonton has contributed nearly \$26 million towards funding to date and funds a street outreach team to support rough sleepers to access shelters, and facilitates connections with Bylaw enforcement and Police. |



## City of Saskatoon

Based on the [2016 Census](#), the City of Saskatoon has a population of 246,376 people. According to the 2016 census numbers, 12.7% of the total population is in Core Housing Need; 29.3% of all renters and 4.8% of all homeowners are in Core Housing Need. The [Saskatoon 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 475 homeless individuals (178 unsheltered and 297 emergency sheltered) over a 24-hour period on April 18, 2018. The CMHC Rental Market Survey calculated Saskatoon's vacancy rate for the primary rental market at 5.8% in October 2020-- a slight increase from 5.6% a year earlier.



## Jurisdictional Context & Responsibilities

Housing is not a municipal core service or role. The City, working with other levels of government, the private sector, and community organizations has chosen to focus its available resources and efforts to meet needs across the housing continuum – broadly described as “attainable housing” and made up of affordable rental, affordable ownership, purpose-built rental and entry-level housing. The City takes the lead role in zoning, servicing and land use planning. The City of Saskatoon doesn't develop affordable housing, but its arms-length Saskatoon Land creates serviced parcels of land to be sold for housing development. The City also plays a role in monitoring the condition of existing housing to ensure that homes throughout Saskatoon meet minimum health and safety standards.

The Province of Saskatchewan plays the lead role in ensuring that the housing needs of all Saskatchewan residents are met and is the City's key partner in achieving its housing targets. It owns and operates public housing,

The ten-year Housing Business Plan mapped out the following alignment of the City's programs with other orders of government:

| Client Group  | City Program   | Other Government Program                 | Other Government level of support for Saskatoon                            |
|---|--|--|--|
| <b>Transitional and Shelter Housing (affordable rental)</b> | Innovative Housing Incentive (capital grant and 5 year. tax abatement)   | Homeless Partnering Strategy (Federal)   | \$1.1 million annually to 2014   |
| <b>Affordable Rental</b>                                    | Innovative Housing Incentive (capital grant and 5 year. tax abatement)   | Rental Development Program (Provincial)  | \$2 million for 2013 for hard-to-house individuals                         |
| <b>Secondary Suites (affordable rental)</b>                 | Permit Rebate Program (25 percent rebate for legalizing existing suites) | Secondary Suite Program (Provincial)     | up to \$30,000 per unit (no specific allocation for Saskatoon)             |
| <b>Purpose Built Rental</b>                                 | New Rental Construction Land Cost Rebate Program (5 year. Tax abatement) | Rental Construction Incentive (RCI)      | \$1 million annually to 2011 to 2015                                       |
| <b>Affordable Ownership</b>                                 | Mortgage Flexibilities Support Program (5 percent down payment)          | Affordable Home Ownership Program (AHOP) | \$400,000 annually to 2011 to 2015   |
| <b>Entry-Level Ownership</b>                                | Land pre-designation and Equity Building Programs                        | Head Start on a Home                     | Low interest construction financing (no specific allocation for Saskatoon) |



## Strategic Direction

The City of Saskatoon's [Housing Business Plan 2013-2022](#) is a key part of the City of Saskatoon's larger Strategic Plan and seeks to define where the City can be most effective in serving the community to meet the increasing need for more affordable, purpose-built rental and entry-level housing. The focus of the Plan is to encourage and support an environment where the market is more likely to supply housing that is attainable, inclusive, innovative and integrated into all neighbourhoods. The City will support housing which may be outside the conventional market, as well as working in a collaborative manner to ensure a range of suitable attainable housing is made available across the community in a wide range of locations. and the Plan lays out the strategies (policies, programs, partnerships and other activities) that the City is and will be pursuing to this end.

The Plan sets one (output based) housing target of 500 affordable, purpose-built rental, and entry-level dwelling units annually, broken down into: 70 units of Affordable Rental and Transitional Housing, 30 Secondary Suites, 200 Purpose Built Rental, 100 Affordable Ownership and 100 Entry-level Ownership homes. There are no other measurable targets, goals, or desired outcomes set in the Plan. Annual progress reports focus on the number of units built for different target populations and housing types.

## Definition of “Affordable Housing”

[Saskatoon's Housing Business Plan](#) (p.35) defines affordable rental housing as housing that is available at below market rents, usually because of a subsidy from government, a charitable organization, or private homebuilder. To qualify for affordable rental housing, households must have income below the Saskatchewan Household Income Maximums (SHIMs) as defined by the SHC and the City. The SHIMs are based on the number of bedrooms required by the household. The Plan includes [definitions for a variety of subsets of affordable housing](#) on page 35.

## Key Affordable Housing & Homelessness Programs and Policies

### Policies:

- [Affordable Housing Reserve](#): Funds the City's housing programs. Source of Reserve funds: net proceeds from the sale of property that the City acquired as a result of tax enforcement proceedings; an annual allocation of \$250,000 from the City's annual operating budget; and unspent funds that were budgeted for attainable housing in the annual operating budget. #HousingFund
- The [Neighborhood Land Development Fund](#) uses profits from Saskatoon Land developments to help fund affordable housing projects and growth related costs that benefit the city as a whole. In recent years, \$400,000 from the Fund has been used to fund Saskatoon Housing Initiatives Partnership's (SHIP) Homelessness Action Plan (\$130,000) and the creation of new units for low-income households (\$270,000). #HousingFund
- [New zoning district \(RMTN1\)](#) designed specifically for Entry-level and Affordable housing. This district may be applied in both new and existing neighbourhoods and includes provisions for higher density that can reduce the cost per unit. #AffordableHousingZoning; #MissingMiddleZoning
- [Legalizing existing suites](#): developed new occupancy standards that make it more cost effective for owners of existing suites to upgrade them to meet National Building Code requirements and obtain the necessary permits, while ensuring better and safer accommodations for tenants. #SingleRoomOccupancy; #SecondaryAccessorySuites
- [Priority Review for Affordable Housing Development](#): A priority process for reviewing Building and Development Permit Applications for attainable housing is in place, where all departments that review permit applications move affordable Housing Permit Applications to the front of the queue. #InternalProcessImprovement

## Programs:

Saskatoon Housing Initiatives Partnerships (SHIP) provides City-funded development services (via a 5-year contract) to non-traditional housing providers. Saskatoon has been so successful with creating needed non-profit housing that in 2016 it shifted SHIP's focus to homelessness supports and solutions. #DevelopmentIncentive

### *Incentive Programs:*

The Innovative Housing Incentive Program is the City's main affordable housing incentive program and offers a capital grant of up to 10% of the total capital cost of affordable housing projects. It offers a base level of municipal support equal to 3% of the total capital costs and the grant can be increased to 10% (15% with land differential cost incentive) of the total capital cost of affordable housing projects via a points system, where extra points are assigned for each housing priority addressed within the City's Housing Business Plan ([see page 21](#)). #DevelopmentIncentive

Mortgage Flexibilities Support Program (MFSP) is a partnership between the City, CMHC, Genworth Financial Canada, and private home builders that assists low- and- moderate income households to purchase a home. The homes are built by private builders who must price the homes below current market rates. CMHC and Genworth Financial offer mortgage loan insurance. The homebuyer receives a down-payment grant equal to 5% of the purchase price—3% is funded by the builder and 2% is funded by the City from the Affordable Housing Reserve). The City's portion of the down-payment grant is returned to the Affordable Housing Reserve over a few years through the re-direction of property taxes. #AffordableHomeownership

New Rental Construction Land Cost Rebate Program: The City provides a cash rebate of up to \$5,000 per unit for the construction of purpose-built, multiple-unit rental housing, as well as a 5-year incremental tax abatement. The Saskatchewan Housing Corporation (SHC) shares the cost of this program through the provincial RCI. Purpose-built rental units must remain on the rental market (at fair market value) for a minimum of 15 years. #DevelopmentIncentive

Incentives for the construction and legalization of secondary suites: Building permit and plumbing permit fees for the construction of new secondary suites are refunded upon completion of the work. A portion (25%) of the fee for legalizing an existing suite is also refunded. #Secondary/accessorySuites; #DevelopmentIncentive

Renovation of existing affordable rental housing funding assistance: a capital contribution of up to 10% towards the cost of renovating existing affordable housing that has been in the affordable rental market for 10 or more years. Renovations must include energy reducing upgrades. #Retrofit/maintenanceIncentive

Sale of Serviced City-Owned Lots Policy: provides non-profits the opportunity to purchase land to provide affordable housing. When disposable land suitable for affordable housing becomes available, the Land Branch notifies affordable housing providers through the Saskatoon Housing Initiatives Partnership (SHIP). #PublicLandUtilization

The Land Cost Reduction Program: pre-designates City-owned sites for affordable housing and sells these sites to affordable housing providers through an RFP process. The City may purchase sites for this program if suitable sites cannot be found in existing inventory. In lieu of providing a capital grant, the City discounts the price of the land by a comparable amount assisting the non-profit provider with cash flow. #PublicLandUtilization

Affordable Housing Deferred Land Payment Pilot Program (proposed): Staff are proposing a pilot of a new affordable housing incentive program where City lands are sold to affordable housing providers and a portion of the land cost is deferred for up to a 10-year term. The agreement includes a deferred payment interest rate of 3%per annum, payment of a deferral fee, and an option for the City to repurchase the land in the event of default on the final 30% payment for \$, while assuming responsibility for any interests on title including mortgages or caveats. The developer agrees to set rents for 15% of the units below provincially established Saskatchewan Household Income Maximum low-income limits. #PublicLandUtilization

## Organizational Structure & Responsibilities

| Department         | Division                 | Responsibilities  |
|--------------------|--------------------------|---|
| Community Services | Planning and Development | <p>Community Services Department Planning and Development Planning and Development is responsible for overall land use planning and long-range transportation planning for the City of Saskatoon. The primary goal of the Division is to build an increasingly sustainable community over time, with an enhanced quality of life, consistent with the vision and core strategies of the City's Strategic Plan. Through community engagement and consultation, the Division seeks to understand the values of the community and reflect those values through the implementation of development policies, programs, bylaws and standards. The mandate of the Division includes primary responsibilities for promoting sustainable development practices and developing a new Growth Plan to Half a Million, a new Regional Plan, update land use and zoning policy, undertake development review, planning for new neighbourhoods, revitalizing existing communities, urban design, attainable housing, community safety, community and demographic research, and heritage management. The Division works with community, business, First Nations and regional partners to foster mutually supportive relationships and sustainable development throughout the City and region. The Division consists of four Sections further described below. Long Range Planning Section is responsible for the preparation and administration of the City of Saskatoon Official Community Plan. The Official Community Plan provides the main land use and development policy framework to guide orderly urban development and future growth to a population of 500,000. The Long Range Planning Section prepares long range growth plans for the City, prepares Sector Plans, long range transportation master plans, including an active transportation plan and long range public transit plans. The Regional Planning Section manages all aspects of District and Regional planning with the Rural Municipality of Corman Park and other regional partners. This section is also responsible for alterations to the City's boundaries. The section works with our First Nations partners in the Treaty Land Entitlement process and other aspects of First Nations development initiatives in the City and region. This Section also provides population projections, strategic trends analysis, community research and publications, quality of life indicators, neighbourhood profiles and GIS and mapping services. The Neighbourhood Planning Section is responsible for the sustainability of existing areas of the City, primarily through local area planning efforts, attainable housing programs, neighbourhood revitalization projects, urban design and streetscape enhancement and community safety. Local Area Plans employ citizen participation to identify goals and actions for neighbourhood-based improvement over the long term. The Section plays a leadership role in the development of attainable housing, including partnerships with Provincial agencies, the private sector, and</p> |

