



# Brooks Affordable Housing Strategy 2019



*Affordable Housing is for Everyone*

## Final Report

November 2019



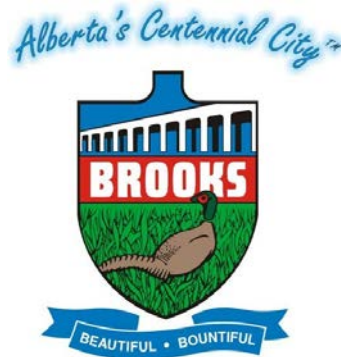
# **Brooks Affordable Housing Strategy 2019**

*Affordable Housing is for Everyone*

## **Final Report**

Prepared for the

# **City of Brooks**



prepared by

 **housing** *strategies inc.*



# Executive Summary

## 1.0 Study Goals

The *Brooks Affordable Housing Strategy 2019* is designed to identify current and future affordable housing needs in the community and to develop a strategy that directs future action and success. Major study deliverables include:

- Developing a clear and usable definition for affordable housing;
- Proposing an appropriate interim strategy for evaluating and processing current development applications pending completion of the study;
- Completing a comprehensive demand analysis to identify the full range of current and future affordable and supportive housing needs within the City of Brooks to 2028;
- Completing a comprehensive supply analysis to identify the full range of affordable housing options, choices, models and forms currently available within the City of Brooks; and,
- Developing an effective strategy and implementation plan (including housing priorities, target populations, housing forms, partners, funding sources, locations and time frames) to guide future actions in achieving a more full, complete and appropriate housing continuum within the City of Brooks.

## 2.0 Brooks' Current Supply of Affordable, Supportive and/or Below-Market Housing

Brooks currently has an estimated 800+ units/spaces of affordable, supportive and/or below-market housing serving a range of housing needs and household groups, including:

- 21 family violence shelter spaces operated by the Brooks & District Women's Safe Shelter Society;
- 18 supported living spaces for persons with disabilities (including 10 group home spaces operated by The Champion's Centre and 8 adults receiving in-house staffing and supports through the Newell Community Action Group);
- 41 Community Housing units for low-income families with children operated by the Newell Housing Association;
- 200+ private households receiving rent subsidies offered through the Newell Housing Association supporting a range of low- and modest-income households;
- 87 near- and below-market rental units provided by the Brooks Housing Society supporting a range of low- and modest-income households;
- Up to 11 perpetually affordable/resale restricted homes for low-income families with children provided by Habitat for Humanity (9 homes currently with an additional 2 homes pending);



- 8 student housing units (for up to 32 students or a combination of students, staff and tenants from the broader community) owned and operated by Medicine Hat College – Brooks Campus; and,
- 409 units/spaces of affordable and/or supportive seniors' housing in Brooks, including:
  - 137 Independent Living units operated by the Newell Housing Association (110 units) and AgeCare (27 units);
  - 148 Supportive Living – Level 2 (Lodge) spaces operated by the Newell Foundation;
  - 109 Supportive Living – Level 3, Level 4 and Level 4D spaces operated by AgeCare; and,
  - 15 Long-Term Care spaces (with an additional nine spaces pending) operated by Alberta Health Services.

Together, this represents approximately 15% of the total housing stock in Brooks.

### 3.0 Brooks' Current Affordable and/or Supportive Housing Needs

Despite an extensive inventory of affordable and/or supportive housing in Brooks, a number of households continue to be affected by housing challenges, including:

- **Affordability:**
  - 18.9% of census households in Brooks (compared to 20.9% province-wide) are likely to be paying 30% or more of their income on housing and, thus, *potentially* struggling to meet their basic needs.
- **Availability:**
  - 10.6% of census households in Brooks (compared to 10.7% province-wide) are potentially in core housing need (i.e., have no choice but to live in housing that is either unaffordable or a combination of unaffordable, inadequate and/or unsuitable because their incomes are too low to be able to afford a *median*-priced rental unit elsewhere in the community that is both adequate and suitable), including:
    - 6.6% of census households are potentially paying 30%-49% of their income on housing; and,
    - 4.0% of census households are potentially paying 50% or more of their income on their housing – which could place them at risk for homelessness.
- **Suitability:** 7.7% of census households (compared to 4.5% province-wide).
- **Adequacy:** 5.3% of homes in Brooks (compared to 5.7% province-wide).
- **Accessibility:** an *estimated* 0.7% of permanent residents (based on provincial averages).
- **Homelessness:** an *estimated* 0.08% of permanent residents (a provincial average is not available).



## 4.0 Recommendations

The *Brooks Affordable Housing Strategy 2019* includes the following 24 recommendations designed to achieve a more full, complete and appropriate housing continuum within the City of Brooks:

### ▪ Short-Term Recommendations: 1-2 Years

- Adopt a Clear, Consistent and Usable Definition of Affordable Housing (as follows):

***Affordable Housing:*** *is housing that costs no more than 30% of a household's before-tax income and meets recognized safety (adequacy) and suitability standards. For planning and regulation purposes, housing is deemed to be:*

- ***Affordable:*** *if it falls within 30% of the Government of Alberta's Income Thresholds for Brooks (published annually);*
  - ***Adequate:*** *if it does not require any major repairs or upgrades to address structural issues (as defined by the Alberta Building Code) that would compromise the health and safety of the occupants; and,*
  - ***Suitable:*** *if it is large enough to avoid overcrowding (as defined by National Occupancy Standards).*
- Engage in Municipal *Capacity Building* re: Affordable Housing Tools and Best Practices
  - Establish a Special Implementation/Advisory Committee
  - Develop and Implement a Community-Based Education and Awareness Program
  - Conduct a Non-Profit Land Inventory Review
  - Encourage Innovative Housing Solutions for Seniors
  - Promote "Housing First"
  - Contribute Municipal Land for Affordable Housing
  - Investigate and Pursue a Full Range of Potential Funding Sources
  - Support Mechanisms to Minimize/Distribute Risk and Share Resources
  - Promote Labour and Trades Training Programs

### ▪ Medium-Term Recommendations: 3-5 Years

- Promote Social Enterprises
- Explore the Creation of a Home Share Program
- Consider Providing Additional Municipal Funding and Supports
- Assist Local Non-Profits in Accessing Preferred-Rate Financing



- Promote Mutual Self-Help Homeownership
- Develop Preferred Location Criteria and Neighbourhood Thresholds
- Create a Package of Development Incentives
  
- **Long-Term Recommendations: 6-10 Years**
  - Explore First-Time Homeownership Assistance
  - Explore Innovative Financing Models
  
- **Ongoing Recommendations: No Fixed Timeframe**
  - Continue to Strengthen Community, Regional and Provincial Networks
  - Continue to Explore Innovative Land Use Zoning
  - Develop an Age-Friendly Community Plan
  - Develop a “Community Guide to Affordable Housing Options and Priorities”
    - Additional examples to promote (including those contained within the preceding recommendations):
      - Universal/Barrier-Free Design
      - Flexible Housing Design
      - Environmentally-Friendly/Sustainable Housing Models
      - Congregate/Shared Living Spaces

More information about the various processes and key findings that lead to these recommendations is presented in the following five background reports:

- *Background Report #1: Literature Review*
- *Background Report #2: Interim Strategy Review*
- *Background Report #3: Quantitative (Statistical) Data Analysis*
- *Background Report #4: Online Survey*
- *Background Report #5: Key Person Interviews and Focus Group Meetings*





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## **Mayor and Council for the City of Brooks:**

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Councillor Bill Prentice	Councillor Jon Nesbitt
Councillor John Petrie	

## **Members of the Steering Committee:**

Amanda Peterson	<i>Deputy Chief Administrative Officer, City of Brooks</i>
Amy Rommens	<i>Manager of Administration, City of Brooks</i>
Cathy Stephenson	<i>Chief Administrative Officer, Newell Foundation</i>
Lynn Pye-Matheson	<i>Executive Director, Grasslands Regional FCSS</i>
Reg Radke	<i>Chair, Brooks Housing Society</i>
Sasha Loewen	<i>Chief Administrative Officer, Newell Housing Association</i>

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# CHAPTER 1:

## Introduction

### 1.0 Study Goals

The *Brooks Affordable Housing Strategy 2019* is designed to identify current and future affordable housing needs in the community and to develop a strategy that directs future action and success. Major study deliverables include:

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- Completing a comprehensive supply analysis to identify the full range of affordable housing options, choices, models and forms currently available within the City of Brooks; and,
- Developing an effective strategy and implementation plan (including housing priorities, target populations, housing forms, partners, funding sources, locations and time frames) to guide future actions in achieving a more full, complete and appropriate housing continuum within the City of Brooks.

Developing the *Brooks Affordable Housing Strategy 2019* involved the following research, analysis and public consultation activities:

- A Literature Review;
- An Interim Strategy Review;
- A Quantitative (Statistical) Data Analysis;
- An Online Survey;
- Six Key Person Interviews;
- Six Focus Group Meetings;
- Two Open Houses; and,
- Two Strategies & Recommendations Workshops.



## 2.0 About This Report

This final report summarizes the cumulative findings from the processes identified above and concludes with a series of 24 recommendations organized into:

1. Short-Term Recommendations: 1-2 Years
2. Medium-Term Recommendations: 3-5 Years
3. Long-Term Recommendations: 6-10 Years
4. Ongoing Recommendations: No Fixed Timeframe

More detailed summaries of the individual processes and key findings that lead to the creation of the *Brooks Affordable Housing Strategy 2019* are presented in the following five background reports:

- *Background Report #1: Literature Review*
- *Background Report #2: Interim Strategy Review*
- *Background Report #3: Quantitative (Statistical) Data Analysis*
- *Background Report #4: Online Survey*
- *Background Report #5: Key Person Interviews and Focus Group Meetings*

Readers seeking more information and details regarding the range of housing needs and challenges in Brooks are encouraged to review these reports.



# CHAPTER 2:

## Summary of Findings from the Literature Review and Interim Strategy Review

### 1.0 Introduction

The *Brooks Affordable Housing Strategy 2019* began with an environmental scan that included both a Literature Review and an Interim Strategy Review.

### 2.0 Key Findings from the Literature Review

The Literature Review examined the following documents and materials as they related specifically to affordable housing in Brooks:

- *City of Brooks Municipal Development Plan* (Bylaw No. 19/03 – in DRAFT at the time of analysis);
- *County of Newell & City of Brooks Intermunicipal Development Plan* (March 2009);
- *Sustainable Brooks – City of Brooks Municipal Sustainability Plan* (October 2010);
- The five current Area Structure Plans (ASPs) for the City of Brooks (i.e., for the Northwest, Northeast, Southwest, Southeast and South Industrial Sectors);
- *City of Brooks Land Use Bylaw 14/12* (Consolidated to Bylaw 17/12, August 2017);
- *Grasslands Regional FCSS Quality of Life Report for the Newell Region (2014 – with supplemental data provided by FCSS from the 2018 report)*;
- 2015 Municipal Census data; and,
- City maps and City-owned property information.

Key findings from this Literature Review demonstrate both a consistent desire and continued efforts within the City of Brooks to promote and support a broader range of housing options and choices to serve the needs of residents of all ages, incomes and life stages.

### 3.0 Key Findings from the Interim Strategy Review

The Interim Strategy Review reviewed the most current available Housing Plans/Strategies from each of the seven member-municipalities of Alberta's 7 Cities on Housing and Homelessness. Alberta's 7 Cities consists of (in alphabetical order)<sup>1</sup>:

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<sup>1</sup> <https://www.7cities.ca>



1. Calgary (via the Calgary Homeless Foundation)
2. Edmonton (via Homeward Trust Edmonton)
3. Grande Prairie
4. Lethbridge
5. Medicine Hat (via the Medicine Hat Community Housing Society)
6. Red Deer
7. Regional Municipality of Wood Buffalo

Key findings from the Interim Strategy Review were used to create:

- The proposed definition of “affordable housing” for Brooks;
- The proposed income criteria for determining who needs affordable housing in Brooks; and,
- A proposed interim strategy for the City to pursue in promoting more affordable housing development in Brooks while the *Brooks Affordable Housing Strategy 2019* was being developed.

#### **4.0 For More Information and Details**

For more information and details regarding the results and specific findings from this preliminary environmental scan, readers are encouraged to review:

- *Background Report #1: Literature Review*; and,
- *Background Report #2: Interim Strategy Review*.





# CHAPTER 3:

## Summary of Findings from the Quantitative (Statistical) Data Analysis

### 1.0 Introduction

Housing needs and challenges are influenced by a variety of dynamics, including (but not limited to):

- Population growth (spurring supply and demand pressures);
- Demographic changes (creating a potential “mis-fit” between the housing types and sizes needed and what is available);
- Income inequality (driving market forces beyond the reach of those earning low and modest incomes);
- Poverty (on its own or in combination with job loss and downturns in the local economy);
- An aging housing stock (some of which may require significant repairs, upgrades or even replacement); and/or,
- A lack of local development capacity able to respond effectively to these changing dynamics (including, but not limited to, affordable and/or supportive housing and related support service providers).

