



PROMISING & INNOVATIVE PRACTICES IN AFFORDABLE HOUSING

MARCH 2019

PREPARED BY
RANDALIN ELLERY
FOR



Funded by:



Immigration, Refugees
and Citizenship Canada

Financé par :

Immigration, Réfugiés
et Citoyenneté Canada

TABLE OF CONTENTS

Summary.....	3
Introduction	4
Background: Affordable Housing in Guelph-Wellington & Newcomers.....	5
Innovative & Promising Practices:	
Housing-specific Newcomer Organizations: New Journey Housing Resource Centre for Newcomer Housing	6
Newcomer-Specific Housing Organizations: IRCOM (Immigrant And Refugee Community Organization Of Manitoba) House.....	7
Non-Profit Programs & Approaches: RentSmart Ontario.....	8
Non-Profit Programs & Approaches: Community Land Trusts.....	9
Municipal Policies For Affordable Housing: Density Bonus.....	10
Municipal Policies For Affordable Housing: Inclusionary Zoning.....	11
Municipal Policies For Affordable Housing: Secondary Suite Policy.....	12
Municipal Policies For Affordable Housing: Housing Fund.....	13
Municipal Policies For Affordable Housing: Demolition Policy.....	14
Community & Neighbourhood Approaches: Cohousing	15
Government Funding Programs.....	16
Works Cited.....	19

SUMMARY

The following is a summary of the promising and innovative practices explored in this report:

Housing-specific Newcomer Organizations (page 6)

- Established in 2009, **New Journey Housing** is a resource centre for newcomer housing in Manitoba, with a focus on Winnipeg. They provide help, assistance, and resources to guide newcomers to rent or purchase housing. They also provide other supports, such as training on money management.

Newcomer-specific Housing Organizations (page 7)

- Operating since 1991, **IRCOM House** offers transitional housing in two buildings to provide an alternative and supportive form of housing to newcomers to Canada in their first year of residence. Overall, the buildings support approximately 500 tenants.

Non-profit Programs & Approaches (pages 7-9)

- **RentSmart Ontario** provides education and support to tenants and landlords with the goal of successful tenancies. RentSmart provides education in legal rights and responsibilities, financial management, communication and maintenance skills (page 7).
- A **Community Land Trust** (CLT) is a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents (page 8).

Municipal Policies for Affordable Housing (pages 10-14)

- A **density bonus** is a zoning tool to permit density beyond what would normally be permitted. In exchange, developers deliver an amenity that benefits the community, such as affordable housing (page 9).
- Designed as a local regulatory tool, **inclusionary zoning** requires developers to include a number of affordable homes in new residential developments over a certain size (page 10).
- A **secondary suite policy** can encourage the creation of accessory units. Secondary suites are typically a self-contained living space located within or on the same property as a single-family home (page 11).
- Sometimes called a **Housing Trust Fund** or **Housing Reserve Fund**, housing funds are distinct funds established to receive dedicated public revenues, which can only be spent on housing (page 12).
- **Demolition policies** are typically aimed at heritage conservation but can also relate to the protection of affordable housing. A demolition policy requires the replacement of rental accommodation during the redevelopment of a site, or the protection of deed restricted units from demolition (page 13).

Community & Neighbourhood Approaches (page 15)

- **Cohousing** is an intentional community of private homes clustered around shared space.

INTRODUCTION

Newcomers face unique challenges to finding and maintaining housing, resulting in many living in crowded, unstable, and substandard conditions. In addition to being a basic need, housing is important for newcomers because it affects their ability to access schools, jobs, and key services that can support successful integration and stability.

Research suggests a range of barriers affect newcomers' experiences finding housingⁱ:

- **Primary barriers** (defined as unchangeable characteristics of a person): skin colour ("race"), ethnicity/culture/religion, gender, age, and disability.
- **Secondary barriers** (defined as those that can and often do change over time): level of income, source of income, family size, language/accent, household type and size, knowledge of the housing system, knowledge of own rights and responsibilities.
- **Macro-level barriers** (defined as broader contextual factors that are generally not within a person's ability to change): housing markets, housing policies, societal-level social constructions of difference (racialization, culture).

Newcomers are likely to experience multiple aspects of disadvantage resulting from these barriers. As a result of these barriers, newcomers typically face fewer housing choices in fewer locations, higher rents, longer searches, more frequent moves, overcrowding, and psychological impactsⁱⁱ.

In general, access to safe, suitable and affordable housing has been a growing concern for communities across Canada, including in Guelph and Wellington County. In a 2016 Guelph-Wellington Immigrant Survey Report, several focus group and interview participants expressed concerns around lack of affordable housingⁱⁱⁱ.

This report was prepared for the Guelph Wellington Local Immigration Partnership to identify promising and innovative practices to reduce barriers to housing and/or encourage the protection of existing affordable stock and development of new affordable stock. A scan of existing practices focused on:

- Identifying existing practices that were established enough to demonstrate a positive impact. Preference was given to those that had completed an evaluation of the program or initiative, albeit this ended up being quite limited.
- Efforts initially focused on identifying housing-specific programs for newcomers. However, a wider lens was cast to identify municipal strategies that could meet affordable housing needs more broadly.
- Attempts were made to draw on examples in Ontario, however, most established and progressive practices are present in the western provinces.