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|  |  | <p>community-based organizations. The Section also administers the City Centre Plan, Downtown Housing Incentive Program, the Façade Improvement Program and the Vacant Lot and Adaptive Reuse Program which helps to facilitate specific neighbourhoods.</p> <p>Planning and Development is responsible for affordable housing policy development, the development and administration of incentive programs, and the development and implementation of the Housing Business Plan. Currently the attainable housing program receives \$250,000 from the mill rate which funds the implementation of the Housing Business Plan (staff cost, incentive programs, Housing Handbook and Saskatoon Housing Authority Operating Agreement).</p> <p>Staff role: One <i>Housing Analyst</i> holds the above responsibilities; 1 vacant junior/support position.</p>   |
| <a href="#">Saskatoon Land</a>                         |  | <p>An arm's length Division of the City with its own annual report. It is a self-financed municipal land development program, where the cost of all business operations (including land development levies, fees, staff salaries, overhead costs, marketing, and administration) is covered by the revenue generated by land sales. Responsibilities of the Saskatoon Land team include land development planning and design, project management for land development enhancements, marketing and sale of property owned by the City, and provision of corporate real estate services (advice, expertise, negotiations, leasing, acquisitions, dispositions, and assisting with corporate accommodation planning). Saskatoon Land creates serviced parcels for residential construction and makes them available to affordable housing providers; its profits from land development funds affordable housing initiatives. The Division's salaries totaled \$1,698,000 in 2019.</p> |
| <a href="#">City of Saskatoon Organizational chart</a> |  |  |

|  |   |
|--|---|
| <p><a href="#">Saskatoon Housing Initiatives Partnerships (SHIP)</a></p> | <p>An independent non-profit organization composed of individuals from the private, public, and non-profit sectors that provides development services to non-profit housing providers (facilitates financing, provides technical assistance to housing projects, and builds and supports partnerships) to make housing happen for low- and moderate-income and special needs households in Saskatoon. The City of Saskatoon is a funding partner, signing 5-year contracts with the organization, and City Planning &amp; Development Division staff sit on the Board. SHIP brings an annual report on their contractual obligations to Council.</p> <p>Homelessness services is a provincial responsibility, however SHIP has been doing work in the community to support homelessness for years: in 2012 SHIP became the Community Entity for the Homeless Partnering Strategy/Reaching Home funding. In 2016 a steering committee, with members from the United Way Plan to End Homelessness Leadership Committee, SHIP, and the Community Advisory Board on Saskatoon Homelessness created the Saskatoon Homeless Action Plan and SHIP was chosen to lead the Plan's implementation. In 2016 the City approved a transition to shift the focus of SHIP's work from the creation of affordable housing to implementing the Action Plan; a new <a href="#">five-year service contract</a> was signed in 2017.</p> |
| <p>The Saskatoon Housing Authority (SHA)</p>                             | <p>The Saskatoon Housing Authority (SHA), an agency of the provincial Saskatchewan Housing Corporation (SHC), provides public housing to residents of Saskatoon. Through the 50-year-old SHA Operating Agreement, the City and SHA cost-share losses and gains annually. The City's contribution to the loss is approximately \$70,000 annually.</p>  |

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## City of Winnipeg

Based on the [2016 Census](#), the City of Winnipeg has a population of 705,244 people. According to the 2016 census numbers, 12.8% of the total population is in Core Housing Need; 27.7% of all renters and 5.1% of all homeowners are in Core Housing Need. The [Winnipeg 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 1,519 homeless individuals (204 unsheltered and 392 emergency sheltered) over a 24-hour period on April 17, 2018. The CMHC Rental Market Survey calculated Winnipeg's vacancy rate for the primary rental market at 3.8% in October 2020-- an increase from 3% a year earlier.

## Jurisdictional Context & Responsibilities

The City of Winnipeg's role has typically included municipal planning by-laws that regulate land use and building form and programs to encourage development that supports and maintains the housing stock in Winnipeg. The City is not a direct provider of affordable or social housing.

The City of Winnipeg was formerly the Community Entity for the federal Homelessness Partnering Strategy (2012-2019), which provided funding to address local homelessness priorities in the City of Winnipeg. End Homelessness Winnipeg (EHW), which was established in 2015, became the new Community Entity in 2019 for the new federal homeless funding program, Reaching Home. The City of Winnipeg continues to provide annual operational support to EHW to support their mandate of reducing homelessness, and a City staff member participates on their Community Advisory Board: Reaching Home, as a non-voting member.

The Government of Manitoba (working with the federal government) has the primary responsibility for funding low-income and special needs housing that cannot be provided through market forces (social or specialty housing). Manitoba Housing is responsible for the province's stock of social housing. Over the past few years, Manitoba Housing has been transferring the management and operations (not ownership) of properties it owns to community groups/non-profit organizations.

## Strategic Direction

The purpose of the [Winnipeg Housing Policy](#) (2013) is to support the implementation of the OurWinnipeg and Complete Communities strategies that are long-term municipal development plans that include policy direction for issues such as housing, infrastructure, and land use development, so that a sustainable and healthy housing environment that meets the needs of the Winnipeg population is achieved. The Policy contains four major priorities: encourage new housing development throughout the city that accommodates a range of incomes and household types; support revitalization and maintenance of existing housing that promotes social, economic, and environmental sustainability; build community capacity; and build, lever, and establish partnerships.

The Winnipeg Housing Policy Implementation Plan sets outcome-based targets with baselines from which to evaluate progress. Targets include: a healthy rental vacancy rate of 3%, and successfully house 80% or more of the chronically homeless population (as previously identified/counted).

## Definition of “Affordable Housing”

The City of Winnipeg’s Housing Policy notes that housing is generally considered affordable if all costs related to shelter, including rent or mortgage payment (principal and interest), taxes, and utilities require 30% or less of gross household income. For the purposes of the Housing Policy, home ownership is considered affordable if the total shelter cost is 30% or less than the top of the second quintile household income bracket, as defined by Statistics Canada for the City of Winnipeg. Median Market Rent as published by CMHC and the Province of Manitoba will be used for rental purposes. While Affordable Housing may be built with the assistance of capital grants, it would not require ongoing operating subsidies.

# Key Affordable Housing & Homelessness Programs and Policies

## Policies and Programs

Attached secondary suites: are now a permitted use under Zoning By-law 200/2006 in all districts where single-family dwellings are permitted. This zoning amendment reduced regulatory barriers and development costs associated with the development approval process and led to the development of more secondary suites. #SecondarySuites

The City of Winnipeg funds the Winnipeg Housing Rehabilitation Corporation to provide quality, affordable and attainable housing in Winnipeg that is safe and secure. In the 2020 approved budget, the City allocated \$162,000 to the Winnipeg Housing Rehabilitation Corporation. #PublicHousing

Affordable Housing Opportunities in Housing Improvement Zones program: makes surplus City-owned lands available at discounted rates for affordable housing development in the City's five Housing Improvement Zones (HIZs). Affordability period: 20+ years. Properties may be purchased for no less than 50% of assessed value. Up to 6 lots may be sold for as little as \$1 for affordable housing developments that meet net zero energy efficiency standards. Eligibility: registered non-profit housing providers in Winnipeg. Proponents must demonstrate the project will be affordable and that mechanisms will be in place to maintain affordability for a minimum of 20 years. #PublicLandUtilization

24/7 Safe Space Grant Program: to support priority populations in Winnipeg by offering 24/7 safe (harm reduction approach) environments that foster positive relationships in neighbourhoods where most needed. Provides core funding to successful applicants for four years. Individual Program applicants may be approved for funding of up to \$75,000 per application, per year for four years, while applications with two or more partnering agencies may be approved for up to \$175,000 per application, per year for four years. For exceptional partnership applications, the entirety of the \$250,000, per year for four years, could be awarded. #HomelessnessPrograms

## Structure, Programs and Services

| Department   | Service   | Responsibilities  |
|--|---|---|
| Planning,<br>Property and<br>Development                     | Neighbourhood Revitalization<br>Housing Initiatives | <p>Oversight and implementation of the <a href="#">Housing Policy</a>.</p> <p>Administer federal and provincial programs supporting housing development, rehabilitation, or which address core housing needs.</p> <p>Help build the capacity of not-for-profit housing organizations in the design, development and maintenance of housing.</p> <p>Advocate with those levels of government and agencies whose primary role is to support basic needs for shelter and safety for increased investment in areas of priority need (e.g., Affordable Housing, Social Housing, Specialty Housing, or income or other supports for marginalized individuals to enable access to adequate and suitable housing.)</p> <p>Administration of Council's Neighbourhood and Housing programs including:</p> <ul style="list-style-type: none"> <li>Housing Renewal, Building Communities and Affordable Housing Initiatives</li> <li>Residential Infill Tax Credit Program</li> <li>Neighbourhood Multi-Family / Mixed-Use Building Grant Program</li> <li>Downtown Multi-Family / Mixed-Use Building Grant Program</li> <li>Downtown Residential Development Grant Program</li> <li>Live Downtown - Rental Development Grant Program</li> <li>Strategic Economic Incentives - Project Specific Grants</li> </ul> |
| <a href="#">City of Winnipeg Organizational Chart (p.14)</a> |   |   |

|   |   |
|---|---|
| <p>Winnipeg Housing Rehabilitation Corporation (WHRC)</p> | <p>Established as a not-for-profit corporation by City Council, WHRC is responsible for the acquisition, improvement and rehabilitation, conversion and property management of existing buildings for housing accommodation of all kinds for sale or rent to persons of low or modest income, primarily in Winnipeg's inner city. Members of the board for the corporation are appointed annually by Council.</p> <p>WHRC currently owns or manages more than 40 residential properties in the city. Recent growth in WHRC's housing stock is through the acquisition/ and or management of select Manitoba Housing properties. The City of Winnipeg continues to provide annual operational support to assist WHRC's activities (a \$162,000 grant in 2020, paid for out of its Housing Reserve fund), and the WHRC Board of Directors contains representation from City of Winnipeg Council and public service staff. In addition to the development and maintenance of quality affordable housing, WHRC provides tenants with the tools necessary to access many of the community supports available to them through resource coordination and education. WHRC recently took on an additional 254 units from Manitoba Housing (MHRC) through a Sponsor Management Agreement for the management, operation and administration of two apartment blocks. WHRC develops affordable housing and since 2012, it has been providing Development Consulting services to non-profit organizations with like-minded goals.</p> |
| <p>End Homelessness Winnipeg</p>                          | <p>End Homelessness Winnipeg, established in 2015, is Winnipeg's Community Entity for the federal homeless funding program, Reaching Home. The City of Winnipeg provides EHW annual operational support and a City staff member participates on their Community Advisory Board: Reaching Home, as a non-voting member.</p>  |





## Region of Peel

Based on the [2016 Census](#), the Region of Peel has a population of 1,428,302 people. According to the 2016 census numbers, 16.2% of the total population is in Core Housing Need; 33.6% of all renters and 10.7% of all homeowners are in Core Housing Need. The [Peel Region 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 922 homeless individuals over a 24-hour period on April 24, 2018.