Any one of these factors on its own can have a significant negative effect. When combined, they can become even more detrimental.

### 2.0 Key Findings from the Analysis of Statistics Canada *Census of Population* Data

Population growth can lead to housing challenges if the rate of growth exceeds the ability of the private, public and non-profit sectors (either individually or collectively) to respond effectively to these growth pressures by keeping pace with demand for new infrastructure, including housing and related support services. Rapid population growth can cause housing supply and demand imbalances that can result in escalating housing prices and oversubscription of available support services; thereby, increasing the number of households experiencing housing difficulties. Population data for Brooks as derived from the Statistics Canada *Census of Population* reveals the following:

- Over the last 25-30 years, Brooks’ permanent population has grown by an average of 2.1% per year (compared to Alberta’s average growth rate of 2.4% per year and Canada’s average growth rate of 1.2% per year):
  - Over the last 10 years, observed average annual growth in Brooks has dropped to 1.6% – approximately midway between the provincial average (2.4%) and national average (1.1%) over that same period.
  - Based on population projections presented in the *City of Brooks Municipal Development Plan* (Bylaw No. 19/03), Brooks is currently expected to reach a population ranging from between 15,990 and 18,250 residents by 2028 – all requiring safe, stable housing that is affordable according to their means.
  - Thus, population growth pressures are likely to continue in the foreseeable future resulting in a continued increase in demand for housing and related support services.



Population growth can also bring demographic shifts and a changing household composition. This can lead to a mismatch between the housing that is available in the community (i.e., types and sizes) and the housing that this growing and changing population needs (or demands). Conversely, the types, sizes, and quality of housing available in the community can influence these trends by either promoting or deterring certain types of growth (e.g., attracting or deterring young families, seniors, empty-nesters, etc.).

- When Brooks' current demographic profile is compared to that of the province as a whole, it reveals a lower percentage of young adults (ages 25-34) and adults 45-75 along with a higher percentage of seniors 85 and over. There also appears to be either a higher percentage of families with children or a higher percentage of *large* families with children. This suggests that Brooks is currently experiencing an expansion of its population at both of the extreme ends (i.e., the very young and the very old) along with a shrinking of its population in the mid-age ranges.
- Despite this trend, Brooks remains a relatively young but gradually aging community as demonstrated by the community's median age, which increased by 17% (from 30 to 35) between 2001 and 2016 (the province-wide median age was 36.5 in 2016).
- In 2016, the breakdown of households by type in Brooks included:
  - Couple households: 60.1% (compared to 62.3% province-wide);
  - Lone-parent households: 13.2% (compared to 10.5% province-wide);
  - Single individuals: 21.8% (compared to 23.9% province-wide); and,
  - "Other" household types: 4.9% (compared to 3.2% province-wide).

Immigration from other countries along with urban in-migration of visible minorities (including people from First Nations and Métis cultures) can lead to increased ethnic diversity in a community. While this diversity can help to enrich and expand the local culture, it can also have adverse effects on local housing needs and associated challenges. Increasing levels of cultural and/or ethnic diversity can also lead to problems with discrimination in the local housing market (rental and ownership) if these changes are not dealt with in a timely, respectful and inclusive manner so as to build awareness, understanding and appreciation for the benefits that diversity can bring to a community. These cultural changes also have important implications for the delivery of affordable housing and related supports – including, but not limited to, the standards by which overcrowding is measured and/or enforced.

- Immigration from other countries appears to be increasing over time in Brooks – as does the percentage of residents who identify as Aboriginal, the percentage of residents who are not Canadian citizens, and the percentage of residents who do not speak either English or French:
  - Between 2011 and 2016, the percentage of residents who moved to Brooks from a different country was almost three times the provincial average (14.2% for Brooks vs. 5.5% province-wide).
  - When compared to provincial averages, Brooks has:
    - A higher percentage of residents who are not Canadian citizens (20.9% vs. 8.9% province-wide);
    - A higher percentage of residents who do not speak either official language (2.4% vs. 1.4% province-wide); and,
    - A lower percentage of residents who identify as Aboriginal (4.1% vs. 6.5% province-wide).



People experiencing housing affordability challenges are also more likely to seek out roommates (i.e., to cohabit) in order to share and thereby lower their housing costs. Thus, cohabitation rates can serve as an indicator both of housing affordability challenges and the likelihood of other housing challenges – particularly suitability (i.e., overcrowding). When the decision to share housing is *compelled* out of a need for greater affordability rather than *sought* for lifestyle reasons, compatibility issues can arise as well as increase the risk of overcrowding (along with its multiple adverse consequences).

- In 2016, 9.7% of all households (490) in Brooks were cohabitating, including:
  - 3.4% of families (120); and,
  - 25.2% of single individuals (370).
- When compared to provincial averages, cohabitation rates in Brooks are:
  - 22.0% higher for all households (9.7% in Brooks vs. 8.0% province-wide);
  - The same for families (3.4% in Brooks vs. 3.4% province-wide); and,
  - 33.0% higher for single individuals (25.2% in Brooks vs. 18.9% province-wide).

Overall, population data suggests that growth pressures in Brooks are likely to continue into the foreseeable future – resulting in increasing demand for housing and increasing housing prices if supply pressures cannot be managed or addressed. These pressures will likely require increased density and new housing forms that may or may not be compatible with existing values and expectations regarding community character and the look and feel of the built environment. If a broader and more complete range of housing options and choices cannot be introduced in a timely and effective manner to meet the needs of an evolving population, growth pressures will likely increase the risk of housing challenges and hardships (particularly among low- and modest-income households) along with a variety of potential health issues and “social pathologies” often related to chronic stress and marginalization.

### **3.0 Key Findings from the Analysis of Statistics Canada *Taxfiler* Data**

For most people and in most circumstances, a steady, stable, and *sufficient* income is required in order to maintain one’s housing (i.e., to be able to continue making rent or mortgage payments on time yet still have enough money left over to cover utilities and a wide range of other basic needs). However, if incomes are not keeping pace with cost of living increases, if housing costs are increasing at a faster rate than incomes, or if incomes are beginning to polarize (i.e., gaps between the wealthy and the poor living in the community are emerging and/or growing) housing challenges are likely to increase. Income inequality combined with income instability can also lead to the creation of new and emerging pockets of poverty – especially in rural communities – that defy long-held assumptions about who may or may not be in need of affordable housing. Income data for Brooks as derived from Statistics Canada *Taxfiler* data reveals the following:

- Between 2006 and 2016, median household incomes increased by:
  - 2.4% among couple families (i.e., childless couples and couples with children);
  - 29.1% among lone-parent families; and,
  - 8.3% among single individuals.



- Despite these improvements, median household incomes in Brooks remained consistently lower than provincial averages:
  - The average couple family earned 20.4% less than its provincial counterpart;
  - The average lone-parent family earned 6.2% less than its provincial counterpart; and,
  - The average single individual earned a marginal 1.0% less than his or her provincial counterpart.
- Similarly, the percentage of households living in Brooks in 2016 who were earning incomes *less than* \$50,000 was *higher* than the provincial average (44% of all households in Brooks compared to 37% of all households province-wide), while the percentage of households earning incomes of \$100,000 and above was *lower* than the provincial average (23.6% in Brooks compared to 34.4% province-wide).
- For *lone-parent families*, median household income increases over time have kept pace with (if not exceeded) increases in both the Consumer Price Index (CPI) and the Shelter Index (SI). However, similar increases among both couple families and single individuals have been *slower*. This indicates that housing prices in Brooks (along with the overall cost of living) are increasing faster than incomes (on average).
- The total number of households receiving Social Assistance increased by 26.3% between 2006 and 2016 (from 800 households to 1,010 households) while percentage of households receiving Social Assistance increased by 24.1% (from 10.7% to 13.3%). As a result, the overall rate of Social Assistance dependency in 2016 was an estimated 7.3% *higher* in Brooks than the provincial average (13.3% of Brooks households compared to 12.4% of households province-wide) – despite it having been 16.0% *lower* than the provincial average in 2006.
- Poverty rates have also increased over time as measured by the number and percentage of households earning incomes at or below the after-tax Low-Income Measure (LIM). Between 2006 and 2016, those rates increased by 10.7% (from 12.9% of households in 2006 to 15.4% of households in 2016). Despite these increases, the poverty rate in 2016 was approximately 2.9% *lower* than the provincial average of 15.8%.
- Changes within the local economy over the past 20+ years have likely resulted in increasing relative levels of income inequality due to an observed reduction in the percentage of jobs paying average wages or salaries along with an increase in the percentage of jobs paying either generally below-average or generally well-above-average wages or salaries (i.e., a shrinking in the middle of the spectrum along with an expansion of the opposite ends of that spectrum).
- Those who are more likely to be earning below-average incomes in Brooks (and, therefore, at greater risk of experiencing ongoing challenges and concerns related to housing affordability and choice) include:
  - People working in retail, accommodation and food service jobs (especially part-time positions);
  - People working in arts, entertainment and recreation jobs;
  - People working in entry-level administrative positions across various sectors;
  - People working in entry-level health sector positions;
  - People with disabilities that limit their overall employability (including mental health, physical health and/or substance misuse);
  - People with limited education and/or job skills (again, limiting their overall employability);



- Families with children (particularly single mothers/grandmothers) – especially if they lack access to affordable childcare or are having difficulty receiving stable and consistent child support;
- Visible minorities, including but not limited to Aboriginal people, New Canadians and/or residents who are unable to speak an official language;
- People with institutional backgrounds, experience with foster care, service in the military, or experience in prisons; and,
- Seniors with limited pensions (especially senior women living alone) who during their prime working years fell into any of the categories listed above.

#### 4.0 Key Findings from the Analysis of Housing Supply Data (Multiple Sources)

Communities generally need to offer a mix of housing types, sizes and affordability levels that meet the varied needs of a potentially diverse and ever-evolving population. The greater the diversity, the more options residents are likely to have and be able to choose from in order to meet their individual needs and aspirations. Limited diversity can limit choice and thereby increase the likelihood of people living in homes that do not meet their needs either in terms of size (e.g., being either over-housed or under-housed – i.e., living in overcrowded conditions) or in terms of affordability level. This can increase the likelihood of residents experiencing housing constraints and/or hardships.

In terms of built form, Brooks has a high level of housing diversity. All of the standard housing types and forms are present in Brooks except for high-rise apartment buildings (i.e., those with five or more storeys – which typically don't occur in smaller communities):

- Housing diversity is not a new phenomenon in Brooks – but rather, has been present in the community for more than 20 years. Furthermore, that diversity continues to improve (i.e., increase) over time.
- Data from the City of Brooks 2015 *Municipal Census* also shows a number of secondary suites in the community (some of which may (or may not) be included in the 2016 *Census of Population* data for apartment units in buildings with fewer than five storeys. The 2015 Municipal Census asked households: “Does this home have a separate suite?”. Of the 4,848 respondents who answered the question:
  - 140 (2.9%) respondents indicated “yes”, their home did contain a separate suite;
  - 4060 (83.75%) respondents indicated “no”, their home did not contain a separate suite; and,
  - 648 (13.4%) respondents preferred not to provide an answer either way.

While there is no “ideal” ratio of homeownership to rental, a mix of both opportunities is generally required to meet the needs of residents at various stages in their careers and life cycles. Statistics Canada *Census of Population* data shows that the majority of homes in Brooks are owner-occupied (65.9% in Brooks compared to 72.8% province-wide):

- Between 1996 and 2016, Brooks gained an estimated 1,020 ownership units (growing by 44.3%) as well as an estimated 370 rental units (growing by 27.4%). However, as an *overall percentage of the total housing stock*, rental opportunities actually declined by 7.7%.



- Despite this relative decline in rental options in the community, Brooks still maintains a higher percentage of rental housing options and choices than the province as a whole (34.1% in Brooks compared to 27.2% province-wide in 2016).