BACKGROUND

AFFORDABLE HOUSING

The Canada Mortgage and Housing Corporation notes that housing is considered ‘affordable’ if it costs less than 30% of a household’s before-tax income^{iv}. Affordable housing is a broad term that encompasses a continuum, from emergency shelters to market home ownership. The following diagram clarifies all that is included:



For the purposes of this report, practices that support affordable rental housing are the primary focus. However, some practices that explore other points of the continuum, including affordable home ownership, social housing, and transitional housing, are included.

AFFORDABLE HOUSING IN GUELPH WELLINGTON

Like many communities across Ontario and Canada, access to affordable housing has been identified as a significant issue in Guelph Wellington. There are several indicators from the primary rental market that demonstrate the challenges faced by the community, including:

- **Low vacancy rate** – A healthy vacancy rate is generally considered 3%, a rate that Guelph has not seen since 2010. In 2018, the overall vacancy rate for Guelph was 1.4%, but has been as low as 0.9% in recent years^v. The vacancy rate is exceptionally lower for units less than \$999 per month (0.7%) compared to those over \$1,500 (5.3%).
- **High average rents** – The average rent for a 3-bedroom in Guelph’s primary market in 2018 was \$1,336 per month. This is higher than similar communities, such as Kitchener-Cambridge-Waterloo (\$1,250). The average rent has increased nearly 15% in the past 5 years^{vi}.
- **Core Housing Need** – A household is in core housing need if its housing does not meet one or more standards for housing adequacy (repair), suitability (crowding), or affordability and if it would have to spend 30 per cent or more of its before-tax income to pay the median rent of appropriately sized alternative local market housing. In Guelph, 11.2% of households were in core housing need in 2011. The rate was significantly higher for lone-parent households (24.7%) and one-person households (21.2%)^{vii}.
- **Newcomers in Core Housing Need** – While the percentage of immigrants in core housing need (11.5%) was only slightly higher than the overall rate (11.2%), it was much higher for recent immigrants at 36.5%.

This report explores promising and innovative practices that have been initiated to address affordable housing and influence the indicators listed above.

HOUSING-SPECIFIC NEWCOMER ORGANIZATIONS

NEW JOURNEY HOUSING RESOURCE CENTRE FOR NEWCOMER HOUSING

WEBSITE

<http://www.newjourneyhousing.com/>

LOCATION

Winnipeg, Manitoba

DESCRIPTION

Established in 2009, New Journey Housing is a resource centre for newcomer housing in Manitoba, with a focus on Winnipeg. They provide help, assistance, and resources to guide newcomers to rent or purchase housing. They also provide other supports, such as training on money management.

POPULATION SERVED

New Journey Housing clients are newcomers to Canada, regardless of their immigration status or arrival date in Canada. They also serve those who sponsor, support, and house newcomers, such as landlords, caretakers, settlement workers, private sponsors, service agencies, and family members.

SUCCESSFUL PRACTICES

'Renting a Home in Manitoba' Booklet

Developed by Manitoba Immigrant and Refugee Settlement Sector Association, in partnership with New Journey Housing and others, *'Renting a Home in Manitoba'* is a step-by-step guide to help newcomers through the rental process. The guide provides helpful information about everything from finding a rental home to moving out. The guide is available on the New Journey Housing website.

Free Workshops & Advising

New Journey Housing offers free workshops,

including a free rental workshop. During this workshop, participants learn about rights and responsibilities as tenants, importance of paying rent and utilities, pest control and prevention, and more. Participants receive a certificate of completion, which they can use when applying for rental housing. Other workshops include Home Purchasing, and Budgeting. New Journey Housing staff also provide one-on-one advising with clients searching for housing.

Inner City Homebuyer Program

A partnership between New Journey Housing and SEED Winnipeg, this program assists low-income families understand the responsibilities of being a homeowner through a series of workshops, and matches money saved by participants to help with the down payment towards a house in designated inner-city communities. The program is open to individuals with low-income, permanent residents, international students, temporary foreign workers, and naturalized Canadians.

FUNDING & STAFF

New Journey Housing operates on a budget of approximately \$500,000. Staff compensation, as well as professional and consulting fees, account for 75% of this budget. New Journey Housing is funded through private foundations and donations from the public. It does not receive operating grants from any level of government.

There are currently 7 full-time staff, including an Executive Director, 4 Housing Advisors, an Interpreter and Housing Advisor Assistant, and an Office Manager.

NEWCOMER-SPECIFIC HOUSING ORGANIZATIONS

IRCOM (IMMIGRANT AND REFUGEE COMMUNITY ORGANIZATION OF MANITOBA) HOUSE

WEBSITE

<http://www.ircom.ca/ircom-house/>

LOCATION

Winnipeg, Manitoba

DESCRIPTION

Operating since 1991, IRCOM House offers transitional housing in two buildings to provide an alternative and supportive form of housing to newcomers to Canada in their first year of residence. Overall, the buildings support approximately 500 tenants.