## Jurisdictional Context & Responsibilities

The Region of Peel is the upper tier government of two-tier municipal government structure with three lower tier governments: the City of Brampton, City of Mississauga, and the Town of Caledon. Lower tier municipalities are responsible for land use planning, Official Plan policies, Housing Strategies, incentives for affordable housing providers to create affordable housing, development approvals, and the second unit registry.

The Government of Ontario provides the legislative framework for affordable housing in Ontario through the Housing Services Act (HSA); the responsibility for affordable housing was downloaded to 47 Consolidated Municipal Service Managers in 2001. Service Managers are a level of government responsible for carrying out the funding and administrative responsibilities of the Housing Services Act, 2011. Service Managers are either single tier or upper tier municipalities, Indigenous Organizations or District Social Services Administration Boards and are responsible for the administration of housing programs related to social housing, affordable housing, supportive housing and for the provision of supports for residents of the city that are at risk of or are experiencing homelessness or housing insecurity; they are also responsible for administering other social service programs, such as Ontario Works and child care. In return for administering these programs, the Service Manager receives and administers federal and provincial funding to offset some of these housing and homelessness program costs. Through the Ministry of Municipal Affairs and Housing (MMAH), the province contributes to the delivery of housing and homelessness programs. MMAH's housing programs provide assistance to low- and moderate-income households and households in core housing need through direct subsidies for rent, home and rental repairs, funding the construction of below-market rent units, and providing forgivable homeownership loans. Dedicated supportive housing, targeted towards individuals who require supports to live independently in the community, is funded by the Ministry of Health and Long Term Care and the Ministry of Community and Social Services. Social assistance is funded by the province and includes a subsidy for shelter costs (the subsidy paid to private market landlords is significantly more than the subsidy the province pays to social housing landlords). The ministry's homelessness programs assist households that are experiencing homelessness or are at risk of homelessness. These programs provide funding for emergency shelters and transitional and supportive housing to assist people experiencing homelessness, and financial aid and other services to prevent people at risk of homelessness from losing their homes.

The Region of Peel is the region's Service Manager for Social Housing and is therefore responsible for emergency shelters, transitional housing, social housing and oversight of non-profit housing providers. The Region administers the centralized wait list for housing subsidies; invests in and grows the supply of affordable housing; provides subsidies and supports to help people in affordable housing; administers funding to providers to ensure sustainable affordable stock; and advocates, with local municipalities, to influence policy and funding to increase affordable housing. Peel has a regional Official Plan, a Housing Strategy, Housing Master Plan, and Housing & Homelessness Plan.



## Strategic Direction

The Region of Peel's [Housing and Homelessness Plan 2018-2028](#) has 5 strategies that focus on helping people to get and keep housing: building new affordable housing, providing incentives for others to build affordable housing, transforming service delivery to help people get and keep housing, optimizing existing stock - creating more affordable housing within existing private stock, and increasing supportive housing. The Plan sets an annual housing target of 7,500 new units annually, with specific targets for housing based on type and income levels. The Plan also sets short-term and long-term outcome-based targets with strategies for achieving them, but does not set baselines from which to measure progress. Short-term targets include: increased availability of affordable housing for low-income residents; increased availability of affordable housing for middle-income residents; increased successful tenancies; supports to maintain housing and prevent eviction; increased availability of supportive housing; reduced chronic homelessness. The Region of Peel is guided by the Housing Master Plan which is a long-term capital infrastructure plan to guide how Peel Region will create more affordable housing in Peel.

## Definition of “Affordable Housing”

The Region of Peel's [Official Plan](#) (p.235) defines *affordable housing* as:

- a) in the case of ownership housing, the least expensive of: housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;
- b) in the case of rental housing, the least expensive of: a unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or a unit for which the rent is at or below the average market rent of a unit in the regional market area. For the purposes of this definition: Low and moderate income households means, in the case of ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area, or in the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.

## Key Affordable Housing & Homelessness Programs and Policies

*Note:* Lower tier municipalities are responsible for land use planning regulation and the development application process. See, for example, Mississauga's [Rental Housing Protection By-law](#), which requires 1:1 retention of converted units (must be retained for 20 years) and 1:1 replacement of demolished units, with similar rents as at the time of permit application.

### Programs:

Peel's [Housing Master Plan](#) is a long-term infrastructure plan to guide how Region of Peel lands and Peel Housing Corporation (PHC) sites will be used to increase the supply of affordable housing in Peel. The portfolio-based approach of the Housing Master Plan allows the Region of Peel to manage affordable housing development more strategically as an infrastructure portfolio. The Plan includes 31 projects on Region of Peel and Peel Housing Corporation (PHC) sites, which if fully funded and implemented, will add over 5,650 new affordable rental units/ beds, including 226 supportive (beds/units) and 60 emergency shelter beds to the housing stock by 2034. The Housing Master Plan includes projects that the Region of Peel or PHC will own and operate once completed. The Plan enables the Region to plan and manage housing development strategically and maximize resources, creates a pipeline of projects, in various stages, that is aligned with affordable housing needs of the community, and improves readiness to receive long-term funding commitments from provincial and federal governments. *Regional Council has allocated \$1 billion of funding to support partial implementation of the Housing Master Plan. To date, \$672.8 million of funding has been secured to implement 18 projects within the Housing Master Plan: \$335.3 million of Regional funds, \$61.1 million of funds committed to the Region through the existing federal and provincial housing programs and \$276.4 million from the federal government through the National Housing Co-Investment Fund.*

#PublicLandUtilization; #DevelopmentPipeline

[Homeless Programs](#): emergency and transitional shelters, support services and help to find permanent housing. #Homelessness

The Peel Outreach team, contracted out to CMHA, is a responsive, mobile, multi-disciplinary team of 18 staff that meets people where they are at using two mobile vans, people who are homeless or who feel they may become homeless. The team works in partnership with community agencies to provide support, advocacy and referrals to help people with their basic needs. The team includes: Mental health support staff, Substance use harm reduction staff, Family transitional outreach staff, Housing support worker #Homelessness

Affordable Housing Capacity Building Grants Program: grants to non-profit, faith and community groups in Peel to hire the appropriate expertise to assist their Boards with visioning and concept development for the creation of new affordable housing. #DevelopmentIncentives

Affordable Housing Incentives Pilot Program: Makes \$2.5million available in capital grants to developers (for-profit, non-profit, and partnerships) of purpose-built rental buildings. Applicants are prioritized based on the competitiveness of the subsidy request relative to the affordability depth and length proposed and the total number of units meeting the affordability definition, in addition to other criteria. Mixed-income (with both affordable and market rate units) are eligible. Terms: maximum affordable rental rate is 170% of CMHC's Median Market Rent ("MMR") by local municipality; minimum 25-year affordability period and minimum 25-year operation as a rental building; annual rental increases will be aligned with annual Provincial guidelines and cannot exceed 170% of MMR at any time (170% MMR includes all monthly shelter costs--gross monthly rent, including heat, hydro, and hot water--and excludes parking and internet/cable). Where utilities are metered separately for each unit and residents are required to pay the utility costs directly, maximum monthly rents must be set at MMR, less an allowance for each separately metered utility, as determined and updated annually by the Region). #DevelopmentIncentives

My Home Second Unit Renovation Program assists homeowners with transitioning their existing, unregistered second unit to be a legal, registered second unit by providing up to a \$20,000 forgivable loan to eligible homeowners to upgrade and legalize their existing second unit. Homeowners who rent to a tenant referred by the Region of Peel can receive an additional \$10,000. For the unit to be legal, the unit must be registered or licensed by the local municipality, meeting all Building and Fire code requirements. #SecondaryAccessorySuites

## Structure, Programs and Services

Because Peel has a two-tier municipal government structure, The Region of Peel works closely with the local planning departments of the City of Brampton, the City of Mississauga, and the Town of Caledon, which are each responsible for the development application process. In recent years, all 3 lower tier municipalities have developed their own Housing Plans.

| Department  | Service                         | Responsibilities   |
|---|---------------------------------|--|
| Human Services<br>↓<br>Housing Development Office (HDO)<br><br>(15 staff, led by a <i>Director</i> , supported by <i>Admin Assistant</i> ( <i>vacant</i> )) |                                 | The Housing Development Office is the ‘development arm’ for both the Region of Peel and Peel Housing Corporation and is responsible for implementing all development plans and programs.<br><br>Point of contact for all development related matters.<br><br>Implements Peel’s Housing Master Plan: the long-term plan to build and increase affordable housing, supportive housing, and emergency shelter supply on the Region’s and Peel Housing Corporation (PHC) lands.<br><br>Administers development incentives program which provides financial and non-financial incentives to non-profit or private sector developers interested in building affordable purpose built rental for middle income households.<br><br>Manages any RFP / third party projects with non-profit developers when funding becomes available.<br><br>Manages large acquisitions and renovations (including Rapid Housing Initiative acquisition). |
|   | Development Systems and Service | Staff roles: Intermediate Planner, Project Specialist: Design & Development, Specialist (Community & Council Relations), Advisor: Policy & Program, Specialist: Strategic Policy & Research → Manager  |
|   | Capital Development             | Staff roles: Senior Project Manager (x2), Advisor: Building Science, Analyst: Finance, Research & Policy, Project Manager, Project Coordinator → Manager   |
|   |                                 |  |

|  |  |  |
|--|--|--|
| <p>Human Services</p> <p>↓</p> <p><u>Housing Services</u></p> <p>(100 staff: FTE and contract)</p> <p>The Housing Services Division was historically responsible for housing development, until 2019 when the Housing Development Office (HDO) was created</p> | Client Services                                | <p>Street outreach to the homeless, shelter and transitional housing operations (all contracted out).</p> <p>Evictions prevention.</p> <p>Subsidy and centralized wait list administration.</p> <p>Case management to support housing stability and exits from the system.</p>   |
|  | Housing Supply                                 | <p>Manages relationships with housing providers, ensuring compliance with HSA and RGI targets; ensuring providers are operationally and financially viable and sustainable.</p> <p>Housing subsidy and funds administration.</p> <p>Manages agreements and relationships with private landlords for subsidized units.</p> <p>Manages agreements with condos owned by Region of Peel. – shelters, transitional housing, buildings.</p> <p>Manages second units renovation assistance program.</p> <p>Manages contracts for property management and maintenance of Region of Peel owned buildings.</p> |
|  | System Performance                             | <p>System planning and oversight including developing of provincially mandated 10-year housing and homelessness plans; innovation and new program design, policy and government relations, performance measurement and reporting; plans and manages federal and provincial funding programs; operational support.</p>  |
| Living   | <p><u>Long Term Care</u></p> <p>(728 FTEs)</p> | <p>The Region of Peel owns and operates five long-term care centres: one in Bolton, two in Mississauga and two in Brampton. Together they provide services and programs for over 500 residents and Adult Day Service (ADS) participants. Long Term Care’s 2020 Net Operating Budget is \$39.1M; the Capital Budget for 2020 is \$2.0M.</p>   |

|                             |                           |   |
|-----------------------------|---------------------------|---|
| Public Works                | Planning Division         | <p>Conducts long term policy planning and research related to housing and affordable housing.</p> <p>Provides policy expertise related to the application of Regional Official Plan and provincial planning legislation in Regional housing efforts.</p> <p>Works closely with Housing Services to assess housing need and establish and monitor housing targets, and on the development of the 10-yr housing and homelessness plan, ensuring the process met legislative requirements.</p>                             |
|                             | Development Services Team | <p>Works closely with Housing Services and the HDO to comment on local development applications.</p>  |
| <a href="#">Peel Living</a> |                           | <p>Peel Living is the Region of Peel's non-profit housing company. Also known as Peel Housing Corporation, it operates as an independent Corporation of the Region of Peel and is administered by the Region's Human Services department. It is the largest landlord in the Region of Peel and the third largest social housing provider in Ontario. Peel Living provides home to over 7,100 residents in our 70 sites. It receives an annual Municipal subsidy of \$27,752,000, which is 26% of its total revenue.</p> |