Over time, the gap between what people earn and the cost to purchase a home in Brooks appears to be expanding. Statistics Canada *Census of Population* data combined with market homeownership data obtained from the Multiple List Service (MLS) (i.e., [www.realtor.ca](http://www.realtor.ca)) reveals that:

- Between 1996 and 2016, average home values more than doubled in Brooks – for an average annual increase of 5.9% (compared to 10.8% province-wide).
- Depending on the type of dwelling being sought, its size, location and attributes, homes in Brooks are currently listing for anywhere between \$26,500 and \$720,000 – with a median list (asking) price of \$259,000.
- In terms of affordability, a typical first-time homebuyer in Brooks seeking to purchase a(n):
  - Median-priced home (\$259,000) requires an income of approximately \$61,250;
  - “Very livable” entry-level single-detached home (\$94,000) requires an income of approximately \$24,050;
  - Entry-level mobile/manufactured/modular home (\$26,500) requires an income of approximately \$16,850 (depending on pad rental fees and how those fees are incorporated into the mortgage/loan calculation); or,
  - Entry-level “AS IS WHERE IS” single-detached home (\$59,900) requires an income of approximately \$16,325.
- First-time homebuyers earning incomes of less than \$16,500 are likely to experience significant challenges finding suitable, quality, affordable homes to purchase in Brooks. This represents approximately 590 *census families* (7.7%) living in the Brooks area according to *Taxfiler* data.

The vast majority of rental units in Brooks’ *formal rental market* (as analyzed by CMHC) consist of two-bedroom units (68.9%), followed by one-bedroom units (21.7%). Units three-bedrooms-and-larger make up 8.3% while bachelor units make up 1.0%. This is based on market rental data compiled by Canada Mortgage and Housing Corporation (CMHC) for the 673 rental units surveyed in Brooks as of October 2018. Additional data from CMHC reveals that in 2018:

- An average rental unit in Brooks offered through the *formal* rental market cost \$831 (overall), or:
  - \$652 for a bachelor unit;
  - \$756 for a 1-bedroom unit;
  - \$848 for a 2-bedroom unit; and,
  - \$909 for a 3-bedroom unit or larger.



- Based on these rents, people looking to acquire an affordable *average-priced* unit in Brooks through the *formal* rental market require the following incomes:
  - Bachelor: \$26,080;
  - 1-Bedroom: \$30,240;
  - 2-Bedrooms: \$33,920;
  - 3+-Bedrooms: \$36,360; and,
  - Overall: \$33,240.
- Households earning less than \$30,000 are likely to experience difficulties affording an average rental unit in Brooks – especially given the lack of bachelor units in the community – without exceeding their affordability threshold. This represents approximately 1,590 *census families* (20.9%) living in the Brooks area according to *Taxfiler* data.

A healthy rental market is generally considered to offer a 3-5% overall vacancy rate.<sup>2</sup> Vacancy rates below 3% mean that renters have fewer options available to them – which can lead to competition, supply and demand imbalances, escalating rents, and opportunities for landlords to be more selective (or discriminatory) when choosing to rent their units. Vacancy rates above 5% can make it more difficult for landlords to cover their costs – especially for new construction, which generally maintains higher mortgage costs than older buildings (some of which may be mortgage-free). Based on CMHC rental market data:

- Between 2015 and 2018, average vacancy rates in Brooks decreased from 7.5% to 5.5% for all bedroom types, or:
  - From 43.8% to 0.0% for bachelor units;
  - From 7.4% to 3.0% for 1-bedroom units;
  - From 6.5% to 5.7% for 2-bedroom units; and,
  - From 13.4% to 11.4% for 3-bedroom and larger units.

Vacancy rate data for Brooks suggest a potentially challenging rental market – both for landlords seeking to rent out their units and (more recently) tenants seeking to find an appropriate rental unit (especially smaller rental units). These vacancy rates are likely responsible for average rents declining over time in Brooks. For example:

- Between 2015 and 2018, average rents in Brooks declined by 2.2% for all bedroom types, or:
  - 4.0% for bachelor units;
  - 3.6% for 1-bedroom units;
  - 1.5% for 2-bedroom units; and,
  - 7.3% for 3-bedroom and larger units.

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<sup>2</sup> <http://www.wellesleyinstitute.com/news/painfully-low-vacancy-rates-shrinking-number-of-homes-new-national-report-underlines-rental-housing-woes-across-canada/>



#### **4.1 Brooks' Current Supply of Affordable and/or Supportive Housing**

Brooks currently has an estimated 800+ units/spaces of affordable, supportive and/or below-market housing serving a range of housing needs and household groups (which, when combined, represents approximately 15% of the total housing stock in Brooks), including:

- 21 family violence shelter beds/spaces operated by the Brooks & District Women's Safe Shelter Society;
- 18 supported living beds/spaces for persons with disabilities (including 10 group home spaces operated by The Champion's Centre and 8 adults receiving in-house staffing and supports through the Newell Community Action Group);
- 41 Community Housing units for low-income families with children operated by the Newell Housing Association;
- 200+ private households receiving rent subsidies offered through the Newell Housing Association supporting a range of low- and modest-income households;
- 87 near- and below-market rental units provided by the Brooks Housing Society supporting a range of low- and modest-income households;
- 11 perpetually affordable/resale restricted homes for low-income families with children provided by Habitat for Humanity (9 homes currently with an additional 2 homes pending);
- 8 student housing units (for up to 32 students or a combination of students, staff and tenants from the broader community) owned and operated by Medicine Hat College – Brooks Campus; and,
- 409 units/spaces of affordable and/or supportive seniors' housing in Brooks, including:
  - 137 Independent Living units operated by the Newell Housing Association (110 units) and AgeCare (27 units);
  - 148 Supportive Living – Level 2 (Lodge) spaces operated by the Newell Foundation;
  - 109 Supportive Living – Level 3, Level 4 and Level 4D spaces operated by AgeCare; and,
  - 15 Long-Term Care spaces (with an additional nine spaces pending) operated by Alberta Health Services.

#### **5.0 Key Findings from the Housing Needs Data Analysis**

Households whose housing needs are not being met – either by the private market or by local non-profits – are more likely to be experiencing a variety of housing challenges, including:

1. Adequacy (the physical safety and maintenance of the home);
2. Suitability (the size of the home compared to the size of the household).
3. Accessibility (meeting the needs of persons with health, mobility or stamina limitations);
4. Affordability (the cost of the home in relation to the household's income); and/or,
5. Availability (having access to appropriate options and choices).





**Housing Adequacy** refers to the physical safety of an individual dwelling. Housing is considered *inadequate* if it requires major repairs and/or is lacking necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that might warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including an indoor toilet and a bathtub or shower. Additionally, housing is *inadequate* if it is infested with vermin or black mould. Based on 2016 *Census of Population* data:

- An estimated 265 homes (5.3%) in Brooks were in need of major repairs as of 2016 (compared to 5.7% province-wide). These homes *could* be considered inadequate depending on the specific nature and extent of the repairs needed.
- The data also shows that both the total number of homes and the percentage of homes in need of major repairs has declined over the past 15 years – from 350 homes in 2001 (8.4%) to 265 homes in 2016 (5.3%).

**Housing Suitability** refers to the size of the home as measured by the number of bedrooms compared to the size of the family living in that home. *National Occupancy Standards* set minimum criteria for number of persons per bedroom and level of privacy for members of a household. These standards require that:

- No more than two persons per bedroom;
- Parent(s) do not share a bedroom with their child(ren);
- People who are 18 years of age and over do not share a bedroom with someone else (unless they are in a relationship), and,
- Children who are five years of age and over do not share a bedroom with someone of the opposite gender.

Households that are unable to meet these occupancy standards are said to be living in overcrowded or unsuitable housing conditions (which can lead to a variety of adverse health effects). Based on 2016 *Census of Population* data:

- An estimated 390 households (7.7%) in Brooks were living in overcrowded conditions (compared to 4.5% province-wide).
- This represents a 30.0% increase in the *number* of households and a 29.7% increase in the *percentage* of households experiencing overcrowding since 2011.

**Housing Accessibility** relates to the ability of individuals with health, mobility and/or stamina limitations to easily get into and out of their home, and to move around freely while inside their home. Accessibility is particularly problematic for persons with physical disabilities including people confined to wheelchairs and people needing to use walkers to get around their home. Those households with accessibility challenges may require a number of improvements to their homes including wheelchair ramps and/or street-level entrances; elevators and assisted lift devices; wider doorways and hallways; lowered counter tops, sinks and cabinets; and reconfigured rooms including larger bathrooms and specialty bathtubs. Based on provincial averages:

- An estimated 90-95 residents (approximately 0.7%) living in Brooks are *potentially* in need of more accessible housing (or at least specialized features and equipment to enter, exit and move around within their homes).



**Housing Affordability** relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it costs less than 30% of a household's *before-tax* income. Based on *Census of Population* data:

- An estimated 950 households in Brooks (18.9% vs. 20.9% province-wide) were paying 30% or more of their income on housing in 2016, including:
  - 455 homeowners (13.7% vs. 15.1% province-wide); and,
  - 495 tenants (28.9% vs. 36.0% province-wide).
- Despite these lower-than-average figures, overall housing affordability in Brooks appears to be declining over time. For example, between 1996 and 2016:
  - The percentage (%) of households paying 30% or more on their housing increased by:
    - 26.7% for all households;
    - 66.2% for homeowners; and,
    - 9.9% for renters.
  - The total number of households in Brooks increased by 37.6% while the total number of households spending 30% or more on their housing increased by 74.3% (almost twice as fast).

**Housing Availability** is based on estimates of “core housing need”. Per CMHC:

*“A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.”<sup>3</sup>*

Based on a 2011 analysis conducted by CMHC (the most current data available), an estimated:

- 10.6% of census households living in Brooks (compared to 10.7% province-wide) were in core housing need, including:
  - 6.6% of census households are potentially paying 30%-49% of their income on housing; and,
  - 4.0% of census households are potentially paying 50% or more of their income on their housing – which could place them at risk for homelessness.

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<sup>3</sup> CMHC, *2006 Census Housing Series: Issue 10 – The Housing Conditions of Canada's Seniors*, p. 4.



Combining these data demonstrates a hierarchy of housing needs. Based on the estimated number and percentage of individuals and/or households affected in Brooks, that hierarchy is as follows (please note, percentages are not cumulative):

- **Affordability:**
  - 18.9% of census households in Brooks (compared to 20.9% province-wide) are likely to be paying 30% or more of their income on housing and, thus, *potentially* struggling to meet their basic needs.
- **Availability:**
  - 10.6% of census households in Brooks (compared to 10.7% province-wide) are potentially in core housing need (i.e., have no choice but to live in housing that is either unaffordable or a combination of unaffordable, inadequate and/or unsuitable because their incomes are too low to be able to afford a *median*-priced rental unit elsewhere in the community that is both adequate and suitable), including:
    - 6.6% of census households are potentially paying 30%-49% of their income on housing; and,
    - 4.0% of census households are potentially paying 50% or more of their income on their housing – which could place them at risk for homelessness.
- **Suitability:** 7.7% of census households (compared to 4.5% province-wide).
- **Adequacy:** 5.3% of homes in Brooks (compared to 5.7% province-wide).
- **Accessibility:** an *estimated* 0.7% of permanent residents (based on provincial averages).
- **Homelessness:** an *estimated* 0.08% of permanent residents at any given time (a provincial average is not available).

## 6.0 Projected Housing Needs Over the Next 10 Years

Housing needs projections have been defined for Brooks in six key housing areas. These projections are derived by combining current housing needs as identified in the *Census of Population* data with population projections included in the *City of Brooks Municipal Development Plan* (Bylaw No. 19/03) over the next 10 years.

1. **Emergency and Transitional Housing Needs:** Individuals and households who are either homeless or at-risk of becoming homeless and are, therefore, in need of short-term emergency and/or transitional shelter and supports (including but not limited to family violence shelters) to help them regain and maintain long-term, stable housing on their own:
  - Current population projections suggest a need for up to five housing spaces over the next 10 years (preferably designed using a Housing First approach) to help homeless families, singles and youth regain and maintain long-term, stable, affordable housing.