POPULATION SERVED

To qualify to live at IRCOM House, a family must meet the following criteria:

- Must be an immigrant, refugee, or refugee claimant.
- Must have come to Canada less than 6 months ago.
- Must have children under the age of 18, or between 18 and 21 and enrolled in high school full-time.
- Family must fit into suite sizes.
- Must be currently living in Winnipeg.

SUCCESSFUL PRACTICES

MHRC's Rent Geared to Income Program

Under this program, a subsidy is provided to IRCOM tenants that is the difference between the market rent for unit and the rent the tenant pays. The rent a tenant pays is based on a percentage of total gross household income. If a household receives financial support through Employment and Income Assistance, then their rent is based on their shelter allowance.

Wrap-Around Supports

IRCOM provides numerous core programs and supports to families within the building. They conduct in-house visits, assist newcomers with settlement planning and goal setting, deliver a multitude of workshops, and offer interpretation services. IRCOM offers a holistic approach to assist families, rather than individuals, by offering children and youth programs.

FUNDING & STAFF

IRCOM receives support from several different funding bodies, including government, foundations, community funds, businesses and private donors.

IRCOM employs approximately 90 staff, including a housing team, asset building team, child care and after school team, and more.

EVALUATION OUTCOMES

In January 2019, the Canadian Centre for Policy Alternatives Manitoba published the results of an evaluation of IRCOM^{viii}. The report highlights four important conclusions:

1. Families can struggle with social isolation when they relocate at the end of their time at IRCOM.
2. IRCOM allows newcomers the time and support to establish themselves, rather than accepting survival jobs to pay bills.
3. Positive outcomes from IRCOM demonstrates the need to link housing to settlement services, policy, and programming.
4. Policies and programs must target children and youth as well as parents if they are to be successful.

WEBSITE

<http://www.rentsmartontario.ca/>

LOCATION

Ontario

DESCRIPTION

RentSmart Ontario provides education and support to tenants and landlords with the goal of successful tenancies. RentSmart provides education in legal rights and responsibilities, financial management, communication and maintenance skills.

RentSmart Ontario is part of a national initiative led by Ready to Rent BC and includes similar programs in BC, Alberta and Manitoba.

POPULATION SERVED

Originally inspired by a desire to find solutions for unstably housed and homeless families, RentSmart is available to anyone looking for rental housing.

SUCCESSFUL PRACTICES

RentSmart Certificate

RentSmart Certificate is a 12-hour course that covers tenants rights and responsibilities, landlord responsibilities and expectations, living with roommates, housemates and neighbours, maintenance do's and don'ts, and more.

Graduates of the program receive a certificate that can be recognized as a reference on housing applications and lets landlords know they have taken the time to learn how to be a responsible tenant.

RentSmart Basics

RentSmart Basics covers key skills and knowledge to assist people to learn important tools to maintain healthy housing during a 3-hour program. Graduates of this program do not receive a certificate.

FUNDING & STAFF

RentSmart Ontario is funded in part by the Government of Canada Homelessness Partnering Strategy and Ontario Trillium Foundation.

RentSmart Ontario employs 3 staff members – Provincial Manager of Operations and Partnership Development, Provincial Trainer, and Program Coordinator.

EVALUATION OUTCOMES

RentSmart Ontario measures its impact in a number of ways, including course intake and evaluation forms and facilitator feedback. In 2015, Ready to Rent BC, the program that inspired and launched RentSmart Ontario, released results from a participant survey. The following are the highlights of the outcomes achieved:

- 91% of participants mostly or always pay their rent on time and in full.
- 78% of participants somewhat agreed or fully agreed that the RentSmart certificate helped them find a place to rent.
- 86% of participants reported that maintaining their housing was easier as a result of the Ready to Rent course.

04

NON-PROFIT PROGRAMS & APPROACHES COMMUNITY LAND TRUSTS

DESCRIPTION

A Community Land Trust (CLT) is a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents.

CLTs offer a means of meeting the affordable housing and community development needs of low- to moderate-income households.

They acquire land in the community—either by purchasing land directly or through donations of land, land and buildings, or money to purchase land. This land is held in perpetuity so that it can always be used for affordable housing. Access to this land is often limited to low- and moderate-income households and the non-profit organizations that serve them^{ix}.

IN PRACTICE: CALGARY, AB

Population: 232,800

Vacancy rate: 3.9%

Avg. rent 3 bedroom: \$1,315

In 2003, HomeSpace Society (formerly Calgary Community Land Trust Society) was created to grow capacity in the affordable housing sector and advance community-based planning and delivery of housing options.

HomeSpace is a charitable real-estate developer, rental housing owner and property manager. They own 521 units of housing and 27 properties in Calgary and provides homes to nearly 700 residents. Rent is maintained at 25-35% below market.

HomeSpace builds affordable, specialized, permanent housing for vulnerable Calgarians and works with partners to provide supports for those in need of housing^x.