## City of Toronto

Based on the [2016 Census](#), the City of Toronto has a population of 2,731,571 people. According to the 2016 census numbers, 23.3% of the total population is in Core Housing Need; 36.5% of all renters and 12.1% of all homeowners are in Core Housing Need. The [Toronto 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 8,715 homeless individuals (533 unsheltered) over a 24-hour period on April 24, 2018--32 homeless for every 10,000 people. The CMHC Rental Market Survey calculated Toronto's vacancy rate for the primary rental market at 3.6% in October 2020-- a jump from 1.5% a year earlier.

## Jurisdictional Context & Responsibilities

The City of Toronto is a single-tier government. The Government of Ontario provides the legislative framework for affordable housing in Ontario through the Housing Services Act (HSA); the responsibility for affordable housing was downloaded to 47 Consolidated Municipal Service Managers in 2001. The City of Toronto is a Consolidated Municipal Service Manager, and as such is responsible for carrying out the funding and administrative responsibilities of the Housing Services Act, 2011. These responsibilities include the planning, administering, and funding Toronto's social housing system (including management and administration of rent-geared-to-income assistance), legislated funding and oversight relationships with non-profit and co-op housing providers, and service initiatives that help individuals and families at-risk of or experiencing homelessness find and maintain permanent housing; and managing wait lists and access to affordable housing. The City is required by the HSA to meet a legislatively defined "service level standard" for rent-geared -to-income subsidized units in Toronto.

The City is also responsible for administering other social service programs, such as Ontario Works and childcare. In return for administering these programs, the City receives and administers federal and provincial funding to offset some of these housing and homelessness program costs. Through the Ministry of Municipal Affairs and Housing (MMAH), the province contributes to the delivery of housing and homelessness programs. MMAH's housing programs provide assistance to low- and moderate-income households and households in core housing need through direct subsidies for rent, home and rental repairs, funding the construction of below-market rent units, and providing forgivable homeownership loans.

Dedicated supportive housing, targeted towards individuals who require supports to live independently in the community, is funded by the Ministry of Health and Long-Term Care and the Ministry of Community and Social Services. Social assistance is funded by the province and includes a subsidy for shelter costs (the subsidy paid to private market landlords is significantly more than the subsidy the province pays to social housing landlords). The ministry's homelessness programs assist households that are experiencing homelessness or are at risk of homelessness. These programs provide funding for emergency shelters and transitional and supportive housing to assist people experiencing homelessness, and financial aid and other services to prevent people at risk of homelessness from losing their homes.

The federal government has designated the City of Toronto the Community Entity under its Homelessness Partnering Strategy (HPS)/Reaching Home to select, administer and manage projects in receipt of this funding and which provide programming that assists individuals and families who are experiencing homelessness, at-risk of homelessness or recently housed.



## Strategic Direction

The [HousingTO 2020-2030 Action Plan](#) was “developed with the objective of improving housing outcomes for current and future residents of Toronto.” It identifies 13 key strategic actions, each linked to a set of tactical actions and recommendations that direct the approach to affordable housing and homelessness: adopt a revised “Toronto Housing Charter – Opportunity for All;” enhance partnerships with indigenous community partners; prevent homelessness and improve pathways to housing stability; provide pathways to support women; maintain and increase access to affordable rents; meet the diverse housing needs of seniors; ensure well-maintained and secure homes for renters; support Toronto Community Housing Corporation and its residents; continue the revitalization of neighbourhoods; create new rental housing responsive to residents’ needs; help people buy, stay in and improve their homes; improve accountability and transparency in delivery of housing services to residents; enhance partnerships and intergovernmental strategy.

The Plan sets largely output based targets, which include: approving 40,000 new affordable rental homes, preventing 10,000 evictions for low-income households, improving housing affordability for 40,000 households through housing allowances and housing benefits, and providing support services to 10,000 individuals and families in supportive housing. Neither the Plan, nor its [Implementation Plan](#), establish baselines or existing service levels that would allow for the overall measurement of progress towards the Plan’s objective and/or the improvement upon existing service levels.

## Definition of “Affordable Housing”

The City of Toronto’s Official Plan currently defines Affordable Rental Housing and Affordable Rents as housing where the total monthly shelter cost (gross monthly rent including utilities) is at or below the Average Market Rent (AMR) for the City of Toronto by unit type, as reported annually by the Canada Mortgage and Housing Corporation (CMHC). This definition is [currently being revised](#) and City staff are engaging the public in the development of a new, income-based definition.

Affordable ownership housing is defined as housing which is priced at or below an amount where the total monthly shelter cost (mortgage principal and interest – based on a 25-year amortization, 10% down payment and the chartered bank administered mortgage rate for a conventional 5-year mortgage as reported by the Bank of Canada at the time of application – plus property taxes calculated on a monthly basis) equals the average City of Toronto rent, by unit type, as reported annually by the Canada Mortgage and Housing Corporation. Affordable ownership price includes GST and any other mandatory costs associated with purchasing the unit.

Affordable units administered by SSHA are subject to the Municipal Housing Facility By-Law, which states that the gross annual income of all persons who reside in a housing unit can be no more than four times the annualized rent (monthly rent multiplied by 12) at initial occupancy. For example, a one bedroom unit at average market rent is \$1,431, making \$68,688 the corresponding annual gross household income limit.

Note: The rents established through the City's affordable housing initiatives are intended to suit the housing needs of low to medium-income households. [To deepen affordability](#) for low-income households that do not have adequate income for rents at CMHC's average market rent, many agreements require that a certain number of affordable units be provided to tenants in receipt of a housing benefit (a monthly financial benefit funded by the City to reduce the financial burden of rent). For example, the Open Door program requires that developers provide 20% of units to tenants in receipt of a rent-geared-to-income housing benefit. Current plans to align the administration of the City's affordable housing programs include creating consistent requirements for housing providers to provide a minimum number of affordable units to households in receipt of a rent-geared-to-income housing benefit.

## Key Affordable Housing & Homelessness Programs and Policies

### Affordable Housing Policies:

[City's Large Sites Policy \(Policy 3.2.1.9\)](#): Official Plan states that on sites over 5 hectares, where an increase in height and/or density is sought, the first priority community benefit will be the provision of 20% of the additional residential units as affordable housing as on-site affordable housing, conveyance of land in the development to the City for the purpose of affordable housing, or cash in lieu. #DensityBonusing

[Rental Replacement Policy \(Policy 3.2.1.6\)](#): Official Plan requires new development that would have the effect of removing all or a part of a private building or related group of buildings and would result in the loss of six or more rental housing units to replace the lost units with the same number and size of rental units and to set the rents at a similar rate as in place at the time of the application for at least 10 years; the policy also requires property owners to develop tenant relocation and assistance plans and establishes existing tenants' right to return to units in the new development (implementation and enforcement of the tenant support elements of the policy are contracted out to a community social service agency). #RentalReplacement/preservation; #TenantSupport

[Residential Conversion & demolition control by-law](#) (Chapter 667): regulates the demolition and conversion of existing rental housing. The Official Plan also states that. The conversion to condominium, or the severance or subdivision, of any building or related group of buildings, containing six or more rental housing units will not be approved unless all of the rental housing units have rents that exceed mid-range rents at the time of application. #RentalReplacement/preservation

[Short-term rental policy](#): The City is implementing a new short-term rental by-law that restricts short-term rentals to operators' primary residence, limits units to short-term renting to a total of 180 nights each year and no more than 28 consecutive days at a time, and requires operators to be licensed with the City. #ShortTermRental

[Expanded secondary suite zoning permissions](#) #Secondary/accessorySuite

Laneway Suites: Allows the construction of Laneway Suites across the City on residential properties that share a property line with a public lane, subject to specific criteria. #Secondary/accessorySuite

The City is also reviewing missing middle zoning options and is developing Official Plan policies to provide for new affordable housing through Inclusionary Zoning. #MissingMiddleZoning; #InclusionaryZoning

### *Affordable Housing Programs and Incentive Programs:*

Modular Housing Initiative: Using public land to quickly and inexpensively build small-scale infill housing that is operated as supportive housing by non-profit providers through a head lease. The purpose of the housing is specifically to move people out of homelessness. Capital funding & financial incentives for the projects come from City Development Charges Reserve Fund for Subsidized Housing; City and fee and property tax waivers; CMHC funding. #ModularHousing

The Open Door Affordable Rental Housing Program: provides private market and/or non-profit organizations with financial contributions including relief from Planning Application, building permit, and parkland dedication fees; development charges and residential property taxes for the term of affordability; and a streamlined approvals process. Funding: a dedicated Development Charges Reserve Fund, with approximately \$10 million in capital funding was available through the Open Door Program in 2020. Eligibility: New construction, acquisition/rehab, additions, conversions from non-residential, and social housing redevelopment projects in which 50% (minimum) of gross floor area will be affordable rental housing, with a 40-year minimum affordability period and 5-year phase-out. 20% of affordable units must be available to housing benefits recipients. #DevelopmentIncentives; #RedevelopmentIncentives

Home Ownership Assistance Program (HOAP): delivers funding to non-profit housing providers to reduce their upfront costs of building new affordable ownership homes. The funds, distributed through a request for proposals process, help pay the cost of City development charges, building permits and planning fees. #AffordableHomeownership

Property tax increase deferral program for low-income seniors. #TaxExemption

**Development Charges (DC) Deferral Program for Ancillary Secondary Dwelling Units:** allows for a DC deferral for property owners developing a secondary dwelling unit at the rear yard of a property. The DC would only be collected through creation of a new lot (Plan of Subdivision, Plan of Condominium and Consent to Sever) within 20 years of the issuance of the building permit. #DevelopmentIncentives