2. **Supportive Housing Needs:** Individuals and households (regardless of their income) who are unable to live independently within their existing homes due to advancing age and/or the presence of a chronic illness or disability (including, but not limited to seniors, persons with cognitive and/or developmental disabilities, and others who require ongoing personal care, health care and/or supports for daily living):
  - Current population projections combined with planning formulas used by the Government of Alberta suggest the likelihood of a mismatch emerging between the Supportive Living levels of care needed vs. the levels of care currently being provided. This mismatch could potentially be addressed **if up to 85** of the region’s existing Supportive Living – Level 2 spaces (45%) can be redeveloped and/or repurposed (in a cost-effective manner) to serve the projected needs for additional Level 3, Level 4 and possibly Level 4D care over the next 10 years.
3. **Deep Below-Market Housing Needs:** Individuals and households who are currently paying 50% or more of their income on housing (rental and ownership) – placing them in “deep housing need” and, therefore, potentially at risk of homelessness (many of whom are also likely to be in need of assistance dealing with any combination of adequacy, accessibility and/or suitability challenges):
  - Current population projections combined with identified housing needs suggest the likelihood of **up to 130** households over the next 10 years experiencing an unmet need for rental and homeownership options that are affordable, adequate, suitable (and preferably accessible) to a range of household types and sizes earning less than \$20,000 (i.e., low- and very-low-income households).
4. **Moderate Below-Market Housing Needs:** Individuals and households who are paying between 30%-49% of their income on housing (i.e., renters and homeowners whose incomes potentially place them in “core housing need”):
  - Current population projections combined with identified housing needs suggest the likelihood of **up to 215** households over the next 10 years experiencing an unmet need for rental and homeownership options that are affordable, adequate, suitable (and preferably accessible) to a range of household types and sizes earning \$20,000-\$30,000 (i.e., modest-income households).
5. **Attainable, Affordable and Entry-Level (i.e., Near-Market) Housing Needs:** Individuals and households who earn incomes above the Government of Alberta *Income Thresholds* (formerly the *Core Need Income Thresholds* – or CNITs) – thus excluding them from many of the traditional affordable housing options and programs – but below the incomes necessary to be able to afford market rental and/or homeownership (i.e., those who fall within the gap between community-based affordable housing and median market housing and, therefore risk “falling through the cracks” unless appropriate housing options and choices can be made available that bridge that gap):
  - Current population projections combined with identified housing needs suggest the likelihood of **up to 270** households over the next 10 years experiencing an unmet need for rental and homeownership options that are affordable, adequate, suitable (and preferably accessible) to a range of household types and sizes earning \$30,000-\$45,000. This includes renter households wishing to become homeowners and existing homeowners who may be experiencing a mismatch between what they need in terms of housing vs. what is actually available for them to purchase – thereby placing them in situations where they may be over-extending themselves financially in order to achieve and maintain homeownership.



6. **Auxiliary Housing Needs:** Individuals and households (renters and homeowners alike) who are struggling with the ongoing physical and financial requirements necessary to maintain safe, stable housing given their current incomes, life skills and other means (i.e., homeowners who are paying between 30%-49% of their income on housing and who would benefit from a range of programs and supports specifically aimed at helping them improve their ability to effectively and affordably maintain their current housing – or move into a suitable alternative).
  - All households experiencing housing affordability challenges will likely benefit from a variety of programs and supports to help them manage or maintain the stability of their existing housing – or find suitable alternatives elsewhere in the community. Subtracting the total number of households potentially being helped through either of the other housing targets presented above suggests a need for additional and/or expanded programs and supports serving **up to 615** households (or more) over the next 10 years who require and/or would benefit from various forms of assistance overcoming their individual challenges to maintaining safe, stable housing on their own (income is not a determinant for households in this group).

These projections **are estimates only** based on the available data and population projections for Brooks to 2028. As such they are subject to change over time in accordance with actual growth rates and changes within the local, regional and provincial economies.

## 7.0 For More Information and Details

For more information and details regarding the statistical data analysed as part of the *Brooks Affordable Housing Strategy 2019*, readers are encouraged to review:

- *Background Report #3: Quantitative (Statistical) Data Analysis*





# CHAPTER 4:

## Summary of Findings from the Online Survey

### 1.0 Introduction

Also included as part of the *Brooks Affordable Housing Strategy 2019* was an Online Survey delivered via SurveyMonkey.com between September 21 and October 31, 2018. This Survey included a total of 39 questions (the last question being an open-ended question) and received a total of 363 initial responses. Of these responses, a total of 289 were deemed *usable* for the purpose of this study based on their level of completion. The collective data obtained through this Survey demonstrates that housing challenges in Brooks affect a broad range of household types, sizes, incomes and backgrounds living in a wide variety of housing situations than what might be expected.

It is important to note that, since the Survey was delivered online, respondents were self-selecting rather than being selected through a random sample of local households. As such, the data gathered from this Survey cannot be considered statistically valid. Rather, this data was collected (and is presented here) as a means of *adding to* the existing and statistically valid data (e.g., Statistics Canada *Census of Population* data) detailed in the summary report to the Quantitative (Statistical) Data Analysis.

### 2.0 Brooks Survey Respondents Experiencing Housing Needs or Challenges

Early in the Survey, respondents were asked whether or not they or their household were currently experiencing any difficulties related to their housing in terms of cost, quality or condition, safety, stability, accessibility, size, etc. Of the 289 respondents who answered this question:

- 39.5% said “yes” (and that their housing difficulties were *ongoing*);
- 25.6% said “yes” (but that their housing difficulties were *intermittent*); and,
- 35.0% said “no” (that they were not experiencing any difficulties).

### 3.0 Brooks Survey Respondents Experiencing Housing *Affordability* Challenges

Survey respondents were asked to identify what percentage of their *before-tax* income was going toward housing costs (using standard affordability thresholds as defined by Canada Mortgage and Housing Corporation (CMHC) as their response options). Among the 138 homeowners who answered this question:

- 48.9% (66 respondents) were exceeding homeownership affordability thresholds, including:
  - 34.8% (47 respondents) were paying between 32-49%; and,
  - 14.1% (19 respondents) were paying 50% or more.



- 34.0% (46 respondents) were within those affordability thresholds; and,
- 17.0% (23 respondents) were unsure of how much of their income was going toward their housing costs.

Among the 107 renters who answered this question:

- 67.3% (72 respondents) were exceeding rental affordability thresholds, including:
  - 41.1% (44 respondents) were paying between 30-49%; and,
  - 26.2% (28 respondents) were paying 50% or more.
- 15.9% (17 respondents) were within those affordability thresholds; and,
- 16.8% (18 respondents) were unsure of how much of their income was going toward their housing costs.

#### **4.0 Brooks Survey Respondents Experiencing Housing *Adequacy* Challenges**

Adequacy relates to households who may be experiencing difficulties or challenges associated with the quality and/or state of repair of their housing. Of the 230 Online Survey respondents who provided information about the condition of their home or dwelling unit, a slight majority (52.6%) felt their homes were either in good or excellent condition as follows:

- Excellent (12.2% – 28 respondents);
- Good (40.4% – 93 respondents);
- Adequate (33.5% – 77 respondents);
- Poor (13.0% – 30 respondents); and,
- Very Poor (0.9% – 2 respondents).

Examples of inadequacy issues include:

- Poor energy efficiency and heating problems (including insulation, windows and doors);
- Water damage;
- Leaking roofs;
- The need to upgrade windows;
- The need to repair building exteriors;
- Foundation problems; and,
- Difficulties managing the costs of required maintenance and repairs.





## 5.0 Brooks Survey Respondents Experiencing Housing *Suitability* Challenges

In order to assess overcrowding, Survey respondents were presented with a specific list of situations that would be considered unsuitable per *National Occupancy Standards* and asked to indicate whether or not any of those conditions applied to their current housing situation. Of the 223 respondents who answered this question, 48 respondents (21.5%) indicated that they are currently experiencing at least one or more of the following conditions:

- Three or more people regularly share a bedroom: 12.6% (28 respondents);
- Someone regularly has to sleep on the couch or sofa bed: 10.3% (23 respondents);
- An adult and child regularly have to share a bedroom: 8.1% (18 respondents);
- A child 5 years of age or older regularly has to share a bedroom with someone of the opposite gender: 6.3% (14 respondents);
- An individual 18 years of age or older regularly has to share a bedroom with someone else: 5.8% (13 respondents); and,
- Someone regularly sleeps in a closet, storage area or similar space: 4.5% (10 respondents).

Of these 48 respondents:

- 10.8% (24 respondents) were experiencing a single overcrowding situation;
- 2.7% (6 respondents) were experiencing two overcrowding situations; and,
- 8.1% (18 respondents) were experiencing three or more overcrowding situations (including 3 respondents – 1.3% of all Survey respondents who indicated that they are currently experiencing all six of these challenges at the same time).

Those respondents who indicated that they did not consider themselves to be living in overcrowded conditions were then asked whether or not they instead considered themselves to be “over-housed” (i.e., living in a home that is larger than what they need). Of the 189 respondents who answered this question, 38 respondents (20.1%) answered “yes”.

## 6.0 Brooks Survey Respondents Experiencing Housing Accessibility Challenges

Accessibly refers to households who may be experiencing housing difficulties or challenges due to their health, mobility and/or stamina. Survey respondents were asked if any member of their household currently has a disability that requires specialized equipment and/or special modifications to their home. Of the 222 respondents who answered the question, 13 respondents (5.9%) answered “yes”. Of these 13 respondents who indicated that they had a disability:

- Just over half (53.9% – 7 respondents) indicated that their home actually possessed all of the specialized equipment and/or modifications needed; and,
- The remaining 6 respondents (46.1%) who require those supports are not currently having their needs met.



In terms of overall housing accessibility:

- 7.2% (16 of the 222 respondents who answered the question) indicated that the design or layout of their home makes it difficult for themselves (or a member of their household) to enter, exit and/or move around freely within the home.

This indicates that even households who do not have a defined physical disability may also be encountering accessibility challenges.

## **7.0 Brooks Survey Respondents Experiencing Housing *Availability* Challenges**

In order to assess the degree to which Brooks residents may be experiencing housing difficulties or challenges due to a lack of available options and choices, Survey respondents were first asked to identify whether or not they are currently experiencing (or had recently experienced in the past year) any difficulties finding appropriate housing in the community. According to the 222 respondents who answered this question, the “**top 5**” challenges they experienced (in order of importance) included:

- Difficulties finding a home to rent or purchase in Brooks that is affordable based on their income: 52.7% (117 respondents);
- Not being able to save enough money to pay the down payment required to purchase a home in Brooks: 50.9% (113 respondents);
- Difficulties finding a home to rent or purchase in Brooks that is in good condition (and does not require major repairs and/or upgrades): 47.3% (105 respondents);
- Not being able to save enough money to pay the damage and utility deposits required to rent a home in Brooks: 44.1% (98 respondents); and,
- Not being able to qualify for a mortgage to purchase a home in Brooks based on their income: 42.8% (95 respondents).

## **8.0 Brooks Survey Respondents Experiencing Homelessness**

The Survey was also able to collect responses from 20 individuals and/or households who were experiencing homelessness at the time. This included a combination of:

- Singles under the age of 65: 40.0% (8 respondents);
- Couples with children: 20.0% (4 respondents);
- Lone-parent families: 15.0% (3 respondents);
- Groups comprised of extended and/or unrelated families: 15.0% (3 respondents);
- Childless couples: 5.0% (1 respondent); and,
- A group comprised of youth/young adults: 5.0% (1 respondent).



The living situations they had found themselves in at the time included:

- Staying in an emergency or transitional shelter: 40.0% (8 respondents);
- Living in a hotel, motel, hostel or rooming house: 20.0% (4 respondents);
- Living in a campground, tent, camper, motorhome or travel trailer: 20.0% (4 respondents);
- “Couch surfing”: 15.0% (3 respondents); and,
- Living “on the street”: 5.0% (1 respondent).

**Please Note:** Survey respondents who indicated that they were homeless were not asked to answer questions regarding affordability, adequacy or suitability. Rather, these respondents were able to skip past those questions and focus on the types of services and supports they needed to help them regain safe, stable, permanent housing.

## 9.0 Brooks Households Potentially In Need of Assistance and/or Support

The Survey also asked respondents to indicate whether or not they required any help or assistance in order to find and/or maintain safe, affordable housing in Brooks. Survey respondents who found themselves in need of assistance were encouraged to contact the SPEC Association for Children & Family LINKS Program staff to discuss the services and supports that may be available to them. Both the physical address and the telephone number for SPEC were included in the Survey question. Of the 217 respondents who answered this question:

- 22.6% (49 respondents) indicated that they did need help; and,
- 77.4% (168 respondents) indicated that they did not need help.

Of the 49 respondents who indicated that they did need assistance, **the “top 5” forms of assistance or help** they felt they needed (in order of importance) included:

- Affordable rental housing: 59.2% (29 respondents);
- Rent subsidies: 36.7% (18 respondents);
- Income supports: 34.7% (17 respondents);
- Damage deposit assistance: 28.6% (14 respondents); and,
- Assistance with home repairs and/or maintenance: 24.5% (12 respondents).



Additionally, the following “**top 5**” **barriers** were identified as preventing them from accessing the assistance or support they needed (again, in order of importance):

- Not knowing where to go to ask for help: 53.1% (26 respondents);
- Believing they are probably not eligible for the assistance or support needed: 36.7% (18 respondents);
- Not knowing what type of assistance or support they need: 32.7% (16 respondents);
- Being too afraid/embarrassed to seek assistance or support: 30.6% (15 respondents); and,
- Not being eligible/able to qualify for the assistance needed and/or having been rejected/disqualified by the service provider: 28.6% (14 respondents).

## **10.0 For More Information and Details**

For more information and details regarding the data obtained from the Online Survey (including detailed profiles of households experiencing various housing challenges in Brooks), readers are encouraged to review:

- *Background Report #4: Online Survey*

Also included in this background report is a summary of the findings from a substantially modified version of the Online Survey created by the Brooks Community Adult Learning Council (BCALC) and delivered to its clients.



