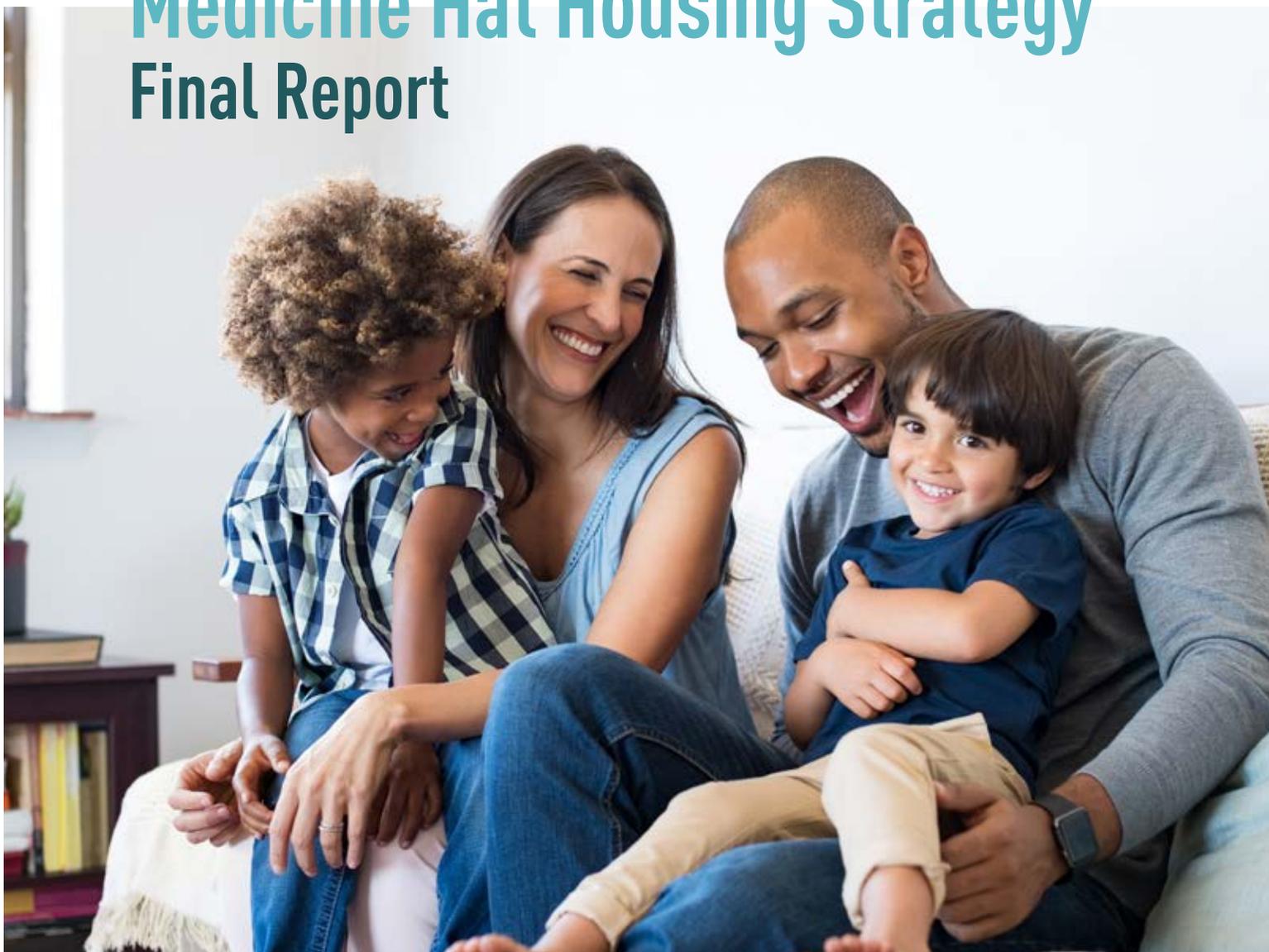


Medicine Hat Housing Strategy Final Report



PREPARED BY



DECEMBER 2020

Land Acknowledgement

We acknowledge that we are situated on Treaty 7 and neighbour to Treaty 4 territory, traditional lands of the Siksika (Blackfoot), Kainai (Blood), Piikani (Peigan), Stoney-Nakoda, and Tsuut'ina (Sarcee) as well as the Cree, Sioux, and the Saulteaux bands of the Ojibwa peoples. We also honour and acknowledge that we are on the homelands of the Métis Nation within Region 3.

Acknowledgement

The Medicine Hat Housing Strategy was undertaken on behalf of the **Medicine Hat Community Housing Society**.

We would like to thank Jaime Rogers of the Medicine Hat Community Housing Society for her direction, input and assistance throughout this project.

We would also like to thank the Medicine Hat Housing Strategy Committee, all the key housing stakeholders, including representatives from the non-profit and private sectors, as well as staff from the City of Medicine Hat as well as the Province of Alberta and Government of Canada for the information, data, and input they provided throughout the study process. Finally, we would like to thank all the Medicine Hat residents who responded to the survey of housing need as well as all the people with lived and living experience who shared their experiences with us.

Project Team

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1.0

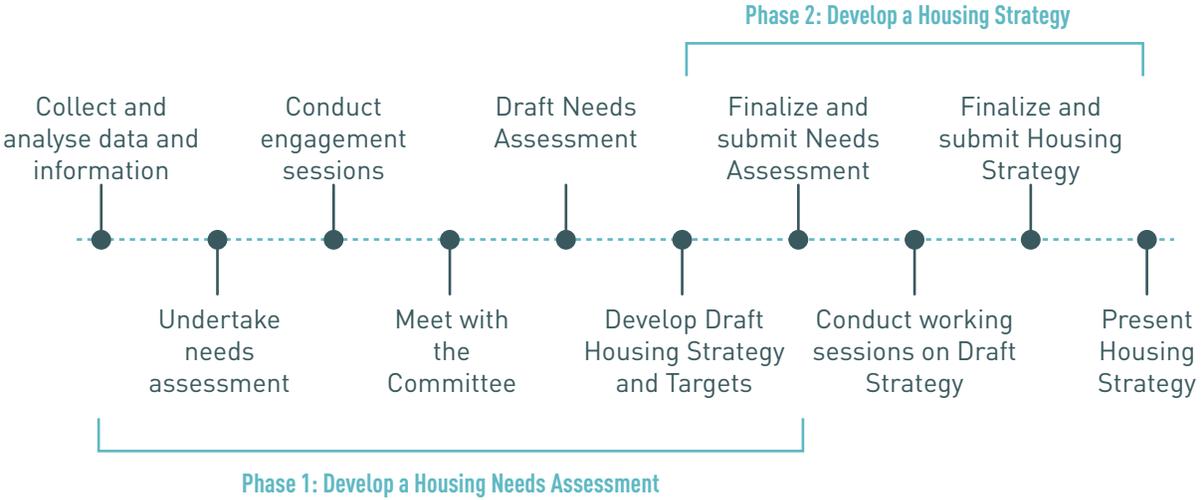
Introduction

The purpose of this study was to develop a housing strategy for Medicine Hat which addresses the housing needs of its current and future residents along the entire housing continuum, from homelessness to market ownership housing, including executive housing.

Study Approach

This study has been undertaken in two phases. The first phase of work involved an assessment of the housing needs and gaps along the entire housing continuum in Medicine Hat. This phase of work also included a range of engagement activities, including one-on-one interviews with people with lived or living experience of homelessness, an online survey of Medicine Hat residents, information and data requests from housing and homelessness service providers, two key stakeholder sessions, and a session with the Housing Strategy Committee.

The second phase of work involved the development of a housing strategy which includes recommendations for addressing the key housing needs and gaps in Medicine Hat based on three facilitated co-design sessions with key housing and homelessness stakeholders, an environmental scan of best and promising practices, a review of the policy framework, and an environmental scan of current funding opportunities. This phase of work also includes the development of affordable housing targets for Medicine Hat.



Report Format

This report includes the work for the second phase of the study, including the housing action plan and recommended annual affordable housing targets, the policy framework review, and selected best and promising practices.

2.0

Key Housing Gaps in Medicine Hat

There is a need for more community housing units for households with low incomes as demonstrated by the number of people on the waitlist for community housing and those who are spending too much on housing costs.

As of July 2019, there were 489 households waiting for a community housing unit and the majority of these households were non-senior households (91.2%) with senior households making up 8.8% (43 households) of the total households waiting for a community housing unit. In addition, almost a fifth (19.8%) of households in Medicine Hat were facing housing affordability issues and 7.1% were facing severe housing affordability issues. Among households with low incomes this was even higher (53.9% and 23.5% respectively). Among low income households, certain household types were more likely to face housing affordability issues including single person households, lone parents, youth, Indigenous households, recent immigrants and households with a cognitive disability or mental health issues. While there were also some seniors with low incomes who were facing severe housing affordability, this proportion was lower than the overall proportion of households with low incomes who were facing severe housing affordability (10.5% vs. 23.5%). Waiting list data by approved unit size indicates the need is particularly high for one- and two-bedroom units. However, seniors self-contained units managed by the Medicine Hat Community Housing Society show a vacancy rate for one-bedroom units in 2019 of 3.3% (7 units). This highlights an opportunity for some senior and non-senior applicants on the waiting list.

The higher proportion of people with physical and cognitive disabilities and mental health issues compared to Alberta, as well as anecdotal information on the proportion of shelter occupants in need of permanent supportive housing, indicate a need for additional housing units with supports and accessibility features for both senior and non-senior households.

The 2016 data on household types show there were 3,160 households with physical disabilities (11.9%) and 1,830 households with cognitive disabilities (6.9%) compared to 8.7% and 5.3% respectively in Alberta. These households are more likely to need supportive housing compared to the population as a whole. However, 84.6% of the 1,050 supportive housing units were tailored to seniors. Not all individuals with physical and cognitive disabilities are seniors and those who are not seniors would not necessarily thrive in an environment designed for seniors. Some of these individuals could potentially be better served by supportive housing in a non-seniors' setting. Lastly, anecdotal data from shelters showed 66.7% of shelter occupants needed permanent supportive housing indicating the existing units might not be appropriate to address the need.

This was confirmed through responses from the community questionnaire where 23.3% of the respondents indicated a need for support services for individuals with disabilities and frail seniors. In addition, emails received from housing and service providers, as well as comments made during engagement sessions with key stakeholders, indicate a need for supportive housing, particularly for individuals with complex needs such as persons with complex physical and cognitive disabilities, mental health issues, substance abuse problems, and frail seniors.

Having an adequate supply of supportive housing options as well as support services will allow individuals and families with special needs to remain in Medicine Hat and live as independently as possible. These supportive housing options should include housing options for people who only need short-term supports to help them move from homelessness to permanent housing as well as permanent supportive housing options specifically for non-seniors.

There is a need to ensure the existing purpose-built rental housing stock remains in good condition and continues to offer a viable alternative to the secondary rental market for the growing number of households who choose to rent and households who cannot afford homeownership.

From 2006 to 2016, the number of renter households has increased at a higher rate (13.7%, 920 households) than households overall (12.9%). However, despite the increase in renter households, the number of rental dwellings in the primary market decreased by 1.4% from 3,258 units in 2006 to 3,213 units in 2018. This indicates the growth of rental dwellings occurred almost entirely in the secondary market where rents are generally higher and tenures less secure. This could indicate the units in the primary rental market are of lesser quality than the secondary market, which is supported by the high vacancy rate for rental apartments in the primary market (5.4%) in 2018 and the even higher vacancy rate for older rental apartments (6.4%). In addition, custom tabulation data obtained from Statistics Canada shows a higher proportion of rented dwellings (8.2%) in need of major repairs compared to owned dwellings (4.6%).