**Housing Now:** activates City-owned sites for affordable housing development within mixed-income, mixed-use, transit-oriented communities. Phase one activates 11 sites (10,750 residential units: 7,800 purpose-built rental housing, including almost 3,900 affordable rental units is expected); Phase 2 activates 6 sites (1,455 to 1,710 residential units: 1,060 to 1,240 purpose-built rental units, including 530 to 620 affordable rental units expected). The City works with the federal and provincial governments, and City real estate, transit, parking, social housing, and waterfront agencies. As sites become available, the City and these agencies issue site-specific RFPs. Eligibility: Private and non-profit proponents. Affordability requirements are site-specific. #PublicLandUtilization

**Non-Profit Capacity Building Fund** to provide community grants for housing organizations to complete pre-development and pre-acquisition work required to participate in the HousingNow program to build affordable housing, including social housing, on city-owned land. #DevelopmentIncentives

**High-Rise Retrofit Improvement Support Program** (Hi-RIS): low-cost financing to help apartment building owners undertake building improvements that reduce energy and water consumption. Up to 20 year terms at competitive fixed rates to 3+ storey residential buildings. #Retrofit/maintenanceIncentive

**Toronto Renovates Homeowners program:** A housing improvement program that provided assistance to lower-income residents, including seniors, persons with disabilities and rooming house residents; health, essential safety, accessibility and energy efficiency repairs and modifications #Retrofit/maintenanceIncentive

**Affordable Laneway Suites Pilot Program:** forgivable loan up to \$50,000 for owners developing a laneway suite. Loans forgiven in 15 years provided rents do not exceed CMHC AMR. #SecondaryAccessorySuites

**Tower Renewal Program** retrofits high rise rental buildings. #Retrofit/maintenanceIncentive

**Density Bonusing:** Under the authority granted through Section 37 of the Ontario Planning Act, the City secures affordable housing as a community benefit in exchange for allowing an increase in the height and/or density permitted under the City's Official Plan. #DensityBonusing

### *Tenant Support/Eviction Prevention Programs:*

**RentSafeTO** Program: works to strengthen enforcement of City bylaws, enhance tenant engagement and access to information, promote preventative maintenance in apartment buildings to prevent the deterioration of standards, and recover the cost of ensuring compliance by landlords through user fees. #TenantSupport

**Eviction Prevention in Communities** (EPIC) Program: provides direct intervention with landlords/housing providers and people at risk of homelessness to prevent evictions. #TenantSupport

**Toronto Rent Bank:** provides interest-free loans for rental arrears or first and last month rent to assist households in maintaining their existing homes or securing new accommodation. #TenantSupport

**Financial Trusteeship Programs:** Provide money management assistance to tenants to ensure rent is paid on time in an effort to avoid eviction. #TenantSupport

**The Tenant Hotline :** Funded by the City through the Tenant Defense Fund and operated by the Federation of Metro Tenants Association (FMTA) provides information accessible to all tenants in private rental housing. #TenantSupport

**Tenant Defense Fund:** Supports tenants in disputing above guideline increases in rent, demolitions or conversions by providing grant funding for paralegal services, tenant outreach and education and help in organizing tenant groups. #TenantSupport

Housing Allowance, Housing Benefit, and Rent Supplement programs: monthly financial benefits paid to eligible households or eligible non-profit and/or private market housing providers to make housing more affordable for and accessible to low-income households. Administered by the City, with a combination of City, federal and provincial funding. #TenantSupport

### **Homeless Programs and Services:**

Homeless Outreach and Overnight Services: Includes the Emergency Shelter Program, Transitional Shelter Program, Family & refugee settlement, VAW shelters, Streets to Homes Assessment and Referral Centre (SHARC) and Central Intake (to access shelter system), Allied Shelter Services ( Emergency overnight spaces that offer indoor space and connections to other supports to meet the immediate needs of people experiencing homelessness in response to increased demand for homeless shelters and/or operate from a low-barrier approach to serve people who may otherwise not access homeless shelters), and Streets to Homes (S2H) street outreach program. These programs are a combination of City-owned and operated, City-owned and non-profit operated, and non-profit owned and operated services. #Homelessness

Services to Find Housing and Prevent Homelessness: Housing Help Services. Eviction Prevention Services (Eviction Prevention In the Community (EPIC) Program; Tenant Hotline; Tenant Defense Fund Program; Rooming House Emergency Relocation Program. Drop-in Services. Financial Support Services: Bridging Grant; Toronto Rent Bank; Financial Trusteeship. Pre-employment Supports: Community & Economic Reintegration Team (CERT). #Homelessness

## Organizational Structure & Responsibilities (key departments)

| Division   | Unit/Team               | Responsibilities  |
|--|-------------------------|---|
| <p>Community &amp; Social Services Division</p> <p>↓</p> <p><u>Housing Secretariat</u></p> <p>↳</p> <p>Staffing: Current: <u>18 staff</u>.</p> <p>Led by Executive Director, Director, and supported by Admin Assistant and Budget and Financial Analyst.</p> <p>7 Policy positions and 1 Development position will be added in 2021.</p> <p><i>Background:</i> The Secretariat was <u>originally proposed</u> as a staff team created specifically for the HousingNow Initiative that would be dedicated exclusively to stewarding HousingNow projects through City divisions, CreateTO and other City agencies and</p> | Housing Development     | <p>Delivers federal, provincial affordable housing programs including federal Rapid Housing Initiative and investments in new affordable rental and ownership housing.</p> <p>Administers City affordable housing programs including Open Door and HousingNow, and coordinates the modular housing program.</p> <p>Staff roles: Assistant Housing Development Officer, Housing Development Officer (x4), Policy Development Officer, Admin (.5) → Manager</p> <p>Staff positions are mostly funded through the federal/provincial funding programs they are administering</p>   |
|  | Policy and Partnerships | <p>Develops affordable housing programs.</p> <p>Works with stakeholders to implement housing policies developed by City Planning, advocates to secure resources for housing and promotes a broader City vision on housing. Works with SSHA to ensure investments are in line with City priorities and legislative and policy frameworks.</p> <p>Responsible for development and implementation of Housing Plan and ensuring milestones are achieved; coordinates and champions the whole Plan. Directly responsible for particular elements of the Plan, but many other departments are responsible for other policy pieces and deliverables that feed into it.</p> <p>Increasingly working on rental housing policies and convenes the Tenant Advisory Council of tenant community stakeholders.</p> |



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| <p>corporations, and would lead the planning of future phases of the <a href="#">HousingNow</a> initiative. Instead, in 2019 the Affordable Housing Office was transformed into the new Housing Secretariat, along with an expanded scope of work and responsibilities including oversight of the new Housing Now Initiative, laneway suites programs, Toronto Community Housing revitalizations, and delivery of City's HousingTO 2020-2030 Action Plan.</p> |   | <p>For programs such as Open Door, HousingNow, and laneway suites, Policy staff prepare the calls for proposals/applications and set the parameters, and create and drive the affordable elements of the programs. Planning, Real Estate and CreateTO work closely with the Secretariat to implement all of these programs. For projects like modular housing and the Rapid Housing Initiative, the Secretariat will convene interdivisional teams, setting out the vision or the target and discussing with Planning and Building the rezoning and site plan details to determine where the modular housing can go or which properties should be targets for acquisition.</p> <p>Staff roles: Policy development officer (x2), Admin (.5)</p> <p>staff positions are funded through the tax base.</p> |
|   | Housing Improvement Programs                                  | <p>Administers programs for the retrofitting and repair of existing homes.</p> <p>Staff roles: Program officer (x3), Admin</p> <p>Staff positions are mostly funded through the federal/provincial funding programs they are administering</p>   |
| <p>Infrastructure &amp; Development Services Division</p> <p>↓</p> <p>City Planning</p>   | <a href="#">Housing and Community Services and Facilities</a> | <p>Leads housing policy work related to the Official Plan, City by-laws, and zoning, including rental replacement policies, the legalization of rooming houses through as-of-right zoning, and inclusionary zoning.</p> <p>Supports key initiatives like leveraging city-owned sites for affordable and rental housing, missing middle housing, etc.</p>   |

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|    | Community Planning | <p>Reviews and approves all development applications, including private and non-profit affordable housing applications, and TCHC's applications for development and redevelopment. Secures new affordable housing through development applications. Supports key initiatives like leveraging city-owned sites for affordable and rental housing, missing middle housing, etc.</p> <p>The City's 2021 budget adds 4 positions to accelerate development approvals for affordable housing across Toronto as part of the Housing Now Initiative, funded from the Capital Revolving Reserve Fund for Affordable Housing.</p> |
| <p>Community &amp; Social Services Division</p> <p>↓</p> <p><u>Social Development, Finance and Administration</u></p>                                 | →                  | Administers the Tower Renewal Program, which retrofits high rise rental buildings.   |
| <p>Infrastructure &amp; Development Services Division</p> <p>↓</p> <p>Municipal Licensing &amp; Standards (MLS)</p> <p><u>MLS staff structure</u></p> | →                  | <p>Policy staff in MLS lead the development of housing policy that involves licensing and the enforcement of property standards, including the legalization of multi-tenant housing, RentSafeTO, and the short-term rental by-law, which all involve the licensing of rental housing operators and the enforcement of housing standards.</p> <p>MLS implements and enforces these policies once approved.</p>  |
| <p>Corporate Services Division</p> <p>↓</p>   |                    | Negotiates leases and acquisitions and sales of properties including shelter hotels, emergency shelters, and affordable housing. CREM sits at an interdivisional table, where the Housing Secretariat sets the vision for the project and the criteria for the property they are   |

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| Corporate Real Estate Management (CREM)  | →   | seeking and CREM looks at their database and produces a shortlist of possible properties. The Secretariat picks the property they want and CREM negotiates and acquires it. |
| Community & Social Services Division<br>↓<br><a href="#">Shelter, Support and Housing Administration Division</a><br><br>Staffing: 1,106.2 positions, comprised of 37.0 capital positions and 1,069.2 operating positions.<br><a href="#">SSHA staff directory</a> | <p>SSHA manages the Housing Stability Service System, a complex service system of homeless outreach and overnight services (emergency and transitional shelter beds, temporary refugee program beds, 24-hour respite sites, 24-hour women's drop-ins, street outreach), services to find housing and prevent homelessness, housing support services, housing benefit programs, and funding and oversight of 250 housing providers with 92,000 social and affordable housing units. (<a href="#">Full list</a>-p.17)</p> <p>SSHA works with other divisions to ensure that tenants are able to maintain their housing, to address displacement through redevelopment, and to ensure that new housing projects and investments benefit target populations. SSHA acts as Service Manager for housing and homelessness services in Toronto, which includes funding, administration and oversight of social housing in Toronto, and manages access to subsidized housing through a centralized waiting list. The majority of the City's (private market/non-market) affordable units are currently overseen by SSHA (over 7,700 units), with the remaining affordable units secured through City Planning policies (over 500 units) which have a separate set of administrative and tenant access rules.</p> <p>SSHA manages funding from all 3 orders of government and invests it through grants in housing and homelessness programs and through subsidies to social housing providers for social housing programs.</p> |   |
| ↳  | Homelessness Initiatives & Prevention Services Unit   | Funds and administers the shelter system & provides direct support to individuals and families.   |