# CHAPTER 5:

## Summary of Findings from the Key Person Interviews and Focus Group Meetings

### 1.0 Introduction

A total of six Key Person Interviews and six Focus Group Meetings were conducted as part of the *Brooks Affordable Housing Strategy 2019* – engaging a total of 42 local residents, professionals and other key community stakeholders. The Key Person Interviews were designed to engage local experts and key service providers who have a good understanding of emerging trends related to housing and support needs, the local economy, and/or changing population dynamics in the area. The Focus Group Meetings offered opportunities for larger group discussions aimed at identifying Brooks' specific housing needs, challenges and potential solutions. The following groups were engaged through these meetings:

- Household Groups:
  - New Canadians and Recent Immigrants;
  - Seniors; and,
  - Singles and Couples.
- Professional Groups:
  - Affordable and/or Supportive Housing and Shelter Providers;
  - Community, Health and Social Service Providers; and,
  - Landlords, Builders, Developers, REALTORS®, Lenders and Major Employers.

A Families with Children meeting was also scheduled – however, all of the participants who had RSVP'd for that meeting cancelled on or before the day of that meeting.

### 2.0 Priority Groups in Need of More Housing Options and Choices

A number of groups continue to experience housing challenges in Brooks, including (in alphabetical order):

- Larger Families;
- Lone-Parent Families;
- Low-Income Families;



- New Canadians;
- Seniors;
- Single People;
- Unemployed Individuals (Including People with Permanent Disabilities);
- Victims of Family Violence; and,
- Youth (Adolescents and Older Youth).

There is a great deal of crossover between these groups. The more of these attributes an individual or household possesses, the more vulnerable they are likely to be and the more likely they are to be experiencing housing hardships.

### 3.0 Common Housing Issues and Challenges

People experiencing housing difficulties in Brooks commonly face a number of challenges, including:

- **Finding the “Right Fit”:** A variety of groups are experiencing difficulty finding housing that is not only adequate (in good repair), but also suitable (large enough to prevent overcrowding), accessible/barrier-free (if they are dealing with a mobility challenge) *and* affordable all at the same time.
- **Subsidized Rental:** Despite the availability of both subsidized rental units and Rent Subsidies in Brooks, both are insufficient to meet the growing need.
- **Shared Accommodations:** Sharing accommodations is not always a viable (or safe) option – regardless of one’s age or gender.
- **National Occupancy Standards:** *National Occupancy Standards* present a significant and ongoing barrier to New Canadians and recent immigrants – especially those families with a large (and growing) number of children. They also pose a challenge for the organizations (and private landlords) trying to house them.
- **Seniors:** Seniors are having a particularly difficult time downsizing from their family home into something smaller, more manageable, more *accessible/barrier-free*, while still remaining affordable (i.e., 800 ft<sup>2</sup> homes – including bungalows, duplexes and townhouses – selling for approximately \$200,000).
- **Seniors’ Housing Providers:** As seniors remain in their own homes longer, they are less likely to seek Supportive Living until their personal care and health care needs exceed the services and supports that can reasonably (and legislatively) be provided within those facilities.
- **Hidden Homelessness:** Much of the homelessness in Brooks remains hidden (i.e., is in the form of couch surfing – which isn’t limited to youth). For some, couch surfing is a choice. For others, it is a necessity that can place them at significant risk of abuse.
- **Transportation Barriers:** Access to affordable, reliable transportation continues to be a challenge for low-and-modest-income households – especially if they are living in neighbourhoods further away from essential community services.



- **Information Barriers:** People often have to search through multiple disparate sources of information (including newspapers, local agencies and organizations, social media, word-of-mouth, etc.) in their search for housing. This information may be out-of-date, is usually not available in their primary (or strongest) language, and often doesn't include sufficient data to make an informed decision in comparison to other housing options that may be available.
- **Mortgage Barriers:** changes to the mortgage rules have had a significant effect on limiting the number of households in Brooks who can effectively move into homeownership based on their incomes and other debts. This has been further exacerbated by changes to the New Home Warranty, which have created a disincentive to building new, affordable units aimed at homeownership.
- **“Life Happens” – But Not Everyone Can Prepare (or Adapt):** Anything can happen, at any time, and for any reason that derails a person's life (whether or not they had a role to play) – including job loss, downsizing, injury or disease, permanent disability, trauma, etc. People who are suddenly hit by any one of life's many curveballs can find themselves in housing hardship. Once those hardships take root, it can quickly become extremely difficult to recover – especially if personal and community resources and options are both limited and subject to lengthy waitlists.
- **A Variety of Individualized Needs and Aspirations:** Everyone is unique in some fashion or another. What works for one household may not work for another household. Thus, built-in flexibility and effective, long-term planning (i.e., planning ahead for future adaptive re-uses) is necessary for any new housing initiatives being considered.

#### 4.0 Identified Housing and Housing-Related Support Service Priorities

Throughout the various discussions, a number of housing and housing-related support service needs and priorities were identified, including:

- **General Theme:**
  - More housing options and choices for larger families, seniors wishing to downsize, anyone with a disability, singles and youth, and anyone seeking to gradually and incrementally step in, up and through the various stages of homeownership (i.e., stepping-stones to upsize and downsize as need be).
- **Specific Housing Needs and Priorities:**
  - Affordable, *accessible/barrier-free* housing – both rental and ownership – that are designed specifically to accommodate seniors, persons with disabilities, and young families (some of which could be organized or developed as integrated clusters to promote greater social inclusion and neighbours helping neighbours);
  - Larger affordable market *and* subsidized rental units that are purpose-built either with more bedrooms, as adjoining units, or as communal “pods” to accommodate larger families, multi-generational families, and larger groups of cohabitating singles (e.g., similar to a Ronald McDonald House);
  - Smaller affordable market *and* subsidized rental units that are purpose-built to accommodate single individuals wishing/needing to live on their own;
  - Funding to re-locate/re-develop the Champion's Centre as affordable, *accessible/barrier-free* supportive housing for low-income, single men with disabilities; and,



- Short- and medium-term supportive housing for families and youth to help families and youth who are in crisis get the help they need while they stabilize their situation and seek out opportunities to access permanent, safe affordable housing.
- **Additional Support Service Needs and Priorities:**
  - Expanded access to affordable and reliable (i.e., frequent) public transportation;
  - Services and programs to help people recover from trauma, mental health issues and/or addictions/substance misuse;
  - Creation of a local rental housing registry or portal (i.e., an up-to-date, one-stop/single-entry-point, online database and inventory of all rental units regardless of property owner/management company that are vacant and available to rent at any given time in Brooks); and,
  - Actively engaging leaders within the different ethnic communities of Brooks to help design and implement an ongoing strategy or protocol for disseminating information back and forth between residents, the City, and local housing providers regarding current and emerging housing needs, challenges and available opportunities/vacancies.
- **Other Needs and Priorities:**
  - Centrally-located, *serviced* land upon which to build affordable housing;
  - Sustainable government funding (both capital and operating/programming) to allow more affordable rental housing units to be developed, to allow more people to access Rent Subsidies (and with shorter waitlists), and to help local organizations currently providing housing and/or housing-related services and supports to expand their mandates if and where appropriate;
  - Increasing the number of higher-paying, professional jobs (so that people can earn the incomes they need to afford housing – and to support more higher-end market housing development);
  - Rental options that can and are willing to accommodate people with large pets (including Service Animals); and,
  - Access to individualized services and supports where needed (e.g., help with home maintenance, repairs, yard care and snow removal).

## 5.0 Potential Solutions

Several potential solutions were identified that could help to promote greater housing affordability and choice in Brooks, including:

- **Affordable Homeownership:**
  - Exploring a variety of options and “best practices” to help modest-income households overcome the barriers-to-entry caused by recent changes to mortgage rules, including:
    - Down payment assistance programs;
    - Rent/lease-to-own programs;
    - Housing co-operatives
    - Cohousing developments;





- Seniors Life Lease;
  - Tiny Homes; and,
  - Support for the creation of more legally-conforming secondary suites (e.g., basement suites, garden suites, and allowances for backyard Tiny Homes) to serve as “mortgage helpers” – including first-time homebuyers and seniors looking to downsize.
- **Affordable Rental:**
    - Increased funding and support for the provision of more below-market and subsidized (i.e., rent-geared-to-income) housing units – especially units geared toward larger families – and rent subsidies;
    - Support for the creation of more legally-conforming secondary suites (e.g., basement suites, garden suites, and allowances for backyard Tiny Homes);
    - Development of more mixed-use rental properties (i.e., rental integrated with commercial, community, health and/or social services);
    - Landlord/tenant education and advocacy;
    - Fully-furnished rental units; and,
    - Boarding Houses/Rooming Houses.
  - **Short-, Medium- and Long-Term Supportive Housing:**
    - Increased funding and support for the creation of more Group Homes;
    - Transitional/second-stage housing;
    - Short-term supportive housing for youth and families; and,
    - Pursuing the creation of fully-integrated Supportive Living “villages” to allow seniors to age-in-place *with* their spouses as their health care needs diverge over time (i.e., rather than having to separate and relocate spouses to different developments and/or neighbourhoods when their health care needs diverge).
  - **Other Suggestions:**
    - Ensuring that affordable housing designed to serve people with higher needs and lower incomes is centrally located (i.e., in or near the downtown) to allow residents easy access to services and supports – especially for people who don’t own a vehicle;
    - Exploring the creation of mixed-income/mixed-demographic housing projects that can help to promote greater social inclusion (including neighbours helping neighbours) and long-term financial viability/sustainability;
    - Exploring home-sharing programs such as the Home Share program developed in St. John’s Newfoundland (where a local organization administers and monitors the program as well as provides resources and supports to the program participants in order to ensure roommate compatibility and safety);



- Exploring opportunities for the adaptive re-use and repurposing (i.e., renovation and conversion) of vacant and/or under-utilized commercial, office and/or institutional buildings (e.g., pending vacant school sites) as mixed-use, mixed-income, and/or mixed-demographic affordable housing – where feasible and appropriate; and,
- Creating more distinct neighbourhoods with clearer separations in terms of price points and demographics (e.g., some high-density/modest-income neighbourhoods, some low-density/higher-income neighbourhoods, and some mixed-density/mixed-income neighbourhoods) to offer more lifestyle choices while also ensuring a broader and more complete mix of housing options and choices are available throughout the community.

## **6.0 For More Information and Details**

For more information and details regarding the range of identified housing needs, challenges, priorities, and potential solutions described above (including detailed notes capturing the various discussions had during the Focus Group Meetings), readers are encouraged to review:

- *Background Report #5: Key Person Interviews and Focus Group Meetings*



# CHAPTER 6:

## Recommendations

### 1.0 Introduction

The *Brooks Affordable Housing Strategy 2019* includes 24 separate recommendations (presented below), which are designed to promote a more complete and appropriate housing continuum within the City of Brooks. These recommendations are organized as follows:

1. Short-Term Recommendations: 1-2 Years
2. Medium-Term Recommendations: 3-5 Years
3. Long-Term Recommendations: 6-10 Years
4. Ongoing Recommendations: No Fixed Timeframe

### 2.0 Guiding Principles

Seven guiding principles are also proposed for the *Brooks Affordable Housing Strategy 2019* as follows:

#### **Principle #1: Focus on Clarity**

A focus on clarity seeks to ensure a clear and consistent understanding of what affordable housing “is” and what it means to the community (i.e., the intent and purpose of increasing the supply of housing that is affordable to a broad range of income levels and household types at all stages in their life cycles). Examples of efforts to improve clarity around affordable housing include (but are not limited to):

- The adoption of a clear, consistent and usable definition of affordable housing;
- The creation of a clear and meaningful Vision for the future of affordable housing in Brooks (along with supporting Values and Goals); and,
- Opportunities to educate and engage the community in the pursuit of a broader range of tools and best practices for affordable housing.

#### **Principle #2: Focus on Accessibility**

A focus on improving accessibility seeks to ensure that more people in Brooks can safely and comfortably age in place not only in their own homes, but also within the community as a whole. It also focuses on improving proximity and access to essential community services and



supports for people who don't have ready and consistent access to reliable transportation. Examples of efforts to improve accessibility include (but are not limited to):

- The development of an *Age-Friendly Community Plan*;
- Encouraging/promoting universal/barrier-free design in all new housing developments (especially affordable housing developments); and,
- The development of preferred location criteria and neighbourhood thresholds for affordable housing.