The primary rental market, in general, provides tenants more stable tenures and generally has lower rents. These units are, therefore, a more suitable alternative for households who cannot afford homeownership in the long term or those who prefer renting over owning. While growth of the secondary rental market should also be encouraged, it is important to ensure the primary rental stock increases at the same rate as renters as a whole and that the existing primary stock is in good condition so households have a viable alternative to homeownership.

There is a need to ensure the current trend toward diversification of the housing stock is maintained and that the right type of dwellings based on the current and emerging needs are built.

Medicine Hat is seeing a shift to smaller households as well as an aging of the population, yet almost 64.2% of the existing housing stock consisted of single detached dwellings in 2016, which is generally more appropriate for larger households and families with children. Single detached dwellings are also, generally, less affordable than smaller dwelling types such as condominium apartments and townhouses. As such, a more diverse housing supply will help meet the broad range of needs of all residents.

Since 2016, the data show the housing stock has started to adapt to some of these new realities. A total of 57.3% of new starts from 2016 to 2018 were for apartment buildings or row houses. In addition, only 30.6% of new starts were for single detached dwellings. Building permit data from 2016 to 2019 suggests this trend is going to continue in the near future since only 28.7% of the units approved through building permits were for single detached dwellings. It is important these trends continue and are supported through policy moving forward to ensure they can be maintained.

Housing Gaps Along the Continuum

The housing market can be viewed as a continuum where, ideally, supply responds to a range of needs in a community. However, the housing needs in a community are not always met in the private housing market. This is particularly true for households with low incomes and households with unique housing needs, such as those who need accessible options or support services to live independently.

This section shows a summary of the housing gaps along the income continuum in Medicine Hat as well as the estimated number of units required for each of the household income categories.

Households with Low Incomes

The following figure shows that there were an estimated 8,212 households with low incomes in Medicine Hat in 2019. These households would include households earning the minimum wage, those receiving Assured Income for the Severely Handicapped (AISH) or Income Support benefits, seniors with low, fixed incomes, and the working poor. These households had estimated incomes of \$48,652 or less in 2019 and they could afford a maximum monthly rent of \$1,216 and a maximum house price of \$192,400. These incomes align closely with the maximum income limits for community housing.

More than half (53.9%) of this group were facing housing affordability issues, and 23.5% were facing severe housing affordability issues. In addition, 31.3% were in core housing need. This would equal to approximately 2,500 households in 2019 which represents the number of units required to solve the highest priority need among households in this income group.

Breaking down the need by unit size, the data show almost 90.0% of households with low incomes were small households with one or two members, while approximately 10.0% were households with three or more members. This indicates the need is highest for smaller units compared to larger units among this group.

Furthermore, households with a member with a cognitive disability and/or mental health issue were more likely than all households with low incomes to be facing housing affordability issues and would find it challenging to pay for support services. In addition, while households with physical disabilities are not more likely to face housing affordability challenges compared to other households with low incomes, it should be noted that these households are more likely to have low incomes and could find it challenging to pay for renovations to their homes to make these accessible.

This shows that there is a need for more affordable rental options, particularly options for smaller households, as well as market rental options, ideally in the primary rental market, for

both small and larger households. There is also a need to ensure that a portion of these dwelling units are barrier-free and have support services. Based on the proportion of households with a cognitive disability and households with a mental health or psychological issue, there is a need for approximately 250 housing units with support services for households with low incomes. In addition, there is a need for approximately 375 barrier-free units for households with low incomes. This is based on the proportion of households with low income who had a member with a physical disability and the requirements in the Alberta Building Code.

Households with Moderate Incomes

There were approximately 8,212 households with moderate incomes in Medicine Hat in 2019. These households had estimated incomes from \$48,653 to \$94,976 in 2019. They would be able to afford a maximum monthly rent of \$2,374 and a maximum house price of \$375,592. While these households can afford the average market rent in the primary and the secondary rental market, about a third of these households would not be able to afford the average house price in Medicine Hat in 2019.

The lack of newly built or renovated high quality purpose-built rental housing may cause these households to prematurely enter homeownership. This may explain why 11.3% were facing housing affordability issues and 0.3% were in core need. This means about 25 households with moderate incomes needed a more affordable alternative.

As such, there is a need for market rate purpose-built rental units, including units which are appropriate for smaller households and larger households, such as lone parents and immigrant households. Affordable ownership options would also assist some households to move to other options in the housing system and, possibly, free up some of the more affordable rental units they are currently occupying for households with low incomes who are in need. As such, adding more affordable ownership options such as ground-oriented units like townhouses, stacked townhouses, and mid-rise accessible apartment buildings would help address the gap for this group.

Breaking down the need by unit size, the data show approximately 70.0% of moderate-income households are small households with one or two members, while approximately 30.0% were households with three or more members. This indicates the need among these households, similar to low income households, is greater for smaller units compared to larger units.

Households with High Incomes

There were an estimated 10,949 households in Medicine Hat who had high incomes in 2019. These households would have an estimated income greater than \$94,977 and would be able to afford a monthly rent of \$2,375 or more and a house price of \$375,593 or more. The average house price in Medicine Hat was \$268,175 in 2019, which is affordable to all households in this income group. The data shows that about 85 households were facing housing affordability issues, particularly couples with children and couples without children. However, for households with high incomes, it is generally a choice to spend greater than 30% of their income. These households likely have enough income left over for basic needs even if they are spending more than 30% of their income on housing costs.

Figure 1:
Summary: Housing Gaps Along the Housing Continuum by Household
Income: Medicine Hat; 2019

	Low Income Households (\$48,652 or less)			Moderate Income Households (\$48,653 - \$94,976)		High Income Households (\$94,977 or more)
Housing Supply	Emergency and Transitional Housing	Supportive Housing	Community and Affordable Housing	Market Rental	Affordable Ownership	Market Ownership
Number of Households	8,212 households			8,212 households		10,949 households
What they can Afford	max rent = \$1,216 max house price = \$192,400			max rent = \$2,374 max house price = \$375,592		max rent = \$2,375+ max house price = \$375,593+
Who is in Need	4,500 households (53.9%) 1,950 households (23.5%) 2,500+ households (31.3%)			900+ households (11.3%) 30+ households (0.4%) 25 households (0.3%)		80+ households (0.8%)
Household Types	Spending 30%+ Spending 50%+ Core Need Single person households, lone parents, youth, Indigenous households, recent immigrants, households with cognitive disability or mental health issues			Lone parents, immigrant households with a disability, visible minorities		Couples with children, couples without children
What Housing is Required	Affordable rental, smaller units, supportive housing and accessible units			Purpose built market rental, affordable ownership, accessible units		Family-sized units and smaller ownership units
Current Gap - Units	Smaller Units Family-Sized Units Supportive Units Barrier Free Units 2,500 units (9.5%) 2,250 units (90.0%) 250 units (10.0%) 250 units (10.0%) 375 units (15.0%)			25 units (0.1%) 17 units (70.0%) 8 units (30.0%)		Demand is addressed through the private market



There is a need to ensure the current trend toward diversification of the housing stock is maintained and that the right type of dwellings based on the current and emerging needs are built.



3.0

Medicine Hat Housing Action Plan

This section presents the recommended strategies to address the key housing gaps in Medicine Hat that were identified through the needs assessment and presented in the previous section. This section also includes the recommended housing targets.

Approach to Developing the Housing Strategy

The Medicine Hat Housing Strategy and Action Plan was developed through a facilitated co-design session with key stakeholders from the non-profit, private and public sectors in Medicine Hat. This session involved validating the key housing gaps, developing design principles, and developing ideas for solutions. The recommended actions are also based on one-on-one conversations with people with lived experience, a review of the policy and planning framework, and an environmental scan of promising and best practices.

Role of Housing Partners

Successfully addressing the key housing gaps in Medicine Hat depends on the collaborative efforts of all housing partners, including residents and people with lived and living experience.

Medicine Hat Residents

The primary role of Medicine Hat residents is as advocates for adequate, affordable and appropriate housing in their community. In addition, some residents can choose to increase housing options by creating secondary suites and renting these out or by sharing their homes with other likeminded individuals.

Federal Government

The federal government, through Canada Mortgage and Housing Corporation (CMHC), provides mortgage insurance to homeowners as well as funding and implementing various funding programs, such as the Co-Investment Fund and Rental Construction Financing Program, for the construction of affordable and rental housing. The federal government released Canada's first National Housing Strategy in 2017 and this strategy provides direction on how Canada will ensure all citizens have the housing they need. The strategy is also tied to a number of specific programs, including a housing benefit, repairs and retrofits of subsidized housing units, funding for supportive housing, and supports to make homeownership more affordable.

Provincial Government

The Province is primarily responsible for the non-market housing system in Alberta. The provincial government is both a funder and an owner of non-market housing through the Alberta Social Housing Corporation and owns 41% of all non-market housing units in the province. These provincially-owned units are managed by independent housing management bodies, including the Medicine Hat Community Housing Society.

City of Medicine Hat

The City of Medicine Hat plays a significant role in facilitating the development of a broad range of housing, including non-market housing, in Medicine Hat through its regulatory and policy framework. It also provides funding and other municipal resources to a range of housing and homelessness programs through its contributions to the housing management bodies.

Housing Management Bodies

Housing management bodies are established under the Alberta Housing Act. While the Province owns and/or funds the non-market housing units, these bodies are responsible for the day-to-day operation of the units. They determine their local scope of services, manage applications for housing assistance, and select the tenants based on the policies of the Housing Act and supporting regulations. The Medicine Hat Community Housing Society (MHCHS) is a housing management body and oversees all social housing programs within the City of Medicine Hat. In addition, the MHCHS is also the provincially-appointed Community-based organization and federally-appointed Community Entity to lead and implement the local Plan to End Homelessness. The Metis Capital Housing Corporation and Cypress View Foundation are the other housing management bodies in Medicine Hat.

Non-Profit Sector

The non-profit sector plays a major role in providing non-market housing and/or housing-related support services to Medicine Hat residents. This sector also helps raise awareness of the housing need in the community and advocates for housing and homelessness programs.

Private Sector

The private sector provides the majority of housing in Medicine Hat, including market ownership and rental housing. Investors and funders also contribute to the construction and operation of non-market housing units in the city.

Design Principles

Design principles form the framework for generating ideas and evaluating whether a solution is effectively addressing the identified problem. As part of a facilitated session, Medicine Hat key stakeholders identified the design principles that would guide the development of the recommended actions. Key stakeholders stated that solutions must be:

- Person-centred
- System-focused and collaborative
- Ethical, financially-responsible and sustainable
- Flexible and adaptable to shifts in the environment
- Data-driven
- Simple

Goals

The following goals were developed based on the key housing gaps in Medicine Hat and the design principles established by key stakeholders.

1 Goal One: **To increase the supply of rental housing that is affordable to households with low incomes.**

Anticipated outcome:

- An increase in the number of both small and larger rental units which are affordable to households with low incomes, through building new units, an increase in the number of rent supplement agreements with private landlords, and the repurposing of vacant or underutilized housing stock.