IN PRACTICE: HAMILTON, ON

Population: 536,900

Vacancy rate: 3.4%

Avg. rent 3 bedroom: \$1,797

The Hamilton Community Land Trust (HCLT) formed in 2014 and works with residents and community partners to identify and facilitate real estate projects that are sustainable and affordable. They focus on projects that would make better use of underused land, and preserve or create new community assets, such as housing, parks, community space, work space, and gardens. They acquire and steward land on a permanent, non-profit basis to maintain affordability and community control.

In November 2017, the HCLT announced that they acquired possession of their first property – an empty plot in the downtown core. One year later, in partnership with Habitat for Humanity, the HCLT is approaching the move in date for the single-family affordable housing unit.

ADVANTAGES

- Preserves the affordability of housing, regardless of market changes
- Can provide home ownership opportunities for those that would otherwise be locked out of the market

CHALLENGES

- CLTs are dependent on a sustainable business model to maintain affordable rental rates while covering ongoing operating costs.
- Municipal policies and zoning regulations may act as barriers to the start up of a CLT^{xi}.

05

MUNICIPAL POLICIES FOR AFFORDABLE HOUSING DENSITY BONUS

DESCRIPTION

A density bonus is a zoning tool to permit density beyond what would normally be permitted. In exchange, developers deliver an amenity that benefits the community, such as affordable housing.

IN PRACTICE: BURNABY, BC

Population: 232,800

Vacancy rate: 2%

Avg. rent 3 bedroom: \$1,715

The City of Burnaby, BC, uses a density bonus zoning framework called the Community Benefit Bonus (CBB) program. This program enables the City to allow developers or applicants to build additional density in exchange for providing a community benefit. A community benefit is defined as one of the following:

1. A community amenity, such as major public open space, public art, child care facilities, space for non-profits, etc.
2. Affordable and/or special needs housing, such as guaranteed rental units, units controlled or managed or owned by non-profit housing groups, etc.
3. A cash contribution in lieu of – a contribution made to the City by a developer and allocated exclusively for the future provision of a community amenity and/or affordable and/or special needs housing.

Since the introduction of the CBB program in 1997, an array of community amenities and housing units have been achieved, including child care centres, units of affordable housing, and housing fund grants to support affordable and/or special need housing.

IN PRACTICE: NEW WESTMINSTER, BC

Population: 71,000

Vacancy rate: 1.6%

Avg. rent 3 bedroom: \$1,765

Density bonusing in New Westminister, BC means that in designated zones, a developer can build to a higher density if a community amenity contribution is provided to the municipality. Only development projects in density bonus zones are eligible for density bonusing.

The amenity contributions collected from Density Bonus Amenity Zoning are allocated as follows: 30% towards affordable housing, 10% towards childcare, 10% towards public art, and 50% towards general amenities (i.e. civic facilities, park space, public art, etc.).

ADVANTAGES

- Incentive – allows developers to achieve greater uses from their land while creating a benefit for the community
- Transparent – information and requirements are clearly laid out within a bylaw
- Consistent and predictable – all development is required to comply with the same bylaw and contribute equitably to future growth

CHALLENGES

- Analysis of density bonusing suggests that increased density alone is not enough of an incentive to provide affordable housing^{xii}.
- If developers are unable to find viable development options because of restrictive or overly demanding density bonusing standards, they may choose not to enter the local market. As a result, the number of housing starts within a local municipality may decline^{xiii}.

DESCRIPTION

Designed as a local regulatory tool, inclusionary zoning requires developers to include a number of affordable homes in new residential developments over a certain size. Affordable units may target particular income groups or serve a range of incomes. Additionally, the resale price of the affordable units is restricted for a number of years^{xiv}.

New inclusionary zoning regulations came into effect in Ontario in April 2018 that allow municipalities to mandate that affordable housing units are included in new housing developments^{xv}.

IN PRACTICE: LANGFORD, BC

Population: 35,000

Vacancy rate: 0.7%

Avg. rent 3 bedroom: \$1,565

Langford's progressive and successful "inclusionary zoning requirement" program won the 2008 Canadian Mortgage and Housing Corporation Housing Award. The program allows a choice between providing a \$1,000 contribution for every single family equivalent dwelling unit created by rezoning to the City's Affordable Housing Reserve Fund or constructing one new affordable home for every 15 single-family lots subdivided. Council uses the contributions to the Reserve Fund strategically to provide grants to new non-profit housing projects within the City^{xvi}.

The program has resulted in the development of 40 single family dwellings and 8 multi-family condo units. These existing homes come up for resale periodically and the City maintains a waitlist of qualified buyers.

IN PRACTICE: MONTREAL, QC

Population: 1.8 million

Vacancy rate: 1.9%

Avg. rent 3 bedroom: \$1,009

In 2004, Montreal introduced a new benchmark commitment as part of its Master Plan. The City formally committed to making 30% of all new units affordable, half in social housing and half by the private sector through government incentives. The strategy applies to developments of 200 or more units.

The affordable housing obligation can be met through new construction, or renovation of existing non-residential structures.