### **Principle #3: Focus on Innovation and Inclusion**

A focus on innovation and inclusion seeks to explore and promote a broader range of current and emerging affordable housing tools and best practices to increase the number and types of households who are able to access housing that both meets their needs and is affordable within their means – especially over time as those needs and means change. Examples of efforts to improve innovation and inclusion include (but are not limited to):

- Continually exploring and investigating opportunities to embrace new and emerging tools and best practices for affordable housing (where feasible);
- Supporting efforts to develop and test pilot projects;
- Supporting the development of mixed-income housing projects that combine market-rent units with below-market-rents units to discourage the creation of “ghettos”; and,
- Supporting the development of housing co-operatives and cohousing communities (where feasible) that foster a stronger sense of community through mutual self-help.

### **Principle #4: Focus on Flexibility and Sustainability**

A focus on improving flexibility seeks to ensure that new homes built in Brooks can readily and affordably adapt to changing needs and target populations over time – which is especially important in Brooks given how dynamically the population and its resulting housing needs change over time. A focus on improving sustainability seeks to ensure that new affordable housing projects built in Brooks remain financially and socially viable long term. Examples of efforts to improve flexibility and sustainability include (but are not limited to):

- Creating new affordable housing projects that support mixed/multiple housing needs and priorities (e.g., client groups/target populations and income levels) – including mixed-income housing projects that use a portion of the rents from market units to “cross-subsidize” the affordable units;
- Actively integrating and/or connecting affordable housing with key services and supports needed most by the populations being served in order to ensure their success – and thus, reducing the housing provider’s risks; and,
- Deliberately designing those housing projects with an eye to future adaptations that can support changing target populations and/or evolving accommodation needs over time.



## Principle #5: Focus on Self-Help

A focus on self-help seeks to actively engage people in building capacity and promoting greater self-sufficiency at the individual, sector and community levels. Examples of efforts to promote self-help include (but are not limited to):

- Developing and/or expanding existing community programs focused on improving individual life skills (e.g., financial literacy, food and nutrition, interpersonal skills, etc.) and/or work skills training (especially in housing-related trades);
- Promoting the development of inclusive, self-managed housing projects; and,
- Promoting the creation of social enterprises (where feasible) that not only provide meaningful employment and life skills training to disadvantaged populations but also offer needed and/or beneficial services to the community.

## Principle #6: Focus on Niche Housing Needs and Priorities

Several of the affordable housing needs and priorities identified in Brooks would be considered “niche priorities” that focus on a particular or specialized need within a broader housing need or population group (i.e., gaps *within* gaps, needs *within* needs, markets *within* markets) that continue to go unmet or underserved. This is especially important since the primary goal of the *Brooks Affordable Housing Strategy 2019* is to promote a more full and complete housing continuum within Brooks. Examples of efforts to focus on niche markets include (but are not limited to) developing new affordable housing projects that help (in alphabetical order):

- **Families** who are having difficulty finding homes (either to rent or purchase) that are both family-friendly and have enough bedrooms to meet *National Occupancy Standards*;
- **Homeless families and singles** who need rapid re-entry into long-term affordable housing;
- **Homeless and at-risk youth** who require a combination of housing and supports to help them transition *safely* and more effectively into adulthood and greater independence;
- **Independent, healthy and mobile seniors** who are having difficulty downsizing from their current homes into something more manageable (both physically and financially) and accessible;
- **Persons with Special-Needs** (i.e., persons with a range of cognitive, developmental and/or physical disabilities who are having difficulty finding housing that can accommodate their higher needs – especially given their limited incomes and employability); and,
- **Singles** who are seeking to share their accommodations with larger numbers of roommates in order to maximize their savings/minimizing their housing costs.

## Principle #7: Focus on Facilitation

A focus on facilitation looks at strategies that the City should actively explore in order to educate, encourage and support the community in achieving the other six guiding principles.



## 3.0 Recommendations

### 3.1 Short-Term Recommendations: 1-2 Years

Brooks is encouraged to implement the following recommendations (#1 through #11) within the next 1-2 years:

#### **Recommendation #1: *Adopt a Clear, Consistent and Usable Definition of Affordable Housing***

*> The City is encouraged to adopt a clear, consistent and usable definition for affordable housing.*

**Explanation:** Affordable housing is for everyone: *everyone* needs housing that meets their needs and is affordable within their means. That can be an empowering statement. However, without a clear, consistent and usable definition of what the City is seeking in terms of affordable housing, that statement can also be misused (i.e., *everything* becomes “affordable housing” – including housing that is affordable to people earning six-figure incomes and beyond). This can inadvertently weaken efforts to promote housing that is affordable to the people in the community whose needs not being met by the market (e.g., low- and modest-income households, including those with disabilities and those who are otherwise economically and/or socially marginalized).

In order to facilitate community efforts and planning decisions aimed at achieving a more complete and inclusive housing continuum in Brooks, the following definition is proposed:

***Affordable Housing:*** *is housing that costs no more than 30% of a household’s before-tax income and meets recognized safety (adequacy) and suitability standards. For planning and regulation purposes, housing is deemed to be:*

- ***Affordable:*** *if it falls within 30% of the Government of Alberta’s Income Thresholds for Brooks (published annually);*
- ***Adequate:*** *if it does not require any major repairs or upgrades to address structural issues (as defined by the Alberta Building Code) that would compromise the health and safety of the occupants; and,*
- ***Suitable:*** *if it is large enough to avoid overcrowding (as defined by National Occupancy Standards).*

The City is also encouraged to develop a clear and meaningful Vision for the future of affordable housing in Brooks (along with supporting Values Statements and Goals).



**Recommendation #2: Engage in Municipal Capacity Building re: Affordable Housing Tools and Best Practices**

> *The City is encouraged to engage both Council and Administration in a targeted learning exercise that builds their collective knowledge, awareness and understanding of the range of potential tools and best practices available to support new affordable housing development.*

**Explanation:** The Steering Committee overseeing the *Brooks Affordable Housing Strategy 2019* identified a general lack of knowledge, awareness and understanding regarding the many potential tools and best practices that could be used to promote more affordable housing in Brooks. Building and expanding that knowledge (and confidence) within the City at both the Council and Administrative levels is an important first step toward the successful implementation of this strategy.

**Recommendation #3: Establish a Special Implementation/Advisory Committee**

> *The City is encouraged to establish an Affordable Housing Implementation/Advisory Committee charged with coordinating the implementation of the Brooks Affordable Housing Strategy 2019 – at least in the early stages.*

**Explanation:** A variety of stakeholder groups are (and need to be) involved in supporting the evolution and expansion of Brooks housing continuum along with the delivery of a wide range of housing-related services and supports, including:

- Government (Federal, Provincial, and Municipal);
- Housing providers (developers, builders, managers and operators – both public and private, for-profit and non-profit);
- Community-based service and support providers (non-profits and registered charities); and,
- Individual households themselves.

Given the number and range of potential stakeholders likely to be engaged in implementing the various recommendations included in the *Brooks Affordable Housing Strategy 2019*, someone (either an individual or a group of individuals) needs to be assigned a leadership role in charge of maintaining and communicating the Vision, Values and Goals; providing direction and oversight; identifying emerging gaps (both in terms of needs and actions); reconciling the often competing interests; and coordinating with the various stakeholder groups to ensure a cohesive and holistic approach to meeting the community's varied and often complex housing needs, goals and priorities. The City is in the best position to provide that leadership – preferably through a Council-approved Implementation/Advisory Committee made up of key community stakeholders from a variety of sectors. (This does not preclude the establishment of additional *ad hoc* committees for/when implementing specific recommendations and/or strategies.)



**Recommendation #4: *Develop and Implement a Community-Based Education and Awareness Program***

*> The City is encouraged to actively participate in the development of a detailed, community-based education and awareness program and campaign for affordable housing.*

**Explanation:** Brooks' housing needs and challenges are varied and complex – which can lead to confusion. A community-based education and awareness campaign will help residents and community stakeholders alike gain a better understanding of these complex needs and challenges, along with the community's housing priorities and available resources. As a community-based effort, a variety of local stakeholders could be engaged in the creation and distribution of:

- Fact sheets and “Did-You-Knows”;
- Media releases, articles, editorials, and stories;
- Social networking articles and blogs; and,
- Formal presentations (where appropriate).

As an ongoing program an education and awareness campaign could also include the creation of annual “report cards” showcasing the community's progress towards achieving its affordable housing goals and targets. The ultimate purpose of these education and awareness efforts is to:

- Personalize (i.e., “put a face” to) local housing needs and challenges in order to help the broader community understand and appreciate both the importance of the issues and the efforts required to address the issues;
- Educate those who may be in need of assistance and/or supports about the resources that may be available to them through the Municipal, Provincial and/or Federal governments; and,
- Celebrate and share affordable housing success stories with the community.

**Recommendation #5: *Conduct a Non-Profit Land Inventory Review***

*> The City is encouraged to work with existing affordable housing providers to conduct a thorough review and inventory of their current land and building assets to determine if and where additional affordable housing development capacity may be possible within current land use designations.*

**Explanation:** Individual affordable housing providers may be interested and capable of developing additional housing units on their existing properties but may not be aware that their individual properties have that additional development capacity. Developing a detailed inventory of that available capacity could help the community visualize what could be achieved within the community's existing land and development capacities and, therefore, encourage greater support and action.





**Recommendation #6: Encourage Innovative Housing Solutions for Seniors**

> *The City is encouraged to promote and/or support the creation of flexible and innovative models that can lead to a more complete housing continuum for seniors.*

**Explanation:** An increasing number of independent, healthy seniors are seeking to downsize into a home – whether owned or rented – that is both manageable *and* accessible (i.e., universal/barrier-free design) in order to remain in Brooks while they continue to age in place. However, the absence of an *affordable* housing option (i.e., under \$200,000) that meets their *accessibility* needs presents an ongoing barrier. Flexible and innovative seniors’ housing models that could potentially address this unmet need include:

- Clustered Seniors Cottages are small cottage-style homes (e.g., 2-bedroom units with an attached garage or covered carport) built using universal/barrier-free design standards and organized in small clusters. They can either be single-detached units, duplexes, or small-scale townhouses with or without private yards. The clustered nature of the development helps to build a stronger sense of community and mutual self-help.
- Life Leases are accessible, condominium-like housing projects where older adults and seniors sell their existing homes and purchase a partially-refundable, lifetime “right to occupy” a unit within the Life Lease development. Residents typically pay their own utilities, property taxes and contents insurance along with a monthly occupancy fee to cover maintenance, insurance, property management and lifestyle services. Housekeeping, transportation and meal services may also be provided by the Life Lease operator for an additional fee.
- Seniors’ Satellite Homes are privately-owned-and-operated residences offering housing and basic supports to independent seniors in a small-scale group home setting. Residents are provided with their own personal bedroom and also have access to shared common areas (e.g., kitchen, dining area, living room, backyard, laundry facilities, etc.). In return, they are charged a monthly fee for room and board. Satellite homes operate in close relationship with a local Supportive Living facility that provides additional supports and collects the resident fees (which are reimbursed to the satellite home operator minus an administration fee).
- Retirement Villages/Campuses are comprehensive developments that incorporate multiple levels of seniors’ housing and care (e.g., Independent Living and a range of Supportive Living options). These campuses are often organized within a village concept around a central hub or facility offering a range of communal services and supports – some of which may include on-call doctors, nurses, and other health care support staff depending on their size, focus, proximity to a healthcare centre, and operator. This allows seniors to remain within the same development as their care needs change. It also allows senior couples to remain together longer as their individual care needs diverge.



**Recommendation #7: Promote “Housing First”**

*> The City is encouraged to support strategies and solutions for homelessness based on the Housing First model.*

**Explanation:** efforts to deal with homelessness in Brooks should follow the Housing First model. Rather than pursuing the development of emergency or transitional shelters, the Housing First model focuses on prevention and rapid re-entry into stable housing by ensuring a full range of affordable housing options and choices are available along with appropriate supports (e.g., rent subsidies and life skills training and supports) for low- and modest-income households, including those at risk of becoming homeless. The model is based on the principles that everyone deserves to be in a safe, stable home that they can afford regardless of their income or situation; and that people are more likely to succeed when the supports they receive are:

- Designed to meet their individual needs and abilities;
- Offered *within* the context of their having safe, stable, permanent housing; and,
- Maintaining that safe, stable, permanent housing is not dependent on their achieving a pre-determined level of success in whatever supports they are receiving (i.e., they don't lose their housing if they relapse).