2 Goal Two: **To ensure there is adequate and appropriate housing with supports for people who need help to live with dignity and as independently as possible.**

Anticipated outcomes:

- An increase in the number of housing units with support services for people with disabilities.
- An increase in the support services available for people who need help to live independently in their own homes.
- An increase in the number of barrier-free units for people with physical disabilities.

3 Goal Three: **To optimize the existing purpose-built rental housing stock and ensure it continues to meet the needs of current and future residents.**

Anticipated outcomes:

- A rental vacancy rate of 3%.
- A decrease in the proportion of rental units needing major repairs.

4 Goal Four: **To encourage a broad range of dwelling types and tenures which meet the need of current and future residents.**

Anticipated outcomes:

- Increased diversification of the housing stock, particularly units appropriate for smaller households.
- An increase in the number of purpose-built rental units.

Recommended Actions

The following action plan will help guide the Medicine Hat Community Housing Society, the City of Medicine Hat, and all housing partners to address the identified housing needs and gaps in the city. These actions are organized based on the following categories.

- Policy and Regulations
- Program and Funding
- Education and Awareness
- Collaboration and Advocacy

Recommended timelines and leads for implementation have also been identified for each of the recommended actions. The timelines are as follows:

- **Short term** – These actions should be implemented in the next one to three years, i.e. 2021 – 2024.
- **Medium term** – These actions should be implemented in the next three to five years, i.e. 2024 – 2026.
- **Ongoing** – These actions should be implemented on an ongoing basis.
- **Immediately** – These actions are priorities and/or the implementation of other actions are dependent on them and should be implemented as soon as possible.

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
Policy and Regulations			
<p>1. As part of the update of the Municipal Development Plan (MDP), consider revising the definition for affordable housing to reflect the findings from the Medicine Hat Housing Strategy and based on the definition for low and moderate income households.</p>	Immediately	Lead: City MHCHS	Goals 1 and 2
<p>2. As part of the update of the MDP, consider adopting and implementing the following recommended annual housing targets for housing which is affordable to households with low and moderate incomes:</p> <ul style="list-style-type: none"> • 30% of all new housing units be affordable to households with low incomes; <ul style="list-style-type: none"> o 20% of these units to be supportive housing o 15% of these units to be barrier-free • Renovating purpose-built rental units equal to 10% of all new housing units built. <p>Meeting these targets would include new rent supplements in existing private rental market units as well as new units. Household incomes should be updated on an annual basis and housing targets should be revisited at least every five years to ensure they are still addressing the needs in the community.</p> <p><i>Please see the following section for a detailed discussion of the housing targets.</i></p>	Immediately and Ongoing	Lead: City MHCHS	Goals 1 and 2
<p>3. Building on the City's monitoring process for growth management, consider including a monitoring process for the annual housing targets.</p> <p>Monitoring can be based on building permit data, assessment data and the data on house prices for newly built units.</p>	Ongoing	Lead: City	Goals 1 and 2

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<p>4. As part of a review of the Land Use Bylaw, consider opportunities to identify where secondary suites and backyard suites can be permitted as of right rather than as discretionary uses to encourage 'gentle intensification' in existing neighbourhoods, such as in Low Density Residential districts, provided they meet health and safety standards.</p>	Short term	Lead: City	Goals 1 and 4
<p>5. As part of a review of the Land Use Bylaw, consider identifying opportunities to make apartments and multiple unit residential developments permitted uses in the Downtown area to permit a wider range of land uses, and to facilitate a simpler and more predictable process for builders.</p>	Short term	Lead: City Downtown BIA	Goals 3 and 4
<p>6. Consider adding a definition and appropriate regulations for shared housing in the Land Use Bylaw, which would include housing with and without supports as well as shared ownership models.</p> <p><i>Please see the Appendix for a description of Markham Shared Housing Policy.</i></p>	Short term	Lead: City MHCHS	Goals 1, 2 and 4
<p>7. As part of a review of the Land Use Bylaw, consider opportunities to ensure there are no barriers to converting non-residential uses to residential uses in Mixed Use Districts and other appropriate areas.</p>	Short term	Lead: City Inclusion Medicine Hat, organizations who work with people with disabilities	Goal 4
<p>8. Work with key stakeholders, including community housing and supportive housing providers, support service agencies and private residential builders, to identify City-owned properties that would be appropriate for affordable and supportive housing.</p> <p><i>Please see the Appendix for case studies on identifying land for affordable housing.</i></p>	Short term	Lead: City MHCHS, School Boards	Goals 1 and 2

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<p>9. Building on the previous action, consider developing criteria for selling City-owned properties which put a higher value on the community benefit provided by a proposed project versus what the developer can pay for the property.</p> <p>The cost of the property would be based on recovering the City's cost to prepare the land for development but would be less than market value provided the developer shows a significant community benefit from the project, such as building affordable and/or supportive housing. Projects that propose deeper affordability and longer affordability periods should be prioritized.</p> <p><i>Please see the Appendix for a description of the Tubingen case study.</i></p>	Short term	Lead: City MHCHS	Goals 1, 2 and 4
<p>10. Consider expanding the Municipal census to include questions on the condition of housing, household income, and housing tenure (i.e. renters and owners) to better understand the current housing situation and monitor housing need.</p>	Medium term	Lead: City MHCHS	Goal 1
<p>11. Consider developing an incentives program to encourage the development or redevelopment of affordable and supportive housing in the city, including residential developments which exceed the Alberta Building Code requirements for barrier-free units by at least 5%. Incentives may include:</p> <ul style="list-style-type: none"> • Leveraging City-owned properties to increase the supply of housing which is affordable to households with low incomes and households in need of supportive housing. This would build on the recommendation to develop criteria for providing properties. • Waiving or providing a grant in lieu of planning application fees and building permit fees. 	Short term and Ongoing (depending on the results of the pilot program)	Lead: City	Goals 1 – 4

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<ul style="list-style-type: none"> • Providing a discount or equivalent grant for property taxes of affordable rental and supportive housing units for the length of the affordability period. • Equalizing the rates for residential and multi-residential dwellings to encourage the development of more diverse housing forms. • Providing a grant or loan, which builds on federal and provincial renovation programs, to private landlords who renovate existing purpose-built rental units to make them barrier-free. • Providing a low-interest loan to private landlords who renovate existing purpose-built rental units to make them energy efficient to meet the latest requirements of the Alberta Building Code and National Energy Code. • Implementing a tax increment equivalent grant (TIEG), or similar grant or loan, for vacant or underutilized residential and non-residential buildings in appropriate areas which are converted to affordable rental, supportive, and/or market-rate rental housing, particularly for single individuals with low incomes, persons with disabilities, and other vulnerable population groups. • Fast tracking approvals. <p>Consider implementing this as a pilot program in specific areas of the city where affordable and supportive housing would be appropriate to evaluate effectiveness. Consider prioritizing projects which have deeper or longer periods of affordability and/or senior government funding, such as from the Co-Investment Fund or Rental Construction Financing programs.</p> <p><i>Incentives with the highest impact, based on discussions with key stakeholders, have been bolded.</i></p> <p><i>Please see the Appendix for a description of Toronto's Housing Now and Open Door Programs and for a description of Guelph's Tax Increment Grant Program.</i></p>			

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<p>12. Consider developing and funding a home sharing pilot program where homeowners who want to share their homes are matched with appropriate individuals, such as singles, students and couples.</p>	Medium term	Lead: MHCHS City, rental groups, agencies providing supports, Medicine Hat College	Goals 1 and 2
<p>13. Consider the feasibility of establishing a municipal development corporation dedicated to the creation of affordable and market-rate purpose-built rental housing in Medicine Hat.</p> <p>Consideration should be given to incorporating this organization as a Part-IX company¹ under the companies act or as a society under the societies act, with the City, MHCHS or both as the sole shareholders or members in the company/society. As an arms' length organization this organization would then be able to partner with private, non-profit and public partners to pursue development opportunities with more flexibility than as a Housing Management Body which are created by the Province.</p> <p><i>Please see the Appendix for a description of the Wood Buffalo case study.</i></p>	Short term	Lead: City Downtown BIA	Goals 3 and 4
<p>14. Examine the feasibility of repurposing existing subsidized housing units to optimize assets and better meet the current needs.</p>	Ongoing	Lead: MHCHS	Goals 1 and 2

¹ Part IX companies are non-profit entities. These entities are defined in Part IX of the Companies Act, under section 200, and may be incorporated "for the purpose of promoting art, science, religion, charity or any other useful object, and that it is the intention of the association to apply the profits, if any, or any other income of the association in promoting its objects, and to prohibit the payment of any dividend to the members of the association." Part IX Companies may have shares, but no dividends are paid to shareholders. The main differentiator between a Society and a Part IX company is that a Part IX company can carry on a non-profit business, whereas a Society cannot. Careful attention should be given to outlining the objects and purposes of the Part IX Company so that it has a mandate to serve the housing needs of all persons, which includes high needs individuals.

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
Education and Awareness			
15. As part of an education and awareness strategy, consider hosting a housing summit on a regular basis to increase awareness of the need for a broader range of housing options in the city, including supportive, barrier-free, and affordable housing, as well as to raise awareness of more innovative housing forms.	Short term and Ongoing	Lead: MHCHS Miywasin, REDI, Real Estate Board	Goal 4
16. As part of an education and awareness strategy, work with housing partners to develop educational material and facilitate workshops to increase the capacity and knowledge of housing builders and community agencies on how to build affordable and supportive housing in Medicine Hat, including available funding programs, incentives, and partnership opportunities.	Short term and Ongoing	Lead: MHCHS Home Builders Association, Alberta Health Services (AHS)	Goals 1 and 2
17. As part of an education and awareness strategy, work with the City to develop educational material (both online and in paper form) for homeowners on home sharing and how larger homes can be turned into duplexes or triplexes.	Short term and Ongoing	Lead: MHCHS City, Real Estate Board	Goal 4

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<p>18. As part of an education and awareness strategy, work with the City to create a residential builder's handbook which would include information on what dwelling types are needed in the city based on the findings of the housing needs assessment, available incentives, and funding programs to support a more diverse housing supply.</p>	<p>Short term and Ongoing</p>	<p>Lead: MHCHS Construction Association, Home Builders Association, City, Real Estate Board</p>	<p>Goal 4</p>
<p>19. Building on current initiatives, work with housing partners, including the Friendship Centre, to provide education on basic life skills, such as being 'rent ready' and budgeting as a standard part of the process for people moving from homelessness to permanent housing.</p> <p><i>Please see the Appendix for a description of the Rent Smart program.</i></p>	<p>Short term and Ongoing</p>	<p>Lead: MHCHS AHS, Miywasin Friendship Centre, Saamis Immigration, SEAFAN, Medicine Hat College</p>	<p>Goal 2</p>
<p>20. As part of an education and awareness strategy, work with housing partners and caregivers to organize annual or bi-annual information sessions as well as educational material (both in paper form and online) on the programs, services, and funding available for people with disabilities and their caregivers.</p>	<p>Short term and Ongoing</p>	<p>Lead: MHCHS Inclusion Medicine Hat, City's Inclusion Coordinator, Persons with Developmental Disabilities (PDD), REDI, Core, Next Step, Cypress View Foundation, SEAFAN, HIV Community Link</p>	<p>Goal 2</p>
<p>21. As part of a landlord engagement strategy, work with the Friendship Centre, private landlords and other community housing providers to host a session and develop educational material on Indigenous and other ethnic cultures and their different housing needs.</p>	<p>Short term and Ongoing</p>	<p>Lead: MHCHS Miywasin Friendship Centre, Metis Housing Corporation, AHS, Saamis Immigration, Local Immigration Partnership, Medicine Hat Pride Organization, Medicine Hat Women's Shelter Society (MHWSS)</p>	<p>Goals 1 and 2</p>