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|   | Service System Planning & Integrity Unit | Develops and implements the divisional service plan; provides funding and support to community agencies, landlords, tenants, and direct services to help homeless people find and maintain housing  |
|   | Infrastructure Planning and Dev't. Unit  |   |
|   | Program Support Unit                     | Administrative support, IT, payroll, personnel, budget staff.   |
|   | Housing Stability Services Unit          | Funds and administers social housing programs.  |
| <p>Community &amp; Social Services Division</p> <p>↓</p> <p>Seniors Services and Long-Term Care (SSLTC)</p> | →  | <p>Responsible for service planning and strategic integration of City services for seniors relating to community support programs such as adult day programs, supportive housing services, tenancy supports, and homemaking and nursing services for vulnerable individuals who reside in the community.</p> <p>Directly operates 10 long-term care homes which provide 24-hour resident-focused care for permanent, convalescent, and short-stay admissions; care, services and programs enhance quality of life by responding to individual resident needs.</p> |

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| <p><a href="#">Toronto Community Housing Corporation</a> (TCHC)</p> | <p>TCHC is a City corporation that owns and manages approximately 60,000 rental housing units in over 2,100 buildings across Toronto. TCHC performs three important functions: 1) it is a social housing landlord responsible for the day-to-day management of almost 60,000 units; 2) it is a developer, using its expertise to revitalize and replace its aging housing stock TCHC currently leads the City's public housing affordable housing development work with its 20-30 person Development team working on land assembly, RFPs for developers, and community engagement; 3) bridging both functions, it is also an asset manager, with the Facilities Management team of roughly 20 people planning and overseeing the capital repair and strategic future of 2,200 buildings (work includes project management, unit condition assessments, and overseeing capital repairs performed by a roster of contractors). (See <a href="#">TCHC divisions and units</a>.) TCHC is currently undergoing a significant, multi-year <a href="#">restructuring process</a>, and as part of this process, TCHC's Development function is <a href="#">being moved</a> to CreateTO, where it is thought the team's expertise <a href="#">will be better utilized</a> to contribute to the City's city-wide affordable housing objectives.</p> <p>The City of Toronto interfaces with Toronto Community Housing Corporation as both a Service Manager under the Housing Services Act—which makes the City responsible for administering and funding Toronto's social housing system—(regulator/funder), and as a Shareholder through the Shareholder Direction (owner). The City therefore, has an oversight and funding role for Toronto Community Housing that is separate and distinct from its role as Shareholder.</p> <p>TCHC receives <a href="#">an annual operating subsidy</a> from the City (which totaled 37% of its total revenues in 2016), which is intended to cover the cost of mortgages, property taxes, a portion of the costs of utilities, funding to reduce the state-of-good-repair backlog annually, and maintenance administration related to tenancy management not covered by rental revenues. In 2020 the subsidy was \$250 million. In 2019, TCHC secured stable (annual, permanent) funding for capital repairs from the City of \$160 million, starting in 2020.</p> |
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| CreateTO  | <p>In May 2017, City Council adopted a <a href="#">City-wide real estate service delivery model</a> to centralize real estate and facilities management activities and ensure the effective use of the City's real estate assets. <a href="#">CreateTO</a> is a City agency launched in 2018 to lead that new model. CreateTO's mandate is to manage the City's real estate portfolio, develop City buildings and lands for municipal purposes and provide real estate solutions to City divisions, agencies, and corporations. Its business streams focus on customer relationship management, real estate strategy, property management, asset management, major projects, and development.</p> <p>The new model involves the operational consolidation of two City corporations, <a href="#">Build Toronto</a> and the <a href="#">Toronto Port Lands Company</a>, through service agreements with CreateTO for specific real estate activities such as commercial development.</p> |
| <p><a href="#">City of Toronto Organizational Chart</a></p> |  |



## City of Ottawa

Based on the [2016 Census](#), the City of Ottawa has a population of 934,243 people. According to the 2016 census numbers, 13.1% of the total population is in Core Housing Need; 29.1% of all renters and 5.3% of all homeowners are in Core Housing Need. The [Ottawa 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 7,530 homeless individuals (377 unsheltered and 5,045 emergency sheltered) over a 24-hour period on April 19, 2018. The CMHC Rental Market Survey calculated Ottawa's vacancy rate for the primary rental market at 3.8% in October 2020-- a jump from 1.8% a year earlier.

## Jurisdictional Context & Responsibilities

The City of Ottawa is the largest contributor to housing and homelessness programs and services in Ottawa. This is largely the result of the cost of rent-geared-to-income housing (social housing) being downloaded to municipalities in 2001. Under the Housing Services Act, 2011, the City of Ottawa is designated Service Manager and is responsible for the administration of housing programs related to social housing, affordable housing, supportive housing and for the provision of supports for residents of the city that are at risk of or are experiencing homelessness or housing insecurity. Ontario is the only province where the cost of these housing programs, an \$80 million annual expense to the City, is on the municipal property tax base. In return for administering these programs, the City receives and administers federal and provincial funding/transfer payments to offset some of these housing and homelessness program costs. [For 2020](#), the City will invest \$109.2 million, the province \$42.9 million, and the federal government \$26.7million in housing and homelessness programs and services.

The City's Housing Services branch administers and funds social housing in Ottawa. Ottawa Community Housing Corporation (OCHC), an arm's-length organization owned by the City of Ottawa, was formed in 2001 and is now the second largest social housing provider in Ontario. OCHC owns and manages over 14,800 units providing housing to over 32,000 low and moderate-income individuals in Ottawa.

Provincial funding for these programs is subject to political change, with the municipality taking on the financial burden of funding reductions (see [page 23-26](#) for details). For example:

Two provincially funded housing allowance programs are set to expire shortly, with an annual program cost of over \$1.38 million, one municipal housing allowance program administered by the province will return for direct administration by the City with an annual program cost over \$820,000, and one provincially funded rent supplement program will expire in early 2023 and it is unclear whether the province will extend the program. These program changes result in the City having to provide ongoing municipal housing benefit funding to maintain housing stability for households within expiring housing allowance programs, while being unable to address the growing demand for these programs.

The provincial Community Homelessness Prevention Initiative implemented in 2013, consolidates 5 previous separate funding streams and is the City's largest envelope of homelessness funding. While it provides municipalities with more autonomy and flexibility to respond to local needs, the total funding was reduced and remains inadequate to meet ongoing and emerging pressures. (Most shelters are still required to fundraise on top of payments issued by the City to cover the costs of operations. There has been no per diem increase since 2013 for emergency shelters which continue to face mounting costs to deliver housing-focused services and supports.) To make up this shortfall in provincial funding, and to keep up with local demands, the City has supplemented this annual deficit with municipal funding. Funding is invested in emergency shelter solutions, housing with related supports (Residential Services Homes), homelessness prevention and other housing initiatives and programs that help people at risk of or experiencing homelessness.



The Ontario Priorities Housing Initiative replaces the current provincial Investing in Affordable Housing (IAH) Extension Program (2014 to 2020) and the Social Infrastructure Funding (2016 to 2019), with a reduction in the funding the City had anticipated. The objective of this program is to support the development of new affordable rental housing options (including rent supplements and housing allowances), preserve and regenerate existing social housing, increase affordable home ownership and support residents to foster self-reliance and social inclusion.

## Strategic Direction

The City of Ottawa's [10-year Housing and Homelessness Plan \(2020-2030\)](#) leverages the current federal, provincial and municipal commitment and investments in housing and homelessness, recognizing that significant new and sustained investments are required to make a difference in the lives of people in the community, and proposes a set of strategies and tactics as well as short, medium and long-term actions for implementation.

The plan sets out a number of target outcomes (some of which, like housing targets, are output based). Each outcome-based target includes a baseline from which progress can be measured. The Plan's housing target is to create between 5,700-8,500 affordable housing options (new units and housing subsidies) over the next 10 years, targeted to both low to moderate income households; and provides specific targets broken down by household income and tenure and include targets for supportive and accessible housing units.

The Plan's outcome-based targets are: preserve the existing affordable housing supply – no net loss of community housing; unsheltered homelessness is eliminated; chronic homelessness (including Indigenous) and Veteran's homelessness is reduced by 100%; overall homelessness is reduced by 25%; indigenous homelessness is reduced by 25%; new people entering homelessness (inflows) is reduced by 25%; people returning to homelessness is reduced by 25%; client experience across the housing system is improved (client experience surveys); the system works more efficiently for clients, front line staff and administrators.

## Definition of “Affordable Housing”

The City of Ottawa's [Official Plan](#) defines affordable housing as housing, either ownership or rental, for which a low- or moderate-income household pays no more than 30% of its gross annual income.

# Key Affordable Housing & Homelessness Programs and Policies

## Policies

The Municipal Capital Facilities By-law excludes Ottawa Community Housing from paying property taxes, freeing up \$3.1 million annually for repairs...  
#TaxExemption

Short-term rental by-law: restricts short-term rentals to principal residences in urban residential zones and rural villages. Operators require a host permit proving the rental property is their principal residence. Some properties that are not a host's principal residence are permitted in certain rural areas ("cottage rentals"). Violations of the by-law could result in fines for both guests and host of up to \$100,000 each day that an offence occurs. Staff are recommending six (6.0) temporary FTEs for administration, enforcement, and data analytics requirements for the recommended by-law. #ShortTermRentals

The Affordable Housing Land and Funding Policy requires the City to identify and make available suitable surplus City-owned Land to the community for the provision of long-term affordable housing; to ensure that when land is sold, 25% of any housing development on that land meets the definition of affordable housing, or where affordable housing is not provided, ensure that 25% of the City's Net Proceeds be transferred to the Affordable Housing Reserve Fund to fund the development of new affordable housing elsewhere; to ensure that when non-viable surplus residential and institutional City Land is sold that 25% of the City's Net Proceeds be transferred to the Affordable Housing Reserve Fund to fund the development of new affordable housing elsewhere; to maximize and explore opportunities to integrate affordable housing in the development and/or redevelopment of City-owned Land that has the potential for co-location of civic, institutional and residential uses. #PublicLandUtilization

Vacant Unit tax (in development): Staff have been directed to proceed with the development of a residential vacant unit tax with the goal of implementing a residential vacant unit tax regime in 2022 for billing in 2023. The proposed framework is based on Vancouver's Empty Homes Tax framework and involves every homeowner to declare to the City each year if their home is occupied or vacant. Properties where residents have not declared their status to the City would be automatically deemed vacant. Vacant homes would be subject to a tax equal to 1% of the assessment value of the home. #VacantHomeTax

[Rental housing property management by-law](#) sets requirements for landlords and property managers of apartment buildings. All landlords are required to have a process for handling tenant service requests and a record of all requests, a maximum 24hr response time for urgent tenant requests and a 7-day maximum response time for non-urgent requests, a tenant support registry that records tenant requests for special assistance, and a pest management plan. Apartment building property managers must also have a capital maintenance plan. Maximum fines are \$100,000 for each day that the offence occurs or continues.