ADVANTAGES

- Production of affordable housing at little cost to local government
- Creation of mixed-income communities

CHALLENGES

- Mandatory inclusionary zoning can result in resistance from developers and costs associated with enforcement.
- Voluntary inclusionary zoning requires considerable incentives for developers to participate^{xvii}

DESCRIPTION

A secondary suite policy can encourage the creation of accessory units. Secondary suites are typically a self-contained living space located within or on the same property as a single-family home. They're often referred to as basement units, upper-level suites, or in-law suites.

Requiring units be registered with the municipality ensure the suites have obtained all necessary permits and have been inspected to meet health and safety requirements.

IN PRACTICE: CALGARY, AB

Population: 1.2 million

Vacancy rate: 4.9%

Avg. rent 3 bedroom: \$1,315

City approvals are required to build a secondary suite or backyard suite. Suites are only allowed within certain land use districts. Units must demonstrate that they meet fire code and building code requirements and a building permit fee is required^{xviii}.

The City hosts a secondary suite registry that is an online, searchable list identifying legal and safe secondary suites in Calgary. These suites have been registered and inspected to meet Alberta's safety code requirements^{xix}.

Illegal secondary suite owners can be charged under the Safety Codes Act for code deficiencies. A conviction under the Safety Code Act carries a maximum fine of \$100,000 for a first offence^{xx}.

IN PRACTICE: KELOWNA, BC

Population: 127,400

Vacancy rate: 1.9%

Avg. rent 3 bedroom: \$1,386

The City of Kelowna allows secondary suites in most residential zones other than townhomes and multi-family complexes. A building permit is required to create a new secondary suite and units must meet certain requirements, including parking, fire safety, and building code conditions.

Secondary units are considered illegal if they were constructed without the appropriate building permit. Once notified of an illegal secondary suite, an owner must decommission the illegal suite or obtain the appropriate permits and updates to legalize the suite.

ADVANTAGES

- Increase the supply of affordable rental housing
- Increase affordability of home ownership
- Provide more housing while retaining neighbourhood character^{xxi}

CHALLENGES

- Costs associated with bringing secondary units into compliance with building and safety codes
- Increase people-to-space density

DESCRIPTION

Sometimes called a Housing Trust Fund or Housing Reserve Fund, housing funds are distinct funds established to receive dedicated public revenues, which can only be spent on housing.

The key characteristic of a housing fund is that it receives ongoing revenues from dedicated source of public funding, such as taxes. However, sources of funds can also include gaming funds, land sales, development levies, and more.

IN PRACTICE: LONDON, ON

Population: 383,800

Vacancy rate: 4.2%

Avg. rent 3 bedroom: \$1,221

London, ON, has an Affordable Housing Reserve Fund to provide capital grants on a per unit basis to eligible partners to assist in the development of affordable permanent housing for individuals and families in deep core housing need, and transitional housing.

Reserve Funds are intended to supplement funding or in-kind supports provided by senior levels of government, service providers, community organizations, etc.

To ensure that the Reserve Funds are being used to meet the needs of those least able to find accommodation, affordability criteria must be met. For transitional units, this means that rents to be charged will not exceed the maximum shelter allowance provided under Ontario Works and Ontario Disability Support Program. For affordable rental projects, rent levels are set annually at 70% or below average market rent^{xxii}.

IN PRACTICE: COQUITLAM, BC

Population: 139,300

Vacancy rate: 1.0%

Avg. rent 3 bedroom: \$1,732

Coquitlam, BC, has an Affordable Housing Reserve Fund. Monetary contributions are provided through some development applications and an annual contribution from the City's General Revenue to build and sustain the Fund.

The Fund is used to acquire land and make it available for lease at a low cost and/or reduce or waive development fees and charges in order to support affordable housing. The Fund is targeted to projects that supply affordable housing for low- and moderate-income family and single person households^{xxiii}.

ADVANTAGES

- Designed locally to take advantage of unique opportunities and address specific needs that exist within a community.
- Establishes a clear role for the municipality in contributing to development of affordable housing.
- Provides flexibility to contribute to projects as they arise.

CHALLENGES

- Depending on the amount committed and the means in which funding is collected, it can take a significant amount of time to build a balance substantial enough to make an impact.

DESCRIPTION

Demolition policies are typically aimed at heritage conservation but can also relate to the protection of affordable housing. A demolition policy requires the replacement of rental accommodation during the redevelopment of a site, or the protection of deed restricted units from demolition^{xxiv}.

IN PRACTICE: PORT MOODY, BC

Population: 33,550

Vacancy rate: 3.9%

Avg. rent 3 bedroom: \$1,855

Port Moody introduced a Rental Protection Policy in 2018, designed to discourage any elimination of affordable market and sub-market rental housing by giving preference to redevelopment applications that achieve at least one-to-one, like-for-like replacement of existing stock.

For the replacement of existing affordable housing, preference is first given to proposals that seek to retain part or all of existing rental buildings on site, while adding in new infill development. Where opportunities for onsite maintenance, renovation, and restoration have been exhausted, rental redevelopment proposals may be considered based on a set of criteria, including ensuring units are affordable to low- to moderate-income households^{xxv}.

The policy does not apply to secondary rental stock, including secondary suites, laneway homes, individually rented condo units etc.