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<p>22. As part of a landlord engagement strategy, undertake a survey of private landlords as a first step to better understand the barriers to maintaining the condition of rental units and to identify opportunities for partnerships with community agencies to fill vacant rental units.</p> <p>The partnerships could include head leases with community agencies to fill currently vacant units in exchange for lower rents.</p> <p><i>Please see the Appendix for case studies of landlord engagement.</i></p>	Short term and Ongoing	Lead: MHCHS Landlord Group	Goals 1 and 3
<p>23. Consider developing a Medicine Hat Rental Property Standards Database to encourage landlords to keep their properties in a state of good repair and assist renters to make better decisions about where to live.</p> <p>The database could be included on MHCHS' website as well as the City's website and would include information on the building's owner and any outstanding property standards issues.</p> <p><i>Please see the Appendix for a description of the Vancouver Rental Property Standards Database.</i></p>	Short term	Lead: MHCHS City, AHS, Landlord Group, Rental Property Group	Goal 3
<p>24. Consider developing a database of vacant land and buildings which are zoned for, or appropriate for, residential development and sharing this with the development industry.</p> <p>The database should include City-owned land, servicing available, and any environmental issues that may be present.</p> <p><i>Please see the Appendix for a description of the Ontario Investment Ready Certified Site Program.</i></p>	Short term and Ongoing	Lead: City MHCHS	Goal 4

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
Collaboration and Advocacy			
<p>25. Facilitate partnerships among community agencies, private residential builders, and private property owners to identify opportunities to renovate vacant or underutilized residential and non-residential properties into affordable and/or supportive housing.</p> <p><i>Please see the Appendix for case studies on adaptive reuse.</i></p>	Short term and Ongoing	Lead: MHCHS and Miywasin School Boards, Chamber of Commerce, Habitat for Humanity	Goals 1 and 2
<p>26. Facilitate partnerships among faith groups, non-profit and private builders, and community agencies to redevelop vacant or underutilized property, including church-owned property, to increase the supply of affordable and supportive housing.</p> <p><i>Please see the Appendix for case studies on adaptive reuse and infill.</i></p>	Short term and Ongoing	Lead: MHCHS and Miywasin Mustard Seed, Ministerial Association, Habitat for Humanity	Goals 1 and 2
<p>27. Examine the feasibility of implementing a pilot program where students provide supports to people with disabilities and seniors in exchange for lower rents.</p> <p><i>Please see the Appendix for a description of Cranberry Commons and Multigenerational Housing in the Netherlands.</i></p>	Short term	Lead: MHCHS and Miywasin School Boards, Medicine Hat College, REDI, Next Step, City, AHS Volunteer Program, Volunteers in Action Association	Goal 2
<p>28. Facilitate partnerships between major employers and private landlords where employers can partly fund renovations to existing purpose-built units to improve the quality and amenities in exchange for lower rents for a set period of time.</p>	Short term and Ongoing	Lead: MHCHS and Miywasin City, Chamber of Commerce	Goal 3

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<p>29. Work with relevant stakeholders, including hospitals, the justice system, and community organizations to ensure effective discharge planning for people exiting hospitals, correctional institutions, and the child welfare system and avoid homelessness.</p> <p><i>Please see the Appendix for a description of Health Quality Ontario.</i></p>	Ongoing	Lead: MHCHS and Miywasin AHS, Correction, Province	Goals 1 and 2
<p>30. Examine the feasibility of applying a shared services model where all housing and support service providers in Medicine Hat share resources and services.</p> <p>The model could include joint purchasing agreements, joint funding applications, and mentorship opportunities or a peer support program among staff from different agencies to increase capacity, provide cover during vacations, and reduce staff turnovers. It could also include sharing office space.</p>	Short – Medium term	Lead: MHCHS and Miywasin Cypress View Foundation, Metis Housing Corporation, South Country Village	Goals 1 and 2
<p>31. Work with housing partners to develop a peer support program for people who were homeless or at risk of homelessness who have achieved housing stability to provide support on a voluntary basis to people who are currently homeless or at risk of homelessness.</p> <p>The program could pair these volunteers with skilled volunteers to increase capacity among people who were formerly homeless.</p>	Short term and Ongoing	Lead: MHCHS and Miywasin MHWSS, McMann, CMHA, Salvation Army, AHS, SEAFAN	Goals 1 and 2

Recommended Actions	Implementation Timeline	Implementation Lead and Others Involved	Associated Goal
<p>32. Support new and existing social enterprises which provide employment opportunities to people who were homeless, people with disabilities, and/or current community housing residents.</p> <p>Support can be in-kind, such as facilitating partnerships, providing letters of support, providing office space, partnering to create business plans, market research, or financial support.</p> <p><i>Please see the Appendix for case studies.</i></p>	Short term and Ongoing	Lead: McMann Chamber of Commerce, Community Foundation, Saamis Employment, Medicine Hat College, CCDA, CMHA, Alberta Works	Goals 1 and 2
<p>33. Advocate to the federal and provincial governments to expand the Co-Investment Fund, or any similar future programs, to provide increased capital funding for affordable housing projects as well as to improve timelines for approvals and execution of agreements, including the release of funds.</p>	Short term and Ongoing	Lead: MHCHS and Miywasin City, organizations serving people with disabilities, Metis Housing Corporation, Cypress View Foundation	Goals 1 and 2
<p>34. Advocate to the federal and provincial governments to increase capital funding as well as funding for supports for persons with disabilities and persons with mental health issues.</p>	Short term and Ongoing	Lead: MHCHS and Miywasin City, organizations serving people with disabilities CMHA, AHS	Goal 2
<p>35. Advocate to the provincial government to re-examine the regulations and criteria for community housing and housing subsidies for individuals, families, seniors, and persons with disabilities to ensure they take into account any financial or real estate assets to ensure these criteria prioritize households with the highest need and are not acting as barriers to certain groups' access to subsidized housing.</p>	Short term and Ongoing	Lead: MHCHS and Miywasin City, organizations serving people with disabilities, Metis Housing Corporation, Cypress View Foundation	Goal 1

Annual Affordable Housing Targets

Annual housing targets² have been developed to assist the community of Medicine Hat in addressing the emerging and future housing need³.

The annual housing targets are partly based on the estimated annual increase in the number of households based on household forecasts developed by the City of Medicine Hat. This equates to an estimated increase of 240 households per year, which equals 2,880 additional households by 2031. However, from 2006 to 2016, the number of households grew on average by 608 households per year. Considering the impact of the downturn in the oil and gas sector on the local economy since 2016, it was determined that the municipal forecasts are more realistic than estimates based on census data alone.

Furthermore, dwelling completions data from 2013 to 2018 show an average of 140 dwellings per year were created over that time. This is less than the estimated household growth, which can partially be explained by new households occupying vacant dwelling units. The 2016 census estimated there were 1,114 empty dwellings in Medicine Hat in 2016. It was therefore assumed that a portion of the household growth was absorbed in the existing vacant housing stock, which is estimated to have decreased from 1,114 dwellings in 2016, to 593 vacant dwellings in 2019 based on completion data. A large proportion of the aforementioned vacant units (approximately 174 units in 2018; 29.3%) were in the primary rental sector based on CMHC vacancy rates for primary rental dwellings.

As such, it is assumed that the average construction of new dwellings will increase to about 190 dwellings per year based on the average of the annual dwelling completions from 2013 to 2018 (140 units per year on average) and the annual household growth forecast by the City of Medicine Hat (240 households per year).

Units for Households with Low Incomes

The key housing gaps have shown that the greatest need in Medicine Hat is for housing units that are affordable to households with low incomes (\$48,652 or less in 2019). There were an estimated 8,212 households in this group in 2019, of which approximately 2,568 (31.3%) were in core housing need. If no action is taken, based on population growth, this number is expected to increase by about 270 households by 2031 (10.5%). A further increase in the number of households in core housing need could increase the demand for emergency shelters and homelessness services, as well as the demand for community and affordable housing, as these households have no affordable alternatives in the community that they could turn to in situations such as job-loss or other unforeseen events. Therefore, it is recommended that community efforts focus on reducing the number of households with low incomes who are in core housing need. While reducing the number of households in core need to zero by 2031 would be an ideal outcome, it also means all new housing units created through new construction or repurposing of the existing stock until 2031 (235 units per year and 2,836 dwellings by 2031) would need to be affordable to households with low incomes. Considering the average number of dwelling completions from 2013 to 2018 of 140 dwellings per year, this would not be feasible.

² Please note figures have been rounded.

³ The calculations of the targets are aligned with the census years of 2021, 2026 and 2031 to facilitate tracking the community's progress against data.

As such, it is recommended that **30% of all new housing built** be affordable to households in this income group, which equates to an estimated 60 units each year. This target is based on reducing the number of households with low incomes in core need by approximately 15% by 2031 from 2,570 (9.5% of all households) in 2019 to approximately 2,175 (7.2% of all households) in 2031.

In addition, based on the proportion of households with low incomes with a member with a physical disability and the Building Code, **15% (nine (9) units per year), of these new units should be barrier free**. Furthermore, based on the observed need for permanent, non-senior supportive housing and the number of households with a member with a cognitive disability and or mental health/psychological issue it is recommended that **20.0% of these units be supportive housing units**. This means eleven (11) new supportive housing units built each year.

Units for Households with Moderate Incomes

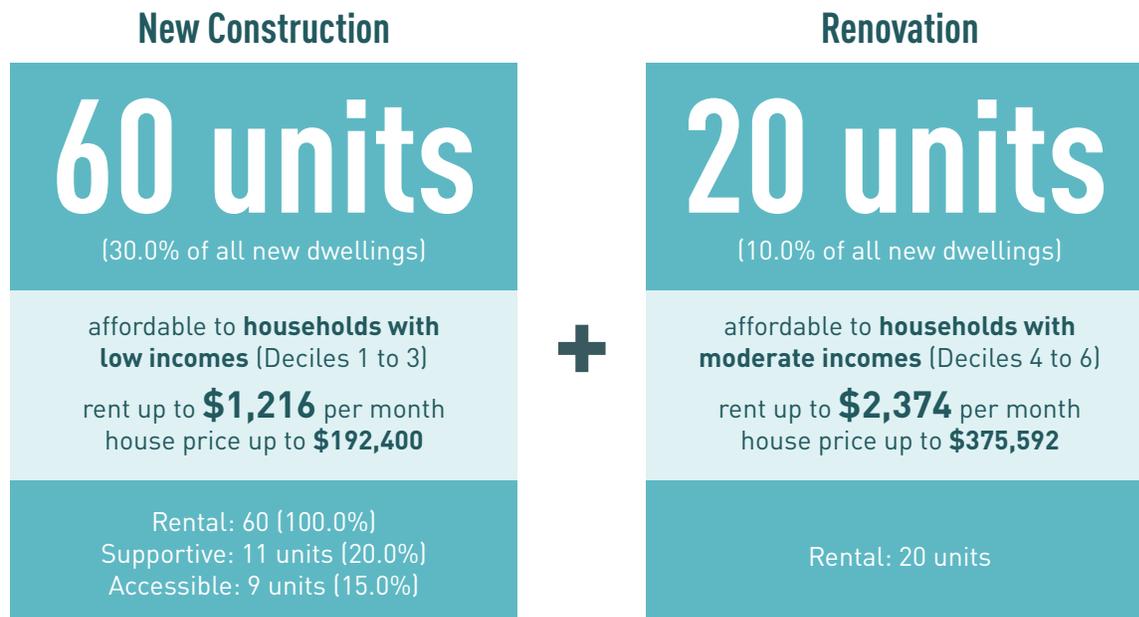
When looking at core housing need among households with moderate incomes (earning \$48,653 to \$94,976 per year), the data show there were an estimated 21 households that fell into this category in 2019. Based on household projections, this number is set to increase slightly to 23 households in 2031.