An [online searchable database](#) for tenants and prospective tenants that will provide a five-year history of property standards and maintenance violations searchable by address is in development. #TenantSupport

## Affordable Housing Programs

[Action Ottawa](#): An incentive program for developers of affordable rental units which bundles as-of-right and discretionary incentives with additional resources of capital grants, and in some cases, City-owned land. Successful applicants must provide affordable rental units for a period of 20 years, 60% of units must be targeted to lower income families and units must be filled from the Social Housing Registry's centralized waiting list. The City issues Requests for Proposals (RFP), Requests for Expressions of Interest (REI), and Requests for Offers (RFO). These allocate Action Ottawa capital grants, available incentives, City owned lands, and existing properties for the development of affordable housing. Affordability under the program is defined as rents that are at or below 80% of Canada Mortgage and Housing Corporation average market rent (AMR). #DevelopmentIncentives; #PublicLandUtilization

Provincial [Ontario Renovates program](#) provides limited funding to low income seniors and to persons with disabilities who own their home for essential repairs and accessibility modifications to support independent living, providing funding in the form of a forgivable loan and/or grant for eligible applicants or participants up to a maximum amount of \$20,000; and to qualifying landlords for modifications to improve accessibility of their existing unit(s) or building(s) and make them in compliance with the Accessibility for Ontarians with Disabilities Act, 2005, providing forgivable loans up to ten thousand dollars (\$10,000) per rental unit up to a maximum of \$100,000 per property. #Retrofit/MaintenanceIncentive

[Reimbursement Program for development-related fees for charitable or non-profit organizations](#): Housing organizations that are charitable or non-profit are exempted from paying any Planning Application Fees. Conservation Authority and Engineering Design Review and Inspection fees are not subject to this exemption. #DevelopmentIncentives; #RedevelopmentIncentives

Property Tax Deferral: If you are 65 or older, own your home and your total household income from all sources is \$42,749.00 or less, you can apply for a deferral of your current property taxes. #TaxExemptions

Residential Services homes subsidy. A subsidy to reduce the cost of lodging and some care for residents of privately run domiciliary hostels who are low-income adults with psychiatric, developmental, physical illness and/or disability or frailty. #TenantSupport

The Social Housing Registry is contracted by the City to manage the centralized waiting list for social housing. #TenantSupport

Housing First: connects people who are living on the streets or in emergency shelters to permanent housing with supports that vary according to their needs. #Homelessness

The Landlord Partnership Program, a partnership with the Salvation Army, employs Housing Locator staff to identify available private market rental units for program participants. Participants may be eligible to receive a housing subsidy, paid directly to their landlord, to help make housing more affordable. #Homelessness

Rent supplement and housing allowance programs: The City currently has four (4) rent supplement programs, and eight (8) housing allowance programs within the housing benefit portfolio providing over \$34 million in annual housing benefits, supporting over 4,700 households within market rent housing. These programs have been cost shared, with the City currently providing over \$24.5 million (72%) annually and the federal/provincial governments providing \$9.5 million (28%) annually to support these programs. The City has been the primary funder of the rent supplement programs. The federal and provincial governments have been primary funders of most portable housing allowance programs. #TenantSupport

## Structure, Programs and Services

| Department                    | Service                             | Responsibilities  |
|-------------------------------|-------------------------------------|---|
| Community and Social Services | Housing Services                    | <p>Oversees the funding, administration, monitoring, and repair needs of community/affordable housing post development to increase access to, and retention of, suitable housing for people living on low to middle incomes. Administers investments in new affordable and supportive housing.</p> <p>Responsible for emergency shelter response and supported housing services to assist residents experiencing or at risk of homelessness by providing outreach, housing search, stabilization, and housing loss prevention. Provides a system-wide coordinated response to the rooming house sector.</p> <p>Responsible for the ongoing implementation of the 10-Year Housing and Homelessness Plan.</p> |
|                               | Affordable Housing Branch           | <p>Works with the private, not-for-profit and charitable sectors on the development of new affordable and supportive housing.</p> <p>Administration, delivery, and monitoring of new affordable housing programs to create affordable and/or supportive housing for people living on low to moderate incomes.</p> <p>Administration, delivery, and monitoring of the Ontario Renovates Program.</p>   |
|                               | Community and Family Shelter Branch | <p>Partners with 10 community shelters/transitional housing programs and operates one City-owned Family Shelter.</p> <p>Signs agreements with hotels and motels provide temporary emergency lodging when the family shelter system is at capacity.</p>  |
|                               | Homelessness and Emergency Shelters | <p>Invests in a range of support services ranging from street outreach, Housing First programs, supportive/transitional housing programs, financial trusteeship services, housing search and housing loss prevention services through 64 contracts with 26 agencies.</p>  |

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|   |                        | Provides annual practical financial assistance to help people secure and retain housing (rent/utility arrears, last month's rent, essential furniture, moving expenses etc.)   |
|   | Community Funding Unit | The Community Funding program invests in viable non-profit community-based organizations to sustain a strong social infrastructure of community services that supports equal access to the basics in the areas of health, recreation and social services.  |
|   | Long Term Care         | The City of Ottawa owns and operates 4 long term care facilities.  |
| Corporate Real Estate Office (CREO)                 |                        | Works with the Housing Services Branch to coordinate the application of the Affordable Housing Land and Funding Policy in instances where there is disposal/sale of land, with support as required from Legal and Financial Services.  |
| Ottawa Community Housing Corporation                |                        | An arm's-length organization owned by the City of Ottawa, was formed in 2001 and is now the second largest social housing provider in Ontario. OCHC owns and manages over 14,800 units providing housing to over 32,000 low and moderate-income individuals in Ottawa. Approved in 2020, \$10 million is being allocated to support OCHC with their Canada Mortgage Housing Corporation National Housing Co-Investment Fund Application. |
| <a href="#">City of Ottawa Organizational Chart</a> |                        |  |



## City of Montreal

The City of Montreal believes housing is a fundamental right. Based on the [2016 Census](#) the City of Montreal has a population of 1,704,694 million people. Research found that there are over 3000 individuals experiencing homelessness based on the [2015 Homeless Count](#). The City of Montreal has a vision to strengthen the social, demographic, and economic balance with a diversified residential supply including affordable housing.

- [Housing Services](#) mission statement: «Le Service de l'habitation a pour mission de soutenir et d'accélérer un développement résidentiel équilibré à Montréal, d'améliorer l'habitat et de répondre aux enjeux urbains en intervenant de façon structurante sur le cadre bâti et le territoire. »
- Main Objective: Targets and Measures 60,000 homes in five years (12,000 a year), as part of election promise
- Census 2016: 4,098,927
- Homeless population count 2018: 3,149 (678 unsheltered, 775 emergency sheltered)
- Incidence of Households in Core Need: 11.4%      Number of Households in Core Housing Need: 198,000

## Strategic Direction

The Direction de l'habitation (Housing Department) has been responding to the major housing issues in the city via three axes for action:

1. Maintaining and upgrading the existing private housing stock
  - a. Intervening on substandard housing
  - b. Renovation subsidies
2. Responding to social needs
  - a. Homelessness
  - b. Families and seniors
  - c. Neighbourhood revitalization
  - d. Issues within the older social housing stock
3. Insuring balanced residential growth with respect to affordable housing, family-oriented development, and overall regional growth
  - a. Affordable housing
  - b. Family-oriented development
  - c. Overall regional growth

Through the 2018-2021 Strategy to Develop 12,000 Affordable Social Housing Units the City of Montreal is mobilizing a number of programs and measures including:

1. Funding for social and community housing
2. Inclusion practices
3. Assistance for new affordable housing models
4. Assistance for the renovation of dwelling units to preserve existing social and affordable housing
5. Support for affordable home ownership

## Definition of “Affordable Housing”

Unlike subsidized housing, rent for affordable is not calculated depending on household income. It is set depending on the building, its location, the size of the apartment and the services offered. The rent is below the median market rent in Montreal, as determined every year by the Société d'habitation du Québec (SHQ). The city has set various targets across different types of city neighbourhoods.



## Budget

### 2020 Approved Operating Budget (French Only)

The budget for the Housing Department was approved at \$153.3M (gross) for 2020 which translates to \$83.15 per capita. The department as a current staffing level of 105 FTP positions. In 2019 additions were made to the Housing Department's budget to support social and community housing projects with a heritage component, Montreal's Homeownership program, improvement of shelters, and renovations to exiting stock which, reaffirms the City's desire to support the development of such high quality affordable housing.

### *New Investments (2020)*

The City of Montreal invested an additional \$63.2M (operating budget) to further support affordable housing measure in the city as well as an addition \$16.1M in the Three Year Capital Works program. Program areas that will benefit from this increase are:

- increase and improve social and affordable housing including the acquisition of properties
- increase the pace of project deliver through the *Acces-Logis* program

### *Capital Budget*

Three Year Capital Works Program \$48.8M and a total of \$50M will be allocated, over a 10-year period, for the purchase of land for the purposes of developing social, community or affordable housing,

## Grants and Incentives

Building social and community housing is jointly funded by the Société d'habitation du Québec (SHQ) and the city under the "Montréal Reflex" framework agreement that provides for the transfer of housing budgets and responsibilities to the city. In addition to this the AccèsLogis Program focuses on social housing. Project support is open to housing cooperatives, housing non-profits and the Office municipal d'habitation de Montréal (OMHM) with all or part of these housing units will receive stable financial assistance.

- *Montreal Home Adaptation Program (HAP program)* provides subsidies to owners of dwellings that are occupied by one or more people with handicaps who need adaptation to access their home, get around in it and/or carry out everyday activities. The subsidy covers eligible adaptation work, equipment, and fees to meet adaptation needs up to \$35,000 per dwelling. The subsidy is increased to \$45,000 if the building is a [family-type resource](#) (in French) or [a private residence for seniors](#) (in French) for nine or more people. The City of Montreal manages this program as an agent for the Société d'habitation du Québec
- *Affordable Housing Renovation Program* provides subsidies to owners of buildings containing 6 or more dwelling units to encourage them to renovate their property to extend its usable life, improve quality of life for tenants and encourage ecological transitions.
- *Major Residential Renovation Program* provides funding to NPOs and housing cooperatives whose project consists in demolishing and reconstructing a residential building.
- *First Time Homeowner Financial Assistance Program* provides first time homeowners a lump sum financial assistance for the purchase a new residential property or a refund of your real estate transfer tax for the purchase of an existing property.

## Structure, Programs and Services

| Department  | Service                                      | Responsibilities  |
|---|--|---|
| Direction de l'habitation<br><br>(Housing Department) | Funding for social and community housing     | <ul style="list-style-type: none"> <li>Develop social and community housing, through existing programs such as AccèsLogis Québec and AccèsLogis Montréal including the provision of guaranteed loans to nonprofit organizations to a maximum amount of \$150.0 million.</li> <li>Use local inclusion funds to help develop projects.</li> <li>Adopt a by-law approving a loan of \$50 million over 10 years for the purchase of land or properties, for the purposes of developing social and community housing.</li> </ul> |
|   | Inclusion practices                          | <ul style="list-style-type: none"> <li>Continuation of the existing strategy and adoption of a new by-law for 2019, providing the framework for and ensuring the inclusion of social, affordable and family housing.</li> </ul>   |
|   | Assistance for new affordable housing models | <ul style="list-style-type: none"> <li>Provide assistance for pilot projects proposing new affordable housing models to meet emerging needs.</li> <li>Provide assistance for partners soliciting the new federal affordable housing programs.</li> </ul>  |

|  |  |   |
|--|--|---|
|  | Assistance for the renovation of dwelling units to preserve existing social and affordable housing | <ul style="list-style-type: none"> <li>• Collaborate with partners in order to preserve the existing affordable and social housing units.</li> <li>• Revise the subsidy programs for the renovation of multi-tenant residential buildings.</li> </ul> |
|  | Support for affordable home ownership  | <ul style="list-style-type: none"> <li>• Enhance the home ownership assistance programs.</li> <li>• Implement the Accès Condos program.</li> </ul>  |



## Halifax Regional Municipality

Based on the [2016 Census](#), the Halifax Regional Municipality has a population of 403,131 people. According to the 2016 census numbers, 13.7% of the total population is in Core Housing Need; 27.1% of all renters and 5.4% of all homeowners are in Core Housing Need. [The Halifax 2018 Point in Time count](#), a snapshot of homelessness that is part of a federally funded data collection project, counted 220 homeless individuals (18 unsheltered and 197 emergency sheltered) over a 24-hour period on April 24, 2018 in the urban core of the Halifax Peninsula. The CMHC Rental Market Survey calculated Halifax's vacancy rate for the primary rental market at 1.9% in October 2020-- an increase from 1% a year earlier.