IN PRACTICE: SURREY, BC

Population: 517,900

Vacancy rate: 0.4%

Avg. rent 3 bedroom: \$1,344

In 2018, the City of Surrey adopted the policy Rental Housing Redevelopment: Rental Replacement and Tenant Relocation Assistance. This policy sets out the requirements for redevelopment of purpose-built rental housing and provision of assistance to tenants when redevelopment occurs.

Replacement of purpose-built rental sites requires replacement of existing rental units within the new development and are required to be 'affordable rental' for low to moderate income households.

In addition, a tenant relocation plan and assistance must be provided. The plan must include financial compensation, relocation assistance, and right of first refusal to rent a unit in the redevelopment^{xxvi}.

ADVANTAGES

- Prevents the loss of existing purpose-built rental housing and strengthens protection for tenants

CHALLENGES

- Does not protect units included in the secondary rental market

DESCRIPTION

Cohousing is an intentional community of private homes clustered around shared space. Each attached or single family home has traditional amenities, including a private kitchen. Shared spaces typically feature a common house, which may include a large kitchen and dining area, laundry, and recreational spaces. Shared outdoor space may include parking, walkways, open space, and gardens. Neighbors also share resources like tools and lawnmowers^{xxvii}.

Cohousing residents participate in the planning, design, ongoing management and maintenance of their community, meeting frequently to address each of these processes^{xxviii}.

IN PRACTICE: WATERLOO REGION COHOUSING PROJECT

Currently in the planning stages, Waterloo Region Cohousing Project (WRCP) is a group of 14 households working together to plan 20-24 tightly clustered homes and a Common House.

More info: <https://www.wrcp.ca/>

IN PRACTICE: TERRA FIRMA

Terra Firma is a small cohousing project located in Ottawa. The project includes 12 families living in two three-door townhouses and a building with a residential unit as well as common space. A large common yard includes play structures, a tree house, gardens, bicycle and storage sheds, and more. The residents share meals twice a week.

More info:

<https://cohousing.ca/communities/on/terra-firma/>

IN PRACTICE: VANCOUVER COHOUSING

Vancouver Cohousing consists of 29 privately owned, fully equipped homes plus 2 rental units, in addition to a large and beautiful common house and outdoor common areas.

The homes range from studios to one-, two-, three- and four-bedroom units – all with their own kitchens. The common house has an area of 6,500 sq ft. and includes a community kitchen, dining room, and lounge; activity rooms for children and teens; office areas; two guest rooms; a yoga studio; and rooftop gardens. As well, there are ground-level gardens, workshops, plus a courtyard and play area that encourage year-round social contact.

More info: <https://vancouvercohousing.com/>

IN PRACTICE: RADIANCE COHOUSING

Located in Saskatoon, Saskatchewan, Radiance Cohousing includes 8 privately-owned townhouses ranging in size. A common space includes a kitchen and guest room, and is used for potlucks, community events, and entertainment. An outdoor common space includes a cooking area with seating room, garden plots, fruit trees, native plants, and water conserving features.

More info: <https://www.radiancecohousing.ca/>

DESCRIPTION

In Ontario, the Ministry of Municipal Affairs and Housing is responsible for affordable housing programs. Housing programs are delivered by local service managers. In Guelph-Wellington, the County of Wellington serves as the Consolidated Municipal Service Manager.

In 2017, the Government of Canada announced its first ever National Housing Strategy. This \$40 billion, 10-year plan has been designed as a toolkit. It features complimentary initiatives working together to address challenges across the housing continuum and spectrum of housing needs.

GOVERNMENT OF ONTARIO

Rent Supplement Component – Rent supplements paid to landlords on behalf of households in need of rental assistance.

Housing Allowance Component – Housing allowance payments provided directly to renters to help address housing affordability issues.

Home Ownership Program – Down payment assistance for the purchase of an affordable home. This program serves renters interested in purchasing a home.

Ontario Renovates – Forgivable loans for homeowners and landlords for major repairs, to add habitable living space to remediate overcrowding, for accessibility modifications, to create secondary/garden suites or repair and rehabilitate shelter units that assist victims of family violence.

Community Homelessness Prevention Initiative – Funding can be used by Service

Managers to address local priorities and better meet the needs of individuals and families who are homeless or at risk of becoming homeless.

More detailed information about these programs is available here:

<https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/provincial-territorial-programs-information/affordable-housing-programs-in-ontario>

GOVERNMENT OF CANADA

National Housing Co-Investment Fund (New Construction Stream) – Low-cost loans and capital contributions for building new affordable housing shelters, transitional and supportive housing.

National Housing Co-Investment Fund (Housing Repair and Renewal Stream) – Low-cost loans and capital contributions for repairing/renewing affordable housing shelters, transitional and supportive housing.

Affordable Housing Innovation Fund – Funding for unique ideas and innovative building techniques that revolutionize the affordable housing sector.

Rental Construction Financing – Low-cost loans encouraging the construction of sustainable rental apartment projects across Canada.