In addition, there were an estimated 928 households with moderate incomes who spent more than 30% of their household income on shelter. Furthermore, when looking at this number by tenure, the data show 660 (71.1%) of these households were homeowners of which 43.1% (285 households) were under the age of 45 years old. This could indicate there are an insufficient number of rental units that are desirable to moderate income households, in particular to younger households under the age of 45 years. As a result, these households might be entering homeownership prematurely. Providing sufficient rental housing options for this group can be an important strategy to attract skilled employees and young couples without children who are yet to become homeowners to the city.

The data also show there were an estimated 174 rental units in the primary rental market in 2018 that were vacant and an estimated 642 rental units that were in need of major repairs that could be used to address the need for rental housing for households with moderate incomes. Due to the low number of moderate income households in core need and the high number of market rental units that are vacant or in need of major repairs, an affordable housing target for moderate income households was not set. Instead, the focus should be on renovating the existing rental housing stock. As such, a renovation target for rental housing units of 10% of all newly created dwelling units has been determined. This equals to a total of approximately **20 renovated rental units per year** (based on an estimated 190 new housing units built each year).

Figure 2: Annual Housing Targets: City of Medicine Hat: 2019 - 2031

Annual Housing Targets



Meeting the targets for households with low incomes would mean decreasing the existing waiting list for community housing by 81.9% by 2026 and reducing it to zero before 2031. In addition, it would reduce the number of households with low incomes who are in core need by approximately 20% by 2031. It would also mean developing housing for 60 individuals and families in need of permanent supportive housing and 60 households with a physical disability in need of accessible housing in 6 years. Meeting the renovation target for moderate income households would reduce the proportion of rental dwellings in need of major repairs by approximately 25.0% from 630 units (2.3% of all dwellings) to 468 units (1.5% of all dwellings) by 2031. In addition, it would allow the community to reduce the number of moderate income households in core need to zero.

It is assumed that these targets will be revisited based on the results of the monitoring process as well as when any updates of the Housing Strategy are undertaken.

Implementing Housing Targets

Units for Households with Low Incomes

All of the recommended targets for housing for households with low incomes should be rental units and may be new rental units or new rent supplements and housing allowances for existing units in the private rental market. Considering the higher vacancy rates in Medicine Hat for primary rental units (5.4%; 174 units in October 2018), there is currently an opportunity to meet a portion of these targets, in particular in the first two years of the strategy, through housing allowances and rent supplements with private landlords.

It is further recommended that these affordable units be provided in a range of dwelling types. The estimated need shows that 90% of these units should be appropriate for one- and two-person households. As such, these units may be provided as shared housing or other forms of smaller units in any new multi-residential developments planned or under construction, as rent supplements or housing allowances for existing units in the private rental market, or as secondary suites. Ideally, these units should be located throughout the city but in close proximity to transit, community amenities, and services to ensure residents are not car dependent and to avoid concentration and stigmatization of particular areas in the city.

The estimated need also showed that approximately 10% of units should be appropriate for households with three or more persons. As such, these units should be predominantly included in new or existing multi-residential buildings, as well as in lower density dwelling types, such as townhouses and fourplexes. Similar to the smaller units, it is recommended that these units be created throughout the city but close to transit, community amenities, and services.

The recommended accessible and supportive housing targets of 15% and 20% of all units which are affordable to households with low incomes, can be provided through building new accessible and/or supportive units, or providing new rent supplements or housing allowances for existing units in the private rental market as well as providing loans or grants to renovate existing rental and ownership units.

A large proportion of these supportive units would be for smaller households. When deciding on where to locate these units, consideration should be given to the specific needs of the population group served, economies of scale in terms of providing support services, and access to other services, including transit. As such, support service providers should be part of the decision-making process on where to build any new supportive housing units.

It is assumed that these units for households with low incomes will be provided through partnerships with the different levels of government, the private sector, and the non-profit sector.

Units for Households with Moderate Incomes

It is assumed that all dwellings to meet the renovation target for households with moderate incomes will be provided through the private sector. Financial and non-financial assistance for the costs of renovating these units can also be provided by the City, MHCHS, and through federal and renovation programs.

Monitoring the Strategy

It is recommended that MHCHS, in partnership with the City of Medicine Hat and other housing providers in the community, develop an annual Housing Report Card to monitor progress on addressing the identified need and meeting the housing targets as well as the impact of the Housing Strategy overall and that this Report Card be made available on MHCHS' website. The following indicators could be monitored on an annual basis. This will ensure accountability as well as allow for any changes required.

- Number of units in the purpose-built rental universe, average market rent, and vacancy rate by unit size
 - o Source: CMHC Housing Information Portal
- Average house price by dwelling type
 - o Source: Medicine Hat Real Estate Board
- Residential building permits by dwelling type
 - o Source: City Planning Department
- Number of subsidized housing units built/added by unit size
 - o Source: funding allocation from Province and/or Federal government and building permit applications from the City Planning Department
- Number of rent supplement units and housing allowances and change from the previous year
 - o Source: MHCHS and/or Province
- Number of households housed from the wait list of each housing provider
 - o Source: MHCHS and/or Province
- Number of individuals and families who are homeless on the By-Name List and who are housed in permanent housing
 - o Source: MHCHS

It is also recommended that a more fulsome update of the needs assessment be undertaken every five years to coincide with the release of new Statistics Canada Census data. This will allow the community to ensure initiatives and policies are still relevant and appropriate.



**Everyone is
worthy of
having a home.**

4.0

Appendix: Policy Framework

Housing in Canada operates within a framework of legislation, policies and programs. This section provides an overview of the planning and housing policies and strategies which influence the development of housing in Medicine Hat.

Federal and Provincial Policies and Strategies

National Housing Strategy, 2017

The National Housing Strategy identifies a vision for housing in Canada: Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive.

The [National Housing Strategy](#) also identifies the following housing targets.

- 530,000 households removed from housing need
- 385,000 households protected from losing an affordable home and another 50,000 benefitting from an expansion of community housing
- 300,000 existing housing units repaired and renewed
- 50% reduction in estimated number of chronically homeless shelter users
- 100,000 new housing units created
- 300,000 households provided with affordability through the Canada Housing Benefit

The National Housing Strategy also includes a number of funding programs to create new housing supply and to modernize the existing housing supply. These funding programs include the following.

- Co-Investment Fund – which provides low cost loans and capital contributions for building new affordable housing, emergency shelters, transitional housing, and supportive housing as well as for repairing and renewing existing affordable housing.
- Affordable Housing Innovation Fund – which provides funding for unique ideas and innovative building techniques.
- Rental Construction Financing – provides low cost loans encouraging the construction of sustainable rental apartment projects.
- Federal Lands Initiative – which provides surplus federal lands and buildings used to create affordable, sustainable, accessible and socially inclusive developments.

The [2019 federal budget](#) focuses on increasing the supply of housing as well as helping middle class families find affordable housing. Housing-related funding in the budget include the following.

- First-Time Home Buyer Incentive – which aims to help make home ownership more affordable for first-time home buyers who have the minimum down payment for an insured mortgage by providing them with the ability to apply to finance a portion of their home purchase through a shared equity mortgage with CMHC. Qualified first-time home buyers would be offered a 10% shared equity mortgage for a newly constructed home or 5% for an existing home. Since no ongoing payments would be required with the incentive, households would have lower monthly mortgage payments.
- Increasing the Home Buyer’s Plan withdrawal limit from \$25,000 to \$35,000.

Alberta Municipal Government Act, 2018

The [Municipal Government Act \(MGA\)](#) is the law under which all Alberta municipalities are empowered to shape their communities. The MGA and its associated regulations recently underwent [several changes](#) to better reflect the needs of municipalities and as a result of extensive consultations. Most of the changes came into force on October 26, 2017 with the remaining amendments and regulations coming into force on January 1, 2018 and April 2018. Some of these changes include increased flexibility for municipalities to identify timelines to review development applications as well as increased opportunities for collaboration with Indigenous peoples. The following review is based on the December 11, 2018 office consolidation of the MGA.

The MGA includes policies on planning and development within municipalities (Part 17). Within this section, statutory plans are identified and include the intermunicipal development plan, municipal development plan, area structure plans, and area redevelopment plans. The MGA identifies the requirements for each of these statutory plans. The MGA also identifies the hierarchy of these plans and what legislation they have to conform with.

Section 639 of the MGA requires all municipalities to pass a land use bylaw which will regulate and control the use and development of land and buildings in the municipality.

The MGA also provides municipalities with the ability to require a development applicant to enter into an agreement with the municipality to construct or pay for the construction of public infrastructure or pay an off-site levy or redevelopment levy as a condition for issuing a development permit (Sections 647(1), 648(1), and 650(1)).

The MGA states that proposed subdivision developments are required to provide, without compensation, land for roads and public utilities, environmental reserve, municipal and school reserve, or money in place of any or all of these reserves or a combination of land and money (Section 661). In addition, the MGA states that community services reserves may be used by the municipality for a non-profit senior citizens facility; a non-profit special needs facility; and municipal facility providing service directly to the public; and affordable housing (Section 671(1)).

Alberta Land Stewardship Act

The [Alberta Land Stewardship Act \(ALSA\)](#) was adopted in October 2009 and provides the basis for regional land use planning in Alberta. The Act provides a means to coordinate decisions related to land use planning, including human settlement, natural resources, and the environment. The December 11, 2013 office consolidation was used for this review.

The ALSA sets out the requirements for establishing and amending regional plans and the elements which need to be included in a regional plan (Sections 4-8). In addition, Part 4 of the Act outlines the regional planning process, including the process to amend or review a regional plan.

The ALSA requires all local government bodies (Section 20(1)) and decision-making bodies (Section 21(1)) to review their regulatory instruments and make any necessary changes required to comply with the regional plan.

The ALSA also includes policies related to transfer of development credit schedules (Section 48(1) – 50(1)) and the required components of a TDC scheme.

Alberta Housing Act

The [Alberta Housing Act](#) was adopted to enable the efficient provision of a basic level of accommodation for people who, due to financial, social or other circumstances, require assistance to obtain or maintain their housing. The January 1, 2019 office consolidation was used for this review.

Sections 5 and 6 of the Act include policies related to the establishment of housing management bodies and the powers and duties of these management bodies. Section 7 of the Act also provides these management bodies with the ability to requisition funds from municipalities to which the management body provides lodge accommodation.

Sections 17 through 25 of the Act contain policies related to the Alberta Mortgage and Housing Corporation and its powers.