## Jurisdictional Context & Responsibilities

Before 1996, the year the regional municipality amalgamated, the former City of Halifax handled housing and income assistance and owned housing stock. Municipalities across Nova Scotia gave up their responsibility for housing and social security that year in what's known as the Service Exchange, the result of a 1992 report by the Task Force on Local Government. The Task Force recommended the province take over some services, including housing and income assistance, and leave others, such as road maintenance, to municipalities. Proponents of the idea argued that services such as housing have benefits beyond any individual community, and that the province should ensure the quality of those essential services don't differ across Nova Scotia. Today HRM has a primary responsibility for land use planning, development charges, density and bonus zoning; property taxation, enforcement of Building Code, regulation of minimum standards, property acquisition and sales, issuance of community grants and tax exemptions to non-profit organizations, tax exemptions to low-income property owners. See pages 8-10 for HRM, the province and the federal government's legislative [authority for housing](#). The provincial HRM Charter (created in 2008) only allows HRM to provide land at less than market value or grants to non-profit organizations and registered charities, which constrains the possibilities for incentivizing affordable housing development. Staff are [preparing a report](#) for Council that reviews the City's current role in housing and assesses options in requesting the transfer of the responsibility to operate and deliver housing programs and service from the province.

The provincial government plays a large role in providing services to support those in need of housing, including rent supplements, emergency shelters and public housing. It is responsible for improving & increasing the affordable housing stock of the province; municipal agreements and funding; acquisition, administration and sale of property (including expropriation); borrowing; undertaking housing studies; establishing, operating and maintaining housing and urban renewal projects; establishing housing authorities; developing regulations (including respecting limitation of municipal taxes by municipalities in respect of property owned by a company or corporation); planning, designing, building, owning, maintaining, managing and operating housing projects etc; encouraging and promoting the development of housing projects.

## Strategic Direction

The Affordable Housing Working Group of the Housing and Homelessness Partnership (HHP), of which HRM is a part, created a 5-year Strategic Plan (2015-2020) that lays out the actions each partner can contribute to and 5-year affordable housing targets. This Plan and these targets effectively function as HRM's Affordable Housing Plan and led to HRM's Affordable Housing Work Plan. The strategic plan sets out broad goals: Goal 1: Increase the supply of affordable housing options that meet people's needs, Goal 2: Reduce the number of residents living in core housing need, and Goal 3: Foster a strong housing sector. Targets

were set in a [separate document](#) and are output based, focused on creating 3,000 of new affordable homes (with targets for different subsets) and preservation of existing affordable homes. The only baseline established is related to a target related to SRO licensing; the existence of key performance indicators is mentioned in the Strategy, but none are provided.

## Definition of “Affordable Housing”

The Halifax Regional Municipality Charter [defines affordable housing](#) as “housing that meets the needs of a variety of households in the low to moderate income range.” The Housing and Homelessness Partnership (HHP), of which HRM is a part, [has a different definition of affordable housing and also defines different subsets of affordable housing](#). HHP's definition of affordable housing: Housing is considered affordable when no more than 30% of household gross income is spent on housing. This includes the cost of mortgage/ rent, monthly heat (including gas, oil and electricity), water, and utilities.”

## Key Affordable Housing & Homelessness Programs and Policies

### Policies:

- [Secondary & backyard suites](#): allowed as accessory to low density residential uses. #SecondaryAccessorySuites
- [Short-term rental policy](#) (in development): a short-term rental registration by-law which will include a focus on reducing the impact of short-term rentals on the long-term rental market. #ShortTermRentals
- [Shared Housing](#) zoning changes (in development) to remove barriers to development of special care facilities, supportive housing and single room occupancies. #SingleRoomOccupancy
- [Rental Registration By-law](#) (in development): will include provisions for mandatory registration of residential rental accommodations and help ensure all rental accommodations meet minimum occupancy standards. The registration and/or licensing of residential rental units will require all residential rental units within the municipality to be registered or licensed. Replaces rooming house licensing program. #LandlordRegistration/licensing



## Programs:

Community grants: Affordable housing (including repairs and maintenance) by non-profit providers are among the projects eligible for funding under this program. #DevelopmentIncentives; #RedevelopmentIncentives

Affordable Housing Grant Program: funds the development or renovation of affordable housing using the cash-in-lieu for affordable housing collected through density bonus program. All registered non-profit or charitable organizations are eligible. #DevelopmentIncentives; #RedevelopmentIncentives

Construction-related fees waiver: waives the majority of municipal construction-related fees for residential development) for registered non-profits or charitable housing organizations. #DevelopmentIncentives

Surplus land category: Surplus land is assessed by staff and land that is suitable for affordable housing is put into a specific category. Affordable housing developers/groups compete amongst each other for available land. #PublicLandUtilization

Density Bonus Programs: In the Regional Centre (excluding downtown Halifax) 60% of the density bonus must be provided in the form of cash-in-lieu to be used for affordable housing. This program will eventually be expanded to the Suburban and Rural areas. #DensityBonusing

## Structure, Programs and Services

| Department   | Division                 | Responsibilities  |
|--|--------------------------|---|
| Planning and Development   | Regional Planning<br>↓   | Supports the Housing and Homelessness Partnership and contributes to achieving the Partnership's 5-year affordable housing targets with an <a href="#">Affordable Housing Work Plan</a> , which sets out an implementation plan for new affordable housing strategies (programs, policies & regulations) within HRM's legislative authority.<br>Develops and administers incentive programs and surplus land programs for affordable housing. |
|  | Affordable Housing Unit  | Delivers Rapid Housing Initiative projects.<br>Develops affordable housing policies (short-term rental, shared housing, etc.)<br>Staff roles: Planner; Planner (x2 vacant)  |
|  | Buildings and Compliance | Administration and implementation of policies, by-laws and regulations related to building construction, licensing and by-law enforcement.<br>Building Inspection and Approvals, Minimum Standards, and By-law Enforcement program areas. Developing rental registration By-law which will include provisions for mandatory registration of residential rental accommodations.  |
| Finance, Asset Management, and ICT   | Real Estate              | Provides grants and surplus land. Grants and surplus land provision related to affordable housing will soon be handled by the Affordable Housing team in Planning and Development.  |
|  | Finance                  |   |
| Government Relations and External Affairs                                    | Response to Homelessness | Navigator Program: Navigators prevent and respond to homelessness by building connections with people on the street and finding solutions for them (currently providing tents and working with Public Safety Advisor to improve access to survival services like washrooms).<br>Staff roles: 2 staff, jointly funded by local BIAs.   |
| Halifax Regional Municipality <a href="#">Organizational chart</a> (see p.3) |                          |   |

|   |  |
|---|--|
| Metropolitan Regional Housing Authority (MRHA): Housing Nova Scotia | Provincial <a href="#">Housing Authorities</a> are responsible for the administration, operation, and maintenance of Housing Nova Scotia's 11,500 public non-profit rental properties for seniors and people with low incomes. Their responsibilities include administering tenant applications and placements, collecting rent, resolving tenant issues, and maintaining and repairing properties. Administers and manages public non-profit housing for seniors and families on low incomes. HRM is required to pay a portion of MRHA's operating deficit each year; the estimate for 2021/22 is \$5.1 million.  |
| The Housing and Homelessness Partnership (HHP)                      | A collaborative of nine partners from the three levels of government, the private sector housing and non-profit housing organizations in Halifax. In October 2013, Regional Council endorsed HRM's formal participation with the Partnership. The Partnership's Charter was formally signed in 2014, with the mandate to "end homelessness and housing poverty in Halifax" by addressing policy and systemic issues. The Partnership is organized around the Homelessness Working Group and Affordable Housing Working Group. The Partnership has no leader, can't accept funding or make decisions, and has no accountability structure. It functions to build relationships among the partners and facilitate collaboration. The Affordable Housing Working Group created a 5-year Strategic Plan (2015-2020) that lays out the actions each partner can contribute to and 5-year affordable housing targets. This Plan and these targets effectively function as HRM's Affordable Housing Plan and led to HRM's Affordable Housing Work Plan. |
| Affordable Housing Association of Nova Scotia (AHANS)               | <a href="#">AHANS</a> is the community entity of the federal Reaching Home program for Halifax and rural Nova Scotia and is a partner in and provides funding to Halifax's Housing and Homelessness Partnership. HRM is a member of AHANS and contributes by leveraging municipal resources by liaising with and coordinating the involvement of municipal departments and services, exploring ways to positively impact affordable housing via programs, policies and regulations that the Municipality controls, as per the Regional Municipal Planning Strategy.  |

## Additional Resources

[Affordable Housing Program Municipal Best Practices report](#) (2016), prepared by SHS Consulting for the City of Mississauga

[Policy Options Report: Background Research and Analysis: Policy Options for Housing Brampton](#) (2021), City of Brampton

[What Works: Affordable Housing Initiatives in Metro Vancouver Municipalities](#) (2012), Metro Vancouver Regional Housing

[Municipal Measures for Housing Affordability and Diversity](#) (2018), Metro Vancouver

[Affordable Housing Innovations](#) (2019), City of Brampton (pp.12-32)

[An Analysis of Policy Incentives to Encourage Private Sector Investment in Affordable Rental Housing](#) (2010) Prepared by The University of Victoria School of Public Administration for the Greater Victoria Coalition to End Homelessness

[Building Knowledge & Capacity for Affordable Housing in BC Small Communities: A Scan of Leading Practices in Affordable Housing](#) (2017), BC Housing Research Centre

[Jurisdictional scan of multi-tenant house regulations](#) (2015), City of Toronto

[Public Benefit from Publicly Owned Parcels: Effective Practices in Affordable Housing Development](#) (2017) By Michael A. Spotts, Genevieve Hale-Case and Ahmad Abu-Khalaf

[A look at rent control policies across Canada](#) (2021), Centre for Equality Rights in Accommodation

Report reviewing affordable housing development incentive programs of York Region, Peterborough and Toronto and the legislative authority that Ontario municipalities have for affordable housing development incentives (2020), Prepared by N. Barry Lyon Consultants for the Region of Peel