**Recommendation #8: Contribute Municipal Land for Affordable Housing**

*> The City is encouraged to offer at least one viable municipally-owned property up for development either as a stand-alone affordable housing project or as a mixed-used development through a formal Request for Proposal (RFP) process.*

**Explanation:** As part of a larger strategy, the City has already identified several municipally-owned properties that are already zoned residential and made them available for purchase. One or more of these parcels could prove to be viable locations for an affordable housing project. The City is encouraged to consider either donating, leasing or selling (at below-market rates) one or more of these parcels to local non-profit organizations seeking to develop housing that would meet one or more of the priority target groups identified in the findings from this study. Alternatively, the City could offer up one or more of these parcels to the broader community through a formal, open RFP process under similar conditions of acquisition and that specifies the required outcome of providing housing within the development (on either all or a portion of the site) that is affordable to one or more priority target groups. In either scenario, priority should be given to the proponent(s) that include:

- Innovation: the use of one or more currently un-tried affordable housing tools and best practices;



- Inclusion: serving more than one target population, incorporating self-help strategies, and/or combining market-rent units with below-market-rents units to discourage the creation of “ghettos”;
- Sustainability: integrating affordable housing with key services and supports to ensure the success of the populations being served – and by extension, reducing the housing provider’s risks; and/or,
- Flexibility: designing projects with an eye to future adaptations that can support changing target populations and/or evolving accommodation needs over time.

**Recommendation #9: *Investigate and Pursue a Full Range of Potential Funding Sources***

*> Local housing providers are encouraged to actively investigate and engage in multiple streams of fundraising activities in order to minimize the ongoing financing and operating expenses required to develop a viable affordable housing project.*

**Explanation:** Fundraising is often an essential component of making housing more affordable. The more money that can be raised from external sources, the less money that needs to be financed through banks and other lending institutions. This effectively helps to reduce the managing organization’s monthly operating costs leading to lower rents. Current potential funding sources that should be actively pursued (either solely or in combination) to support the *capital and/or planning and development costs* of an affordable housing project include:

- Federal Government: capital grants and forgivable loans currently offered through Canada Mortgage & Housing Corporation (CMHC):
  - *Seed Funding;*
  - *Proposal Development Funding (PDF); and/or,*
  - *Affordable Housing Innovation Funding.*
- Provincial Government: capital grants currently offered through the Government of Alberta’s:
  - *Family and Community Housing Development and Renewal Program;*
  - *Seniors Housing Development and Renewal Program;*
  - *Affordable and Specialized Housing Program;*
  - *Indigenous Housing Capital Program; and/or,*
  - *Capital Maintenance and Renewal Program.*



- Quasi/Non-Government Sources: grants from regional and/or province-wide non-governmental/quasi-governmental organizations, including:
  - *Alberta Real Estate Foundation*; and/or,
  - *Rural Alberta Development Fund*.
- Private/Semi-Private Sources: donations of land, money, building materials, and/or in-kind professional services from private individuals, businesses, community groups, local lending institutions, real estate boards, foundations, municipalities, etc.

It is important to note that government funding opportunities and programs do change over time – in terms of their priorities, funding amounts, and funding conditions. Additionally, other government programs and supports exist that could also potentially be accessed in order to fund various ongoing programs and supports integrated within a new affordable housing project. Thus, *ongoing* research and exploration is required.

**Recommendation #10:** *Support Mechanisms to Minimize/Distribute Risk and Share Resources*

*> The City is encouraged to continue exploring opportunities to engage in Public-Private-Partnerships (P3) for the development of new affordable housing where appropriate and feasible.*

**Explanation:** Mechanisms and strategies that seek to minimize and share risk between different sectors and community stakeholders can encourage private developers to more actively participate in the development of potentially higher-risk/lower-return near-market and market rental housing projects. Mechanisms can include:

- Mixed-use/mixed-income housing projects that offer internal opportunities for cross-subsidization;
- Municipal infrastructure cost-sharing;
- Public-Private-Partnerships (P3) that combine municipal land with private-sector development, non-profit ownership and/or property management along with the integration and delivery of coordinated community support services; and,
- Pilot projects that engage both the private and non-profit sectors in identifying, pursuing and testing innovative solutions and best practices.

The City is encouraged to consider on a case-by-case basis how and where it might best assist with the development of individual affordable housing projects (e.g., by providing leadership and coordination, information and advice, planning assistance, administrative/management support, and/or the sale or lease of municipal land).



### **Recommendation #11: Promote Labour and Trades Training Programs**

> *The City is encouraged to promote and/or support the creation of local trades training programs focused on affordable housing.*

**Explanation:** Promoting the creation of programs and social enterprises focused on trades training and employment skills can help to increase the pool of skilled local labour available both for the construction of new affordable housing units and the renovation (or adaptive re-use) of older homes and buildings in need of major repairs or upgrades. This can be an effective tool in communities where there are large populations of under-employed and/or economically disadvantaged residents and in communities seeking to revitalize marginalized neighbourhoods.

## **3.2 Medium-Term Recommendations: 3-5 Years**

Brooks is encouraged to implement the following recommendations (#12 through #18) within the next 3-5 years:

### **Recommendation #12: Promote Social Enterprises**

> *The City is encouraged to promote and/or support the development of social enterprises to meet the varied support service needs of low- and modest-income households.*

**Explanation:** Social enterprises are self-sustaining business ventures that can be used not only to provide a source of long-term sustainable funding for the non-profit organizations owning and operating them, they can also be used to meet a range of housing-related support needs for moderate-and-low-income residents. As business ventures lead by non-profit organizations, social enterprises have greater potential than traditional private-for-profit enterprises to adapt to the unique circumstances and needs of marginalized and/or at-risk individuals, neighbourhoods and communities. Opportunities for the development of social enterprises are endless. Examples include (but are not limited to):

- Home renovations, repairs, maintenance and upgrading;
- Non-profit property management services;
- Culturally-diverse food catering services;
- Dry cleaning and uniform cleaning services;
- Junk, garbage removal and/or recycling services;
- The sale of used/recycled building materials, appliances and fixtures;
- Childcare, transportation and/or tool and equipment co-operatives; and/or,
- Community kitchens and gardens.



Social enterprises are also more likely to hire and train people with limited employment experience or skills and people with special needs (including reduced mobility, cognitive and/or physical abilities) – thereby providing people who are persistently marginalized and/or excluded from the workforce both with steady employment and life skills training.

**Recommendation #13: Explore the Creation of a Home Share Program**

*> The City is encouraged to promote and/or support investigating the viability of creating a Home Share Program (i.e., roommate “matching service”) modeled after the Home Share program in St. John’s, NFLD.<sup>4</sup>*

**Explanation:** Under a Home Share Program, homeowners with extra bedrooms (including older adults and seniors) are matched with singles seeking shared accommodations/room-and-board and then supported over time to ensure ongoing compatibility, mediate issues or disputes, and prevent potential abuse and vulnerability (for all parties). Developing a local Home Share Program could:

- Help people in Brooks experiencing housing affordability challenges find more suitable and affordable accommodations;
- Help “over-housed” seniors and other homeowners find suitable tenants to offset some of their housing costs, help with companionship; and,
- Build a stronger sense of community (while mitigating potential issues with incompatibility).

**Recommendation #14: Consider Providing Additional Municipal Funding and Supports**

*> The City is encouraged to consider extending opportunities to provide municipal funding and supports to local non-profits and/or registered charities that are actively engaged in providing affordable housing but are not currently receiving those supports directly from the City.*

**Explanation:** Brooks has a number of local non-profit and charitable organizations currently providing affordable housing and related supports. Some of these organizations receive funding through municipal requisitions as required by legislation (e.g., the Newell Foundation and the Newell Housing Association as Management Bodies). Other organizations may be interested in expanding their current operations and supports; however, funding constraints limit their capacity (e.g., local organizations providing group homes and related supports to populations with special needs). Where appropriate, the City is encouraged to consider either providing direct financial assistance to or contracting with additional organizations in the community to help them expand the programs and supports they currently offer, develop and administer new programs and services, and/or increase the number and range of clients they are currently able to serve based on existing funding and eligibility restrictions.

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<sup>4</sup> <https://www.homesharecanada.org/NL>



**Recommendation #15: Assist Local Non-Profits in Accessing Preferred-Rate Financing**

> *The City is encouraged to consider helping local non-profits and registered charities access capital financing under preferred/reduced interest rates through the Alberta Capital Finance Authority (ACFA).*

**Explanation:** Municipalities have the ability to help local non-profits and registered charities access capital financing under preferred/reduced interest rates either through loan guarantees or (where appropriate) through the Alberta Capital Finance Authority (ACFA). This has been done in the past in Brooks and area to support local non-profits in the development of new affordable housing – and thus, may be a viable option for the City to consider moving forward.

**Recommendation #16: Promote Mutual Self-Help Homeownership**

> *The City is encouraged to promote and/or support the creation of shared homeownership and mutual self-help housing models and mechanisms.*

**Explanation:** The development of flexible and innovative shared-ownership housing models and mechanisms can help to achieve greater long-term affordability while promoting a stronger sense of community for a range of household types and income levels. For example:

- Limited-Equity Housing Co-Operatives can offer moderate-income households a viable alternative to market homeownership whereby the homeowners are collectively involved in the ongoing management, maintenance and community aspects of the co-op.
- Cohousing developments provide similar benefits as housing co-ops by focusing on the creation of designated communal spaces and actively engaging prospective homeowners in the collaborative development and construction of their project.
- Self-Help Housing programs and models provide a range of supports (including mortgage financing and technical training expertise, assistance and oversight/supervision) to help people build their own individual homes, thus benefiting from their own “sweat equity”.

**Recommendation #17: Develop Preferred Location Criteria and Neighbourhood Thresholds**

> *The City is encouraged to develop preferred location criteria and neighbourhood thresholds for affordable housing.*

**Explanation:** Preferred location criteria identify specific neighbourhood amenities and conditions (e.g., minimum walking distances to and from essential community services) necessary for the success of an affordable housing project. Neighbourhood thresholds specify both the minimum and maximum number of



affordable housing units that should be created – along with the range of incomes that should be supported – in neighbourhoods throughout the community (i.e., ensuring a healthy and compatible socio-economic mix of households is achieved).

Developing appropriate location criteria and neighbourhood thresholds for affordable housing:

- Encourage the development of new affordable housing projects in centrally-located and highly-accessible areas that are close enough to amenities and services so that residents can *safely* walk to those services (even in the winter);
- Discourage the development of other forms of housing (i.e., higher-end housing) that might otherwise take up important land and development sites that are ideally/better suited to helping the community achieve its affordable housing (and age-friendly community) goals and priorities;
- Discourage the segregation and concentration of affordable housing in particular areas or neighbourhoods (i.e., the creation of “ghettos”) by promoting the dispersal of affordable housing for low- and modest-income households throughout the community (and within market housing developments); and,
- Reduce NIMBY (“Not in My Back Yard) opposition to new affordable housing projects.

The City of Calgary has developed such criteria and thresholds that can serve as a model for Brooks.

**Recommendation #18: Create a Package of Development Incentives**

*> The City is encouraged to create a package of incentives to encourage developers to build more affordable housing.*

**Explanation:** Incentives such as density bonuses, reduced building setbacks, reduced parking requirements, reduced permitting fees, tax exemptions or deferrals, and infrastructure cost sharing can help reduce the costs of developing new housing and, therefore, improve the affordability of that housing.

The City is encouraged to work with the local housing development industry – and with other communities in the region – to identify which incentives, either individually or in combination (i.e., as a package of incentives), offer the greatest opportunity to achieve target affordability levels. The City is also encouraged to develop a tiered approach to developer incentives (i.e., one that offers increasing incentives in exchange for increasing levels of affordability).





### 3.3 Long-Term Recommendations: 6-10 Years

Brooks is encouraged to implement recommendations (#19 and #20) within the next 6-10 years as the community's needs and goals evolve:

#### **Recommendation #19: Explore First-Time Homeownership Assistance**

*> The City is encouraged to work with industry, major employers and the non-profit sector to explore and promote opportunities to help modest-income households become first-time homeowners.*

**Explanation:** In some housing markets, renting can be more expensive than owning. Homeownership also promotes a greater sense of personal pride and commitment to the community. However, modest-income households often face a number of barriers to homeownership, including insufficient incomes, too much debt or an insufficient down payment to service a mortgage. They may also lack budgeting and other life skills necessary to be successful homeowners (especially if they have experienced intergenerational poverty). At the same time, existing homeowners who are having difficulty selling their homes (including seniors wishing to downsize – which is particularly the case in Brooks) could benefit from a larger pool of potential homebuyers including (but not limited to) larger families in search of single-family homes to meet their suitability needs.

A variety of tools and best practices are available to help modest-income households become first-time homeowners, including:

- Homeownership Education and Training Programs (HETP) are programs designed to increase a first-time homebuyer's knowledge and understanding about the home purchasing process and to help renters overcome some of the barriers to homeownership (including but not limited to budgeting and financial literacy, credit counseling and repair, as well as home maintenance assistance and referrals).
- (Legally-Conforming) Secondary Suites that have been incorporated into single-family homes, townhouses, etc. (e.g., legally-conforming basement suites, granny suites, carriage houses, etc.) can be used as "mortgage helpers" since a portion of the rental revenues generated from those suites can be counted as income to help with qualifying for a mortgage.
- Gifted Down Payments can be provided to employees by their employers and are sometimes included with Homeownership Education and Training Programs (as part of a Revolving Down Payment Loan Fund) to help moderate-and-low-income renters cover the necessary down payment and closing costs of homeownership.
- Individual Development Accounts (IDAs) are programs offered through local non-profits or registered charities that combine financial literacy with dedicated (and matched) savings accounts to help low- and modest-income households save up for post-secondary education, employment-related expenses and/or a down payment on the purchase of a home.