The Act also includes policies on setting standard lodge rates (Section 33.1) annually based on the consumer price index (CPI) as well as ensuring that each member of the senior household who is 65 years or older is left with a monthly disposable income. The monthly disposable income for 2019 is \$322 (Schedule 1).

Provincial Affordable Housing Strategy

Alberta's [Provincial Affordable Housing Strategy](#) was introduced in June 2017 as a guide to governments for providing safe and suitable affordable housing for households with low incomes. The Strategy has the following vision:

Albertans have access to appropriate housing and related supports.

Affordable housing is defined as government supported housing, which is available for Albertans

who, because of financial, social or other circumstances, cannot afford private market rental rates. Housing is considered affordable when a household spends no more than 30% of its gross income on shelter.

The Strategy has the following five strategic directions and corresponding actions and targets.

1. Investing now and for the future

The Provincial government is investing \$1.2 billion over five years to build more affordable housing units with a target of 4,100 new and regenerated affordable housing units completed by 2021. In addition, the Strategy identifies a target of maintaining a Facility Condition Index rating of “Good” or “Fair” for more than 95% of government-owned and supported housing stock.

2. Integrated housing and supports

The Province aims to increase access to tenant support workers and strengthen relationships among all housing partners. The Strategy identifies a target of 100% of seniors and tenants in affordable housing having access to a tenant support worker by 2021.

3. Successful transitions and aging in the community

The Provincial government aims to make transitions through affordable housing easier by increasing the asset limit to \$25,000 and providing increased supports for graduates of Housing First. In addition, the Province aims to support seniors to age in their community by investing in renovations to seniors’ lodges.

4. Fair and flexible

The Province is changing the housing system to make it more flexible, such as introducing mixed-income models which allow tenants the option of staying in their existing home even as their incomes increase. In addition, the Provincial government is exploring options to allow Albertans to apply for affordable housing programs with one application. The target identified for this strategic direction is an increase in the percentage of Albertans in mixed income buildings who believe the model is responsive to their housing requirements as measured through improved data collection.

5. A sustainable system

The Province aims to make the housing system more financially sustainable by decreasing operating costs through mixed income models and capital investments, including investments in improving energy efficiency of buildings. The target identified is 100% of new government-owned and supported units in 2020-2021 meet industry standards for environmentally friendly and energy efficient design.

Outcomes have also been identified as part of the Strategy and these are: integrated, housing stability, quality, sustainable, easily navigated, and adaptive.

The Province is continuing to work with partner organizations to gather input on the implementation of the Affordable Housing Strategy.

A Plan for Alberta: Ending Homelessness in 10 Years

The [Province's plan to end homelessness](#) was completed in October 2008. This [Plan](#) is based on the goal of ending homelessness in Alberta by 2019. It sets out a series of actions based on a Housing First philosophy of ending homelessness. Using this philosophy, investments are focused on three key areas:

- Rapid re-housing of homeless Albertans
- Providing client-centered supports to re-housed clients
- Preventing homelessness through emergency assistance and providing adequate and accessible government programs and services.

A total of 17 strategies have been identified to achieve the vision of ending homelessness in Alberta by 2019. In addition, investments of \$1.2 billion in capital funding and \$2 billion in operating funding were identified.

Funding is provided to community based organizations in the seven major cities in Alberta to help deliver Housing First programming and support local homelessness priorities. These seven cities are the Calgary Homeless Foundation, City of Grande Prairie, City of Lethbridge, Homeward Trust Edmonton, Medicine Hat Community Housing Society, City of Red Deer, and Regional Municipality of Wood Buffalo. These seven cities coordinate local plans at a systems level and align funding resources for greater impact and progress towards ending homelessness.

For further information: <http://www.humanservices.alberta.ca/homelessness/14601.html> and <https://www.7cities.ca/>

Municipal Policies and Strategies

Medicine Hat Municipal Development Plan

The [Municipal Development Plan \(MDP\)](#) sets the long-range vision for the future development of Medicine Hat. The MDP is a statutory plan and the planning horizon for this Plan is 30-years based on a 50-year vision for the City's overall growth and development. Please note that this review was undertaken on the MDP which was adopted in June 2012, prior to the completion of the new MDP which was adopted in October 2020.

The current MDP identifies a vision to make Medicine Hat a 'City of Choice for Families' by 2060. This includes growth being accommodated through an appropriate balance of sensitive infill and redevelopment in existing neighbourhoods and development of compact new neighbourhoods on the city's edge. These neighbourhoods would provide a full range of housing choices and community facilities for residents. This vision will be achieved through principles which will guide future decision-making. Principles related to housing include the following:

- A mix of land uses that make Medicine Hat a community of diverse choices for living, working, shopping, playing and learning.
- A range of appropriate land uses, building types and scales to accommodate future growth.

- An appropriate balance of growth in greenfields and through intensification.
- Attractive, connected, healthy, safe, vibrant and diverse neighbourhoods.
- An inclusive community that welcomes a diverse population.
- A wide range of planning and fiscal tools to implement the Plan.
- Community participation in development decisions.

Part 4 of the MDP includes growth management policies. Section 4.2(c) states that it is the goal of the City to accommodate future growth through a balance of intensification and greenfield development. In addition, the MDP states that sufficient land capacity exists within the current municipal boundary to accommodate future growth for the next 30 years and, as such, the City will not consider any expansions to the municipal boundary within the planning horizon of the MDP (4.2(d)). Section 4.3 includes policies for greenfield areas and 4.4 includes policies for intensification areas. These policies include minimum density targets and further states that the goal is to accommodate approximately 40% of the City's growth over the next 50 years through intensification.

Part 5 of the MDP contain general policies. Section 5.1.1 contain policies related to complete communities and states that all communities should be planned to be complete communities by providing a range of services and amenities including a range of housing choices, covering a mix of built forms and ownership tenures (5.1.1(a)(i)) and a variety of lot sizes in order to encourage variety in design and sizes of homes (5.1.1(a)(ii)). The MDP also states that shorter walking distances are encouraged for high density residential areas and for areas with seniors housing and services (5.1.1(c)). Furthermore, section 5.1.1(d) states that employment generating land uses within the City are encouraged to be developed concurrently with residential development and (5.1.1(e)) that residents' access to employment opportunities will be facilitated by increasing residential housing opportunities in areas close to compatible employment land uses and creating mobility linkages between residential and employment areas.

Section 5.1.4 of the MDP contains policies related to accessible and affordable housing⁴ and states that (a) affordable housing is encouraged to locate close to schools, parks, playgrounds, and shopping areas in all parts of the City, with a focus on locations well served by public transit, while avoiding over-concentration of affordable housing in any one area. The MDP further states that new development in greenfield areas should integrate affordable housing that is visually indistinguishable from neighbouring and nearby market housing (b). The MDP states that the City will support the private sector, public agencies and other orders of government in the provision of affordable and accessible housing through championing new and innovative pilot developments and encouragement of private sector, public sector or non-governmental organization initiatives and partnerships (c). Furthermore, the MDP states that new residential development in greenfield areas should be designed, where appropriate, to allow for adaptation and evolution over time so that the City's housing stock can evolve to meet the changing needs of residents over time. This may include housing mixes, lot coverages and lot sizes that allow housing to be adapted in such a way that changing households can remain in the same home or neighbourhood for many years (d). The MDP also states that the City will implement federal and provincial accessibility standards for people with special needs in the development of new neighbourhoods. This should include barrier-free guidelines for dwellings and commercial developments as well as for City-owned facilities and infrastructure such as sidewalks and para-ramps (e).

⁴ Schedule F: Glossary of the MDP defines affordable housing as housing that meets the needs of households earning 65% or less of the median household income in Medicine Hat and that are spending 30% or more of their gross annual household income on shelter.

Section 5.3.1 include policies related to the role of the Downtown and the MDP states that a wide range of land uses should be permitted in the Downtown (a). Furthermore, the MDP states that it is the goal of the City to accommodate at least 5% and as much as 10% of the total future population growth within the Downtown over the next 50 years (b). With regard to housing, the MDP states that a variety of housing types will be encouraged in the Downtown, including accessible and affordable housing, and housing that caters to people at all stages of life, such as singles, students, young families, empty nesters, and seniors (c).

Section 5.6.3 includes policies related to an inclusive community and states that the planning and design of neighbourhoods should encourage the development that meets the basic needs of the City's most vulnerable residents. In this regard, the City will ensure that the best development practices are considered in any new development and consideration will be given to any national and provincial standards (b).

Section 5.9 of the MDP contains policies related to municipal services and 5.9.1(a) states that growth and development in the City will be planned and designed to optimize the use of existing infrastructure and soft services, and to provide for the most efficient delivery and operation of new infrastructure and soft services.

Part 6 of the MDP contains policies related to implementation of the MDP, including policies related to Area Plans (6.2), incentives for intensification (6.3), review and amendment of the MDP (6.4), monitoring (6.5), and public engagement (6.6). As part of the monitoring process, the MDP states that the City should undertake to report annually on lot consumption and population and employment growth and that this reporting should address: (i) population and employment growth trends; (ii) an inventory of existing municipal housing stock according to housing type; (iii) an inventory of available and developable residential and employment land; and, (iv) a projection of future land consumption.

Observations

The current MDP contains policies which are supportive of a wide range of housing options which meet the diverse needs in current and future Medicine Hat residents. It also contains policies which encourage a more efficient use of land and resources. Furthermore, MDP policies are supportive of the development of complete and inclusive communities throughout Medicine Hat.

As part of a review of the MDP, the City may want to consider adopting housing targets by type, tenure and affordability, similar to the density targets identified in the current MDP and, building on the policies related to monitoring, including progress toward these targets as part of the City's annual monitoring process.

Similar to the policies related to potential incentives for intensification, the City may want to consider adding policies related to providing incentives to encourage the inclusion of affordable housing in new residential developments, particularly developments within close proximity of services and amenities. As part of this work, the City may want to consider revising the definition of affordable housing in the MDP to incorporate any recommended definitions that result from the Housing Strategy.

Medicine Hat Land Use Bylaw (4168)

The City's [Land Use Bylaw](#) was adopted in August 2013 and outlines the rules and regulations for the development of land in Medicine Hat as well as the process of making decisions for development permit applications.

Permitted Residential Uses

The Bylaw identifies permitted uses and discretionary uses for each of the districts. The following table identifies where residential uses are allowed. The Bylaw also identifies specific requirements for each district, including maximum site coverage, density setbacks, maximum building height, and the design, character and appearance of buildings.

District	Permitted Residential Uses	Discretionary Uses
Low Density Residential (R-LD)	<ul style="list-style-type: none"> Duplex Single detached house 	<ul style="list-style-type: none"> Backyard suite Cluster housing Secondary suite
Medium Density Residential (R-MD)	<ul style="list-style-type: none"> Live work residences 	<ul style="list-style-type: none"> Apartments Backyard suite Duplex Multiple Unit residential development Secondary suite Single detached house
Downtown Mixed Use (MU-D)	<ul style="list-style-type: none"> Live work residences 	<ul style="list-style-type: none"> Apartments Multiple unit residential development
Neighbourhood Commercial (C-N)	<ul style="list-style-type: none"> Live work residences 	<ul style="list-style-type: none"> Apartments
Historic Clay (HC)	<ul style="list-style-type: none"> Live work residences 	<ul style="list-style-type: none"> Apartments Multiple unit residential development Single detached house
Community Services (CS)		<ul style="list-style-type: none"> Apartments Multiple unit residential developments
Future Urban Development (FUD)	<ul style="list-style-type: none"> Single detached houses which existed on the date of the enactment of this Bylaw 	<ul style="list-style-type: none"> Backyard suites Secondary suites

The section 4.5 of the Bylaw includes definitions for the different residential uses, including the following.