More detailed information about these programs is available here:

<https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives>

ENDNOTES

- ⁱ Wayland, S. (2007). "The housing needs of immigrants and refugees in Canada." Canadian Housing and Renewal Association. Available here: https://homelesshub.ca/sites/default/files/FinalReport_CHRAImmigrationHousing_June_2007.pdf
- ⁱⁱ Hulchanski, J.D. (1997). "Immigrants and access to housing: How welcome are newcomers to Canada?" The Development of Comparative Research Agenda. Available here: <http://www.urbancenter.utoronto.ca/pdfs/researchassociates/Immigrants-Access-to-Housin.pdf>
- ⁱⁱⁱ Patel, D. and Henderson, E. (2016). "2016 Guelph-Wellington Immigrant Survey Report." Guelph Wellington Local Immigration Partnership. Available here: <http://www.guelphwellingtonlip.ca/wp-content/uploads/2017/05/GWLIP-Immigration-Report-final-APPROVED.pdf>
- ^{iv} Canada Mortgage and Housing Corporation (n.d.). "About affordable housing in Canada." Available here: <https://cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>
- ^v Canada Mortgage and Housing Corporation (2019). "Housing Market Information Portal: Guelph (CY)." Available here: [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+(CY)+(Ontario))
- ^{vi} Canada Mortgage and Housing Corporation (2019). "Housing Market Information Portal: Guelph (CY)." Available here: [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+(CY)+(Ontario))
- ^{vii} Canada Mortgage and Housing Corporation (2019). "Housing Market Information Portal: Guelph (CY)." Available here: [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+(CY)+(Ontario))
- ^{viii} Bucklaschuk, Jill (January 2019). "'They can live a life here.' Current and past tenants' experiences with IRCOM's model of housing and wrap-around supports." Canadian Centre for Policy Alternatives Manitoba. Available here: http://mra-mb.ca/wp-content/uploads/They_Can_Live_a_Life_Here.pdf
- ^{ix} Canada Mortgage and Housing Corporation (April 2005). "Critical success factors for Community Land Trusts in Canada." Available here: <https://ccednet-rcdec.ca/en/toolbox/critical-success-factors-community-land-trusts-canada>
- ^x HomeSpace Society (n.d.). "About." Available here: <http://www.homespace.org/about/#top>
- ^{xi} Canada Mortgage and Housing Corporation (April 2005).
- ^{xii} Inclusionary Housing (n.d.). 'Density Bonusing.' Grounded Solutions Network. Available here: <https://inclusionaryhousing.org/designing-a-policy/land-dedication-incentives/density-bonus/>
- ^{xiii} Mattison, A. (November 2015).
- ^{xiv} Washington Area Housing Partnership (n.d.). "Inclusionary Housing (Zoning)." Available here: <http://www.wahpdc.org/inclusionary.html>
- ^{xv} Ministry of Municipal Affairs and Housing (April 2018). "Ontario paving the way for more affordable housing." Available here: <https://news.ontario.ca/mma/en/2018/4/ontario-paving-the-way-for-more-affordable-housing.html>
- ^{xvi} City of Langford (n.d.). "Affordable Housing Program." Available here: <https://www.langford.ca/EN/meta/city-hall/affordable-housing-program.html>
- ^{xvii} Lerman, B. (2006). "Mandatory Inclusionary Zoning – the answer to affordable housing problem." Boston College of Environmental Affairs Law Review. Available here: <https://lawdigitalcommons.bc.edu/cgi/viewcontent.cgi?referer=https://scholar.google.ca/&httpsredir=1&article=1092&context=ealr>
- ^{xviii} City of Calgary (n.d.). "Secondary suites." City of Calgary. Available here: <http://www.calgary.ca/PDA/pd/Pages/Home-building-and-renovations/Secondary-Suites.aspx?redirect=/suites#benefits>
- ^{xix} City of Calgary (n.d.). "Registered secondary suites." Available here: <https://secondariesuites.calgary.ca/>
- ^{xx} City of Calgary (n.d.).
- ^{xxi} Wake, Tim (n.d.). "Review of best practices in affordable housing." Smart Growth BC. Available here: <https://www.civicgovernance.ca/wordpress/wp-content/uploads/SGBCAffordableHousingBestPracticesReport.pdf>
- ^{xxii} City of London (June 2018). "Affordable Housing Reserve Fund Implementation Policy." Available here: <https://www.london.ca/city-hall/city-council/AZ%20Documents/Affordable%20Housing%20Reserve%20Fund%20Implementation%20Policy.pdf>
- ^{xxiii} City of Coquitlam (2008). "Affordable Housing Reserve Fund Policy." Available here: https://www.coquitlam.ca/documents/Affordable_Housing_Reserve_Fund_Policy_ReporttoCo.pdf
- ^{xxiv} Wake, Tim (n.d.).