- Rent-to-Own/Lease-to-Own Programs allow low- and modest-income households to move into their homes initially on a rental basis while they develop their financial literacy skills and repair any credit damage they may have. A portion of their monthly rent is set aside, which gradually grows to serve as the down payment necessary for them to purchase the home.
- Shared Ownership Agreements allow low- and modest-income households to purchase a *portion* of the total market value of a home (e.g., 75%) while the remaining portion is held as a second mortgage (e.g., by the municipality or the local non-profit or registered charity managing the program). When the home is sold, the second mortgage is paid back to the managing organization with the rest of the equity going to the household.

Efforts should be made to ensure that community-based programs supporting affordable homeownership incorporate appropriate measures to promote the ongoing retention of those community investments.

**Recommendation #20:** *Explore Innovative Financing Models*

> *The City is encouraged to promote and/or support the exploration and possible creation of flexible and innovative financial models and mechanisms for affordable housing.*

**Explanation:** Flexible and innovative *community-based* financing models and mechanisms (i.e., micro-lending) can help increase the community's access to the capital necessary to support new affordable housing development. For example:

- Community Investment Deposits (CIDs) are RRSP-eligible term deposits that provide a pool of funds earmarked to support local community development initiatives. Investors in CIDs accept a lower rate of return than they would through other investments because of the broader community benefit CID investments provide.
- Community Bonds are similar in concept to Community Investment Deposits (CIDs) except that, unlike term deposits, bondholders can sell their bonds at any time rather than having to wait for the term deposit to mature (i.e., the term ends).
- Community Reinvestment Funds (CRFs) are pools of funds that provide low-cost capital to non-profit community organizations that focus on community development (including affordable housing). CRFs can provide a variety of financing products, including pre-development loans, acquisition loans, construction loans (e.g., revolving construction loans and lines of credit), bridge loans, and/or medium and long-term financing for rental housing developments.



### 3.4 Ongoing Recommendations: Continuously Evolving

Finally, the following recommendations (#21 through #28) do not have a set timeframe for implementation. Rather, they are seen as initiatives that would be pursued in accordance with Council's strategic planning priorities (i.e., either in the short term, medium term or long term) and/or on a continuous basis (i.e., evolving over time) as new opportunities and resources become available:

#### **Recommendation #21: Continue to Strengthen Community, Regional and Provincial Networks**

> *The City is encouraged to continue building strong community, regional and pan-government networks.*

**Explanation:** Local not-for-profit organizations in Brooks work productively on networking with and building relationships not only with each other but with all three levels of government. Continued networking with similar groups in neighbouring communities (and elsewhere throughout the province) can help to enhance those efforts by sharing information, building awareness, learning from each other's successes and challenges, and working collectively on common regional and provincial advocacy initiatives. Continued networking with government officials and elected representatives at both the Provincial and Federal levels can help to build greater awareness among the higher levels of government of the community's changing housing needs and build support for community's goals, priorities and strategies aimed at addressing those needs.

Given that the *Brooks Affordable Housing Strategy 2019* has also identified some of the community's homelessness issues and related support needs, special efforts should be made to connect with organizations that currently operate within the 7 Cities on Housing and Homelessness ("7 Cities") – e.g., Medicine Hat – as a way of increasing the community's access to information, knowledge, resources and opportunities for advocacy related to housing and homelessness.

#### **Recommendation #22: Continue to Explore Innovative Land Use Zoning**

> *The City is encouraged to continue exploring the creation of new and innovative residential zoning options within its Land Use Bylaw to support a broader range of affordable housing options and choices.*

**Explanation:** The City currently supports a variety of housing options through its *Land Use Bylaw* to encourage greater affordability and choice – including (but not limited to) manufactured homes, mixed-used developments and legally-conforming secondary suites. The *Land Use Bylaw* is a living document that is continually evolving over time to meet the varied planning and development needs of the community. Further updates to the *Land Use Bylaw* could help to promote emerging and more innovative/creative solutions and best practices for affordable housing, including (but not limited to):



- Narrow-Lot Subdivisions
- Infill Lots
- Cluster Housing
- Z-Lot Subdivisions
- Zero-Lot-Line Developments
- Tiny/Micro Homes
- Container Homes
- Employee Housing Districts
- Perpetually Affordable Housing Districts

This may be especially important if the City decides to develop educational pamphlets and materials promoting specific housing models and best practices to meet the community's identified housing needs and gaps. If so, the City is encouraged to review the *Land Use Bylaw* in light of the preferred best practices rather than evaluating those best practices in light of the *Land Use Bylaw*. This review should focus on evaluating the *Land Use Bylaw* from the perspective of Permitted Uses within designated Land Use Districts rather than Discretionary Uses and/or the use of Direct Control Districts.

**Recommendation #23: Develop an Age-Friendly Community Plan**

> *The City is encouraged to develop an Age-Friendly Community Plan.*

**Explanation:** Themes that often arise during the creation of Housing Needs Assessments include not only the need for more affordable housing but also the need for more universal/barrier-free housing, the need for improved public transportation, improved access to employment opportunities, better access to information about available housing and supports, greater community and social inclusion, and improved support services – including health services. These needs are consistent with the strategies and policies created under an *Age-Friendly Community Plan* – which are designed specifically to address the following eight key aspects of an age-friendly community:

- Outdoor spaces and buildings
- Transportation
- Housing
- Respect and social inclusion
- Social participation
- Communication and information
- Civic participation and employment opportunities
- Community support and health services

An *Age-Friendly Community Plan* and associated policies would also help to guide future growth and development in Brooks, making it both socially and physically accessible and inclusive to a wider range of age groups with differing needs and physical limitations (i.e., *Age-Friendly Community Plans* are specifically designed to make communities more inclusive and accessible to people of *all* ages and abilities throughout *all* stages in their lives). More detailed information about *Age-Friendly Community Plans* and related guides can be found on the Government of Alberta website (<http://www.seniors.alberta.ca/seniors/age-friendly-alberta.html>).



**Recommendation #24: *Develop a “Community Guide to Affordable Housing Options and Priorities”***

> *The City is encouraged to develop a “Community Guide to Affordable Housing Options and Priorities” that actively promotes and/or supports a range of affordable housing best practices deemed appropriate for Brooks.*

**Explanation:** The above recommendations support a variety of affordable housing models and best practices that could be used to promote greater affordability and choice in Brooks. The more local developers and builders (and even individual landowners) know about and understand these models and best practices, the more likely they are to invest their time, energy and money to explore and potentially pursue more creative solutions for affordable housing. This heightened awareness and understanding could be achieved through the development of a comprehensive guide and supporting promotional materials detailing various housing models and “best practices” deemed appropriate in meeting Brooks’ identified housing needs, priorities and targets. Such a guide could include a series of fact sheets or brochures about the various affordable housing options and best practices both permitted and encouraged in Brooks detailing:

- Why the City seeks to encourage that particular housing option or best practice;
- The potential benefit(s) that could be achieved by the individual landowner and/or developer;
- The municipal policies and regulations that would apply; and,
- The City staff person to contact for more information.

**Additional Example to Encourage: Universal/Barrier-Free Design**

Universal/barrier-free homes allow people to “age in place” as their health, stamina and mobility needs change. It also provides a more accessible housing alternative for young families with small children and people with disabilities. Since the *Alberta Building Code* already establishes standards for barrier-free design and construction, the City is encouraged to actively promote universal/barrier-free design in all future residential, commercial and institutional development, redevelopment and/or upgrades where appropriate through its planning and development permitting processes as well as in all future municipal infrastructure upgrades where appropriate (e.g., sidewalks, building entrances, street ingresses and egresses, bike paths, walking paths, etc.).

**Additional Example to Encourage: Flexible Housing Design**

Flexible Design/FlexHousing™ is an approach to designing and building housing that allows people to purchase a modest home initially and then readily adapt, expand and convert spaces within the home over time to meet their changing needs as their means permit. The development of more flexible and adaptable housing options and choices can help a broader range of households remain in their homes over time as their needs (and means) change.



### [Additional Examples to Encourage: Environmentally-Friendly/Sustainable Housing Models](#)

The use of sustainable/green building techniques and designs can help to lower the up-front costs of new housing development as well as the ongoing costs to operate and maintain those homes – thereby promoting greater long-term affordability. For example:

- Sustainable/Green Technologies can help reduce the ongoing energy and maintenance costs of homes in the community while also contributing to positive climate change action (e.g., low-flow water fixtures and toilets, high-efficiency lighting and water heaters, high-efficiency windows and insulation, solar electricity and/or water heating, geothermal heating, wind turbines, etc.).
- Sustainable/Green Design can also help reduce the ongoing energy and maintenance costs of homes in the community while also contributing to positive climate change action – especially as technologies improve over time and their costs come down (e.g., passive solar, green roofs, xeriscaping/landscaping with native vegetation, use of locally-sourced building materials, passive ventilation using wind cowls, etc.).
- Adaptive Re-use focuses on repurposing existing non-residential buildings in the community that may be vacant or underused by renovating and converting them to residential use. Where appropriate, it can also include the use of recycled building materials.

### [Additional Examples to Encourage: Congregate/Shared Living Spaces](#)

A variety of congregate/communal models exist (some of which have been around for decades) that can help to improve affordability for low- and modest-income renters – especially if owned and/or operated by a qualified, experienced local *non-profit or registered charity*. For example:

- Rooming/Boarding Houses provide room-only or room-and-board opportunities for singles to live together – each renting their individual (private) bedrooms while having collective access to shared kitchen, bathroom, laundry and living areas.
- Single Room Occupancy Developments (SROs) provide small, modestly-furnished private bed/sitting rooms along with collective access to shared bathroom, laundry and kitchen facilities.
- Dormitories offer private and/or semi-private bedrooms along with shared bathroom, kitchen, living areas and laundry facilities (commonly used in educational institutions for housing students). They can also be designed as small semi-independent pods clustered around smaller-scale shared kitchen, bathroom and living areas to house larger families and/or multiple un-related single individuals wishing to live in more of a communal setting.



## 4.0 Summary of the Proposed Scheduling for the Recommendations

### Short Term: 1-2 Years

#### Year 1 (0-6 Months):

- Adopt a Clear, Consistent and Usable Definition of Affordable Housing (R#1)
- Engage in Municipal Capacity Building re: Affordable Housing Tools and Best Practices (R#2)
- Establish a Special Implementation/Advisory Committee (R#3)

#### Year 1 (6-12 Months):

- Develop and Implement a Community-Based Education and Awareness Program (R#4)
- Conduct a Non-Profit Land Inventory Review (R#5)
- Encourage Innovative Housing Solutions for Seniors (R#6)
- Promote “Housing First” (R#7)

#### Year 2:

- Contribute Municipal Land for Affordable Housing (R#8)
- Investigate and Pursue a Full Range of Potential Funding Sources (R#9)
- Support Mechanisms to Minimize/Distribute Risk and Share Resources (R#10)
- Promote Labour and Trades Training Programs (R#11)

### Medium Term: 3-5 Years

#### Year 3:

- Promote Social Enterprises (R#12)
- Explore the Creation of a Home Share Program (R#13)

#### Year 4:

- Consider Providing Additional Municipal Funding and Supports (R#14)
- Assist Local Non-Profits in Accessing Preferred-Rate Financing (R#15)
- Promote Mutual Self-Help Homeownership (R#16)

#### Year 5:

- Develop Preferred Location Criteria and Neighbourhood Thresholds (R#17)
- Create a Package of Development Incentives (R#18)



## Long Term: 6-10 Years

### Year 6 and Beyond:

- Explore First-Time Homeownership Assistance (R#19)
- Explore Innovative Financing Models (R#20)

## Ongoing/Continuous (No Fixed Timeframe)

- Continue to Strengthen Community, Regional and Provincial Networks (R#21)
- Continue to Explore Innovative Land Use Zoning (R#22)
- Develop an *Age-Friendly Community Plan* (R#23)
- Develop a “Community Guide to Affordable Housing Options and Priorities” (R#24)
  - Additional examples to promote (including those contained within the preceding recommendations):
    - Universal/Barrier-Free Design
    - Flexible Housing Design
    - Environmentally-Friendly/Sustainable Housing Models
    - Congregate/Shared Living Spaces