An apartment is defined as a building that contains three or more dwellings, a common entrance for the dwellings to the exterior, and an internal hallway system.

A multiple unit residential development is a development with consists of one or more buildings containing three or more dwellings with each dwelling having its own separate and direct entrance to the exterior.

Cluster housing is a comprehensively planned residential development with multiple low rise buildings containing up to four dwellings each and may include private amenities that are accessory to the residential development, including an internal private roadway, park, recreational facility, community centre or RV storage.

Secondary Suites and Backyard Suites

A backyard suite is a dwelling located in the rear yard of a site where the principal use is a single detached house. Section 6.2.4.11 states that a backyard suite must only be located on a site where there is access to an alley; have off-site parking allotted to the backyard suite that is accessed from an alley; be located within a rear yard; have exterior finishing materials that are consistent with the single detached house; and not be subject to separation from the single detached house through a condominium conversion or subdivision. In addition, the Bylaw states that a backyard suite must not exceed 65 m² in GFA and the maximum site coverage of the backyard suite is 15%. The backyard suite must not contain more than two bedrooms.

A secondary suite is a second dwelling located within a single detached house. Section 6.2.4.10 of the Bylaw also requires that a secondary suite must have an entrance to the exterior that is separate from the entrance to the principal dwelling or share an entrance to a common interior landing with the principal dwelling. In addition, a secondary suite must not contain more than two bedrooms. Furthermore, it must not be subject to separation from the single detached house through a condominium conversion or subdivision.

Within the Low Density Residential district, a site containing a duplex must not contain a secondary suite or backyard suite. In addition, a maximum of one secondary suite or backyard suite is allowed on a site (section 6.2.4.3).

Parking Requirements

Section 5.4.2 of the Bylaw requires off-street parking except in certain districts including the Downtown Mixed Use and Neighbourhood Commercial districts. For residential uses: each dwelling containing only one bedroom has to have 0.5 parking stall while 1 parking stall is required for each dwelling with two or more bedrooms.

Observations

The City's Land Use Bylaw permits residential uses in several districts throughout the city. In its residential areas, it allows single detached dwellings, duplexes and multiple unit residential developments. It also allows live work uses in some non-residential and mixed use districts, thus supporting the development of a complete community. However, many other residential uses, such as secondary suites, backyard suites, and apartments are discretionary uses rather than permitted uses. As part of the next Land Use Bylaw review, the City may want to consider making these permitted uses in appropriate areas. For example, secondary suites and backyard suites are a form of 'gentle' intensification as they more easily blend with the neighbourhood character. As such, the City may want to make these a permitted use in Low Density Residential districts as long as they meet health and safety standards.

Furthermore, apartments and multiple unit residential developments are discretionary uses in the Downtown Mixed-Use District. To support the goal of the MDP to accommodate at least 5% of total future population growth within the Downtown and to permit a wide range of land uses, the City may want to consider making apartments and other appropriate residential developments a permitted use in the Downtown.

In addition, the current Bylaw does not speak to supportive housing for persons with disabilities or mental health issues and more innovative options such as cohousing, shared housing or flexible homes. As part of its next Bylaw review process, the City may want to consider identifying districts where these uses are permitted, to ensure there are no barriers to the

development of these housing forms in appropriate areas throughout the city. The City should also consider properly defining these uses or, alternatively, identifying a use, such as 'shared housing' which can refer to these different housing forms. This would build on the current MDP's policies related to complete and inclusive communities as well as policies related to accessible and affordable housing.

The current Bylaw does not clearly define or refer to medium density housing forms such as triplexes and four-plexes. As part of the next Land Use Bylaw review, the City may want to consider defining these uses and identifying districts where these may be built.

While the City's Land Use Bylaw identifies minimum and maximum densities and building heights, it does not identify minimum dwelling sizes. This is supportive of more affordable housing forms, which tend to be smaller.

Medicine Hat City Council Strategic Plan 2019-2022

The City's [Strategic Plan](#) outlines Council's vision for Medicine Hat in 2040, which is:

- A growing economy
- Vibrant communities in a developing city
- Financial responsibility
- Sustainable environment and infrastructure
- Effective leadership and governance.

Strategic priorities have also been identified and these are as follows.

- Fiscal Responsibility: Fiscally responsible in decision making to support short and long term sustainability of the City;
- Economic Vitality: Grow and diversity the economy with increased employment, industry and tourism investment opportunities;
- Infrastructure Renewal: Focus on managing aging assets to ensure quality and sustainable infrastructure;
- Community Safety and Vibrancy: Maintain the safety of the community and build vibrancy and a high quality of life;
- Sunshine Hospitality: Capitalize on the recreational, cultural and natural assets to promote the community;
- City Government: To stand out as a well-governed and well-organized municipal corporation with a positive corporate culture.

Key results or outcomes have been identified under each of the strategic priorities. Some of these key results are directly related to a housing strategy, including the following.

- KR 3.3: Implement policy, incentive programs, and operational plans prioritizing new development opportunities that will maximize the use of existing infrastructure and support intensification.
- KR 4.4: Improve the efficacy of the community's social safety net by reviewing the City's facilitation, funding and direct service provision of social services, including the distribution of Family and Community Support Services funds.

Medicine Hat Community Housing Society Business Plan 2019-2021

The [Medicine Hat Community Housing Society](#) (MHCHS or 'the Society') was established in 1970 as a housing management body under the Alberta Housing Act and is the Community Based Organization/ Community Entity for Medicine Hat. The vision of the society is as follows.

All citizens of Medicine Hat and district have the opportunity to access appropriate, affordable housing and related support services.

The mission of the Society is to provide shelter and related support services for individuals and families. MHCHS has two core business functions. These are as follows.

1. Housing Programs – MHCHS was established to administer social housing programs for the government under the Alberta Housing Act.
2. Homelessness Initiatives – MHCHC, as the Community Based Organization and Community Entity for Medicine Hat, is charged with leading and implementing the local Plan to End Homelessness and to administer funding from the federal and provincial governments for initiatives aimed at ending homelessness.

The 2019-2021 Business Plan identifies five strategic priority areas. These are:

1. Maintain an end to homelessness
2. Housing development
3. Service delivery excellence
4. Sustainability
5. Awareness and profile

MHCHS has selected three goals and 11 strategic priority initiatives to focus on in the next 12 months as it updates its Strategic Plan. These goals, and their corresponding outcomes, are as follows.

Goal 1: Housing Development

Actively pursue and leverage opportunities to increase the supply of appropriate affordable housing options and rent supplements. Housing will be socially and environmentally-conscious and innovative in design and delivery.

- Outcome – There will be an increase in the number of appropriate affordable housing options available in the community through development and/or acquisition, and by increasing the number of rent supplements available.

Goal 2: Service Delivery

Promote a culture that is accountable, client-centred, and committed to serving with excellence. Actively network and engage in professional development to remain current with leading practices. Enhance and integrate operations to meet the changing needs of the community more efficiently and effectively.

- Outcome – Service participants, tenants, staff and stakeholders report stronger engagement and a higher degree of satisfaction with the services provided by MHCHS.

Goal 3: Sustainability

Foster leadership within the organization, recognizing the strategic function of optimizing human capital. Collaborate and capitalize on partnerships and investment opportunities to develop financial sustainability.

- Outcome – MHCHS will have a plan and system in place to undertake value-added efforts to capitalize on special opportunities that emerge to support sustainability efforts.

5.0

Appendix: Best and Promising Practices

Adaptive Reuse

373 Princeton Avenue, Cornerstone Housing for Women – Ottawa, Ontario

[Cornerstone Housing for Women](#) is a community organization that keeps women off the streets or out of abusive homes by providing them with emergency shelter and supportive and affordable housing. In 2016, The Sisters of Jeanne d'Arc in Ottawa sold their former “Mother House” or convent to Cornerstone Housing for Women to be redeveloped into housing.

In order to [fund the project](#), Cornerstone received \$3.97 million from the federal government and \$1.3 million from the Canada-Ontario Investment in Affordable Housing Program. Additional funds were raised through a fundraising campaign.

The previous Mother House property at [373 Princeton Avenue](#) was converted into supportive housing for 42 women who need moderate support. Of the units, 10% were designated for Indigenous women.

Mole Hill Community Housing Society – Vancouver, British Columbia

The [Mole Hill](#) community contains homes built between 1888 and 1908 - some of the oldest structures in Vancouver. This significant heritage resource had been under threat of demolition for many years, but the existing residents and surrounding community advocated to preserve and restore the homes to their original state with the highest possible environmental standards. After almost a decade of advocacy by the community, municipal and provincial government bodies agreed to sponsor the heritage restoration project.

Mole Hill, which is now governed by Mole Hill Community Housing Society, houses low-income singles and families, as well as market tenants, in 170 social housing suites. The complex also comprises of three daycares, a group home and a host of community assets set in a park-like environment. Mole Hill Community Housing Society continues to explore new ways to support the Mole Hill community, enhance the homes at Mole Hill and to further protect and promote Mole Hill's legacy as an exemplification of a unique and creative approach to the provision of social housing.

Renaissance Retirement Residence – Regina, Saskatchewan

In 2005, the Derrick Building in Regina was an abandoned five-storey office building which had been unoccupied for 15 years. By late 2006, it was transformed into a seven-storey seniors' residence with a mix of market and affordable units. The conversion of the building into the [Renaissance Retirement Residence](#) was carried out by a private developer with support from all three levels of government, including the City of Regina who provided a five-year property tax

exemption, as the project supported the City of Regina's priorities of downtown revitalization and conversion of non-residential buildings into affordable housing.

The conversion of the Derrick Building retained the exterior foundation of the structure but otherwise transformed the entire interior. The redevelopment created 157 units (104 studio suites, 42 one-bedrooms and 11 two-bedrooms) and several floors of amenities' space. Government funding has allowed 80 of the 157 units to be offered as affordable accommodation with optional assisted living services.

Harley Court Office Building Conversion – Edmonton, Alberta

[Strategic Group](#), the Calgary-based real estate company, took the initiative to explore whether its Alberta office inventory could be selected for residential conversion as office vacancy rates have increased in recent years. Through this feasibility study, the 40-year old Harley Court office building in Edmonton ultimately was selected as Strategic Group's first office-to-residential conversion project.

The aging 12-storey office building was redeveloped into 177 one- and two-bedroom rental units, and the building was renamed to '[e11even](#).' Rents in e11even range from \$1,300 for a studio, \$1,400 to \$1,500 for one-bedrooms and \$1,600 to \$1,800 per month for two bedrooms, which are on the higher end for rental units in Edmonton.

This project is the largest office-to-residential repurposing project ever completed in Alberta. Strategic Group currently has six office-to-residential repurposing projects in different stages of development throughout Alberta.

The Century Building – Pittsburgh, Pennsylvania

In 2009, the [Century Building](#), a 12-storey former office building in the heart of Pittsburgh's Cultural District was redeveloped into a mixed-use, mixed-income residential structure with 60 affordable units. The residential units are mandated for households earning 60% to 120% of the area median income. In order to maintain long-term affordability, a 30-year declaration of restrictive covenants was recorded and placed on the property requiring that the units be rented to households earning within the income thresholds. The development is the first residential structure in Pittsburgh to receive a Gold rating under the Leadership in Energy and Environmental Design (LEED) program.