^{xxv} Port Moody (January 2018). “Corporate Policy: Rental Protection Policy.” Available here:

<http://www.portmoody.ca/modules/showdocument.aspx?documentid=17287>

^{xxvi} City of Surrey (2018). “Rental Housing Redevelopment: Rental Replacement and Tenant Relocation Assistance.” Available here: <https://www.surrey.ca/files/PLC%20-61.pdf>

^{xxvii} The Cohousing Association of the United States (n.d.). “What is cohousing?” Available here:

https://www.cohousing.org/what_is_cohousing

^{xxviii} Canadian Cohousing Network (n.d.). “What is cohousing?” Available here: <https://cohousing.ca/about-cohousing/what-is-cohousing/>

WORKS CITED

Bucklaschuk, Jill (January 2019). “‘They can live a life here.’ Current and past tenants’ experiences with IRCOM’s model of housing and wrap-around supports.” Canadian Centre for Policy Alternatives Manitoba. Available here: http://mra-mb.ca/wp-content/uploads/They_Can_Live_a_Life_Here.pdf

Canada Mortgage and Housing Corporation (n.d.). “About affordable housing in Canada.” Available here: <https://cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

Canada Mortgage and Housing Corporation (April 2005). “Critical success factors for Community Land Trusts in Canada.” Available here: <https://ccednet-rcdec.ca/en/toolbox/critical-success-factors-community-land-trusts-canada>

Canada Mortgage and Housing Corporation (2018). “About the Initiatives.” Available here: <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives>

Canada Mortgage and Housing Corporation (2018). “Affordable Housing Program information for Ontario.” Available here: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/provincial-territorial-programs-information/affordable-housing-programs-in-ontario>

Canada Mortgage and Housing Corporation (2019). “Housing Market Information Portal: Guelph (CY).” Available here: [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3523008/4/Guelph+(CY)+(Ontario))

Canadian Cohousing Network (n.d.). “What is cohousing?” Available here: <https://cohousing.ca/about-cohousing/what-is-cohousing/>

City of Calgary (n.d.). “Secondary suites.” City of Calgary. Available here: <http://www.calgary.ca/PDA/pd/Pages/Home-building-and-renovations/Secondary-Suites.aspx?redirect=/suites#benefits>

City of Coquitlam (2008). “Affordable Housing Reserve Fund Policy.” Available here: https://www.coquitlam.ca/documents/Affordable_Housing_Reserve_Fund_Policy_ReporttoCo.pdf

City of Langford (n.d.). “Affordable Housing Program.” Available here: <https://www.langford.ca/EN/meta/city-hall/affordable-housing-program.html>

City of London (June 2018). “Affordable Housing Reserve Fund Implementation Policy.” Available here: <https://www.london.ca/city-hall/city-council/AZ%20Documents/Affordable%20Housing%20Reserve%20Fund%20Implementation%20Policy.pdf>

City of Surrey (2018). “Rental Housing Redevelopment: Rental Replacement and Tenant Relocation Assistance.” Available here: <https://www.surrey.ca/files/PLC%20O-61.pdf>

HomeSpace Society (n.d.). "About." Available here: <http://www.homespace.org/about/#top>

Hulchanski, J.D. (1997). "Immigrants and access to housing: How welcome are newcomers to Canada?" The Development of Comparative Research Agenda. Available here: <http://www.urbancenter.utoronto.ca/pdfs/researchassociates/Immigrants-Access-to-Housin.pdf>

Inclusionary Housing (n.d.). 'Density Bonusing.' Grounded Solutions Network. Available here: <https://inclusionaryhousing.org/designing-a-policy/land-dedication-incentives/density-bonus/>

Lerman, B. (2006). "Mandatory Inclusionary Zoning – the answer to affordable housing problem." Boston College of Environmental Affairs Law Review. Available here: <https://lawdigitalcommons.bc.edu/cgi/viewcontent.cgi?referer=https://scholar.google.ca/&httpsredir=1&article=1092&context=ealr>

Ministry of Municipal Affairs and Housing (April 2018). "Ontario paving the way for more affordable housing." Available here: <https://news.ontario.ca/mma/en/2018/4/ontario-paving-the-way-for-more-affordable-housing.html>

Patel, D. and Henderson, E. (2016). "2016 Guelph-Wellington Immigrant Survey Report." Guelph Wellington Local Immigration Partnership. Available here: <http://www.guelphwellingtonlip.ca/wp-content/uploads/2017/05/GWLIP-Immigration-Report-final-APPROVED.pdf>

Port Moody (January 2018). "Corporate Policy: Rental Protection Policy." Available here: <http://www.portmoody.ca/modules/showdocument.aspx?documentid=17287>

The Cohousing Association of the United States (n.d.). "What is cohousing?" Available here: https://www.cohousing.org/what_is_cohousing

Washington Area Housing Partnership (n.d.). "Inclusionary Housing (Zoning)." Available here: <http://www.wahpdc.org/inclusionary.html>

Wake, Tim (n.d.). "Review of best practices in affordable housing." Smart Growth BC. Available here: <https://www.civicgovernance.ca/wordpress/wp-content/uploads/SGBCAffordableHousingBestPracticesReport.pdf>

Wayland, S. (2007). "The housing needs of immigrants and refugees in Canada." Canadian Housing and Renewal Association. Available here: https://homelesshub.ca/sites/default/files/FinalReport_CHRAImmigrationHousing_June_2007.pdf