The project used an array of funding from local public agencies, federal low-income housing tax credits, and other investment sources like from the Pittsburgh Cultural Trust. The Century Building is a model for sustainable development, adaptive use, and cross-sector partnerships. The development won a [2012 ULI Jack Kemp Workforce Housing Models of Excellence Award](#) as a national model.

The Union Street EcoHeritage project – Vancouver, British Columbia

The [EcoHeritage](#) development is a revitalization project of two heritage homes which were originally constructed during the 1890s as well as the construction of an additional new three-storey laneway infill structure. The buildings were constructed to be close in proximity to create a cohesive environment on what was once two formerly separated lots.

The EcoHeritage development was funded through the [LiveSmart](#) program and launched through the British Columbia Ministry of Energy, Mines and Petroleum Resources, which aims at building 100 of the most energy efficient residential units and schools in British Columbia. The project was designed using [Passive House Canada](#) standards. It uses highly insulated, airtight walls, solar hot water heating, and households have access to an electric car to reduce its energy footprint.

Within the three buildings in the EcoHeritage revitalization project seven individual units were created. The Union Street EcoHeritage project focused on offering an alternative approach to densification while proposing heritage revitalization within a low-energy design.

Reside Initiative – Greater Toronto Area, Ontario

[Raising the Roof's Reside](#) initiative renovates vacant or underutilized buildings, such as heritage homes as well as other kinds of properties to be new affordable housing options for low-income households at risk of homelessness or people who are homeless. The organization works with several partners to refurbish each home, including Building Up, a non-profit construction contractor who trains and creates employment opportunities for individuals facing barriers to employment. Once the home is renovated, it is leased to a community non-profit housing provider who operates the space and provides housing stability support for the tenants.

The Reside model is designed to bring exciting, innovative partnerships together in one clear, cohesive model while using currently underused or vacant properties.

Sistershare – Toronto, Ontario

[Toronto's Singles Housing Opportunity Program \(SHOP\)](#) aims to respond to the need for more affordable housing stock for low income singles. Through this program, Toronto's non-profit housing agency was able to purchase and convert 15 single family homes into houses which could be occupied by single non-related individuals, with seven units being the maximum number of units allowed within each house. The houses are then leased to non-profit organizations to operate, with Toronto providing property management services. The community organizations are responsible for all aspects of tenant relations, support to tenants, and working with tenants on maintenance issues.

Through SHOP, the Sistersshare home which was once a three-storey house in a residential neighbourhood in Toronto was converted into a six-bedroom house for single women 50 years and older. The home was purchased and converted under SHOP. Each resident has their own private bedroom but there are common rooms on each floor as well as an outdoor garden that residents share.

Infill

United Church – British Columbia

Some faith groups in Canada are seeing a decline in their congregation. As a result, some dioceses have started to consider identifying church properties that can be redeveloped for affordable housing projects. In early 2018, the British Columbia Conference of the United Church [announced a partnership](#) with the government of British Columbia which will result in a total of 414 units of below-market rental housing being built on current church sites. This partnership is being facilitated by [HousingHub](#), a new division of BC Housing.

The first 75 units are being built by the Como Lake United Church in Coquitlam as part of a redevelopment plan for the church. This project will serve low- and moderate-income households and the estimated time of occupancy is late summer 2020. While this project will not provide subsidized housing, it is aimed at renters with household incomes of \$48,520 to \$72,000 with monthly rents for one- and two-bedroom units projected to be between \$1,200 to \$2,000.

20 Water Street – Markham, Ontario

The [Markham Inter-church Committee for Affordable Housing \(MICAH\)](#) is currently developing a four-storey apartment building with 32 units for seniors on underutilized land owned by Water Street Non-Profit Homes Inc. This land was part of the parking lot for Cedarcrest Manor, a 150-unit affordable housing building for seniors which opened in 1991.

The total cost for MICAH's new seniors project is estimated to be \$8.2 million. MICAH received approximately \$5.46M in contributions from York Region that included funding from the Investment in Affordable Housing for Ontario (2014 Extension) funds as well as through a development charge grant equal to approximately \$660,000. MICAH also approached the City of Markham to request the waiving of, or receiving grants equal to, the fees associated with the proposed development in an estimated amount of \$714,386. The remainder of the project cost will be mortgaged over 40 years.

In this new seniors' residency building there will be 6 accessible, barrier-free apartments which will be able to accommodate individuals with disabilities. The expected completion date for this development is approximately January 2020.

Mature Neighborhood Overlay – Edmonton, Alberta

The City of Edmonton's [Mature Neighbourhood Overlay \(MNO\)](#) are a set of 24 regulations on top of the existing zoning intended to ensure that new development in Edmonton's older neighborhoods are sensitive and cohesive with its existing character. The model was a response to a trend of suburban-style new builds in the area that were inconsistent with the existing mature households in the community. While the MNO began as a model to ensure development was consistent with the mature character of residential neighbourhoods, the model has since been reviewed to serve as a more effective piece in providing sensitive infill in mature neighbourhoods, reducing the need for variances and Class B Development Permits, and improving the approvals process.

The City of Edmonton believes that while supporting infill is important for adding housing stock in established neighbourhoods and beyond, infill should nonetheless respond to the context of neighbouring properties.

Micro-Ops – Vancouver, British Columbia

The [Haeccity Studios' 'MicroOp'](#) strategy proposed a zoning amendment called 'Buffer Zoning' to the City of Vancouver through a competition to address the 'missing middle' housing issue in Vancouver. Buffer Zoning is a method through which to increase density and affordable housing stock in Metro Vancouver in the implementation of 'the economics of tenure and sharing models' for housing. The method proposes a reorganization of 'Buffer Zones' (also called 'R5-R' zones) to allow for residential renewal through the provision of infill housing stock. The R5-R zones would be rezoned to assist in affordable residential renewal, by allowing for densification in the form of 'micro-ops' (micro co-ops). Micro-ops are single-family lots which are converted into three-storey buildings that contain multiple homes of various sizes and bedrooms inside. Each micro-op would be co-owned by its occupants who pool collective funds to buy and develop the site.

Full implementation of the model would result in an increase of 100 households per hectare, introducing a new household typology that is consistent with the built character of a given residential neighbourhood.

Garden Suites - Edmonton, Alberta

In the City of Edmonton '[Garden Suites](#)' is the term used to describe secondary units in a backyard. Garden Suites are a form of infill development that promote social, environmental, and economic sustainability. Garden Suites present an opportunity to build within the current city environment, rather than sprawling out. Aside from providing additional housing supply, Garden Suites can act as a mortgage helper, and function as a form of affordable housing.

The City of Edmonton defines a [garden suite](#) as: "a self-contained dwelling located in an accessory building that is physically separate from the principal single detached dwelling and which may include a garage. Typically, garden suites are single- or two-storey structures built in the back yards of single detached homes and must have their own kitchen, bathroom, and living space. You may also know them as garage suites, carriage houses, backyard suites or laneway homes."

The City of Edmonton offers a [Secondary Suite and Garden Suite Grant Funding Program](#) which is designed to provide funding to assist property owners in constructing a new or upgrading an existing suite. The City offers grant funding, which can cover up to half the cost of upgrading an existing secondary suite or developing a new suite to a maximum of \$20,000. In exchange for the grant funding, homeowners must enter into an agreement to rent the suite to eligible tenants for five years. Among other requirements, applicants must rent the garden suite to an eligible tenant earning within the [Maximum Income Threshold](#) by household size in the City of Edmonton.

Identifying Land Appropriate for Residential Development

Community Land Trust - British Columbia

[Community Land Trust \(CLT\)](#) is a non-profit, social-purpose real estate developer and asset steward. It was created in 1993 by the [Co-operative Housing Federation of British Columbia](#) to preserve and expand community-based housing. CLT supports a wide range of developments in British Columbia that include a mix of residential, retail, and community space. The residential components are operated as co-operatives, by non-profit housing societies, and also through affordable home ownership. CLT accepts land and building transfers from the community housing sector and leverages land donated by the provincial or municipal governments to increase supply of affordable housing. CLT holds assets in trust to ensure control of the land and provide long-term benefits to the community. The land trust is an arrangement of land ownership that is underpinned by the organization's built-in desire to create permanently affordable housing.

Through partnerships with governments and local non-profit housing providers, CLT has acquired, built or redeveloped more than 2,600 homes for low- and moderate-income households throughout British Columbia.

Toronto “Housing Now” Surplus Land – Toronto, Ontario

In December 2018, Toronto City Council unanimously approved the new [Housing Now](#) Initiative to activate [11 City of Toronto-owned sites](#) for the development of affordable housing within mixed-income, mixed-use and transit-oriented communities. The goal of the initiative is to stimulate the creation of complete communities with a range of new mixed-income housing in close proximity to commercial and employment areas and transit hubs. The initiative proposes a minimum of two-thirds of all residential units created on these 11 properties be purpose-built rental housing with at least 50% of the rental units as affordable rental housing (approximately 3,700 units) with rents set at 80% of Toronto's average market rent. These units would be in addition to the units created under [Toronto's Open Door Program](#). The Co-Investment Fund and Rental Construction Financing Initiative administered by CMHC will be taken into account in the business case developed for each of the 11 properties, considering the net benefit of financing through these National Housing Strategy initiatives.

Ontario Investment Ready Certified Site Program

The [Investment Ready Certified Site Program](#) for industrial lands aims to attract investment by reducing the number of unknowns associated with development. The program helps speed up development by compiling information on a site's availability, utilities servicing, access, and environmental concerns for prospective buyers and lessors. The Ontario government also provides financial and marketing support for those properties which are accepted into the program. Property owners may receive up to 50% of their eligible expenses, up to a maximum of \$25,000, back per site. In addition, the province helps promote these sites as part of their comprehensive international marketing strategy.

Habitat for Humanity GTA, Affordable Housing Land Trust – Toronto, Ontario

Habitat for Humanity GTA launched a historic \$17 million [land trust](#) seeded by Toronto developers to create new affordable housing for Toronto residents on November 26th, 2019. The land trust is the result of a collaboration between Toronto development companies Capital Developments and Metropia, the City of Toronto, Habitat for Humanity GTA, St. Clare's Multifaith homes, and community group Build a Better Bloor Dufferin.

Capital Developments and Metropia will contribute \$9 million in cash and will provide a further \$8 million via an interest-free revolving loan that will be paid back in 10 years. The \$17 million will be used to establish a non-profit land trust, \$15 million of which will be leveraged to develop up to 180 new affordable housing units by a non-profit partnership. The remaining \$2 million will be invested by the land trust to provide additional community space.

Finding new and innovative partnerships is critical for Toronto's efforts to effectively address housing needs and respond to local development pressures. The initiative is an example of how partnerships between government, the private sector, non-profit groups, and community residents can generate innovative solutions to achieve affordable housing.

Alte Weberei, Tübingen

Since the 1990s, the city of [Tübingen](#) has presented opportunities to its communities to help with designing and developing some major regeneration projects throughout the city. One prominent example of this is the Alte Weberei, Tübingen residential development project. In 2008, there was strong demand for land for new homes within the city centre of Tübingen, but options were limited as it is largely encompassed by a protected green belt. A former textile mill which had been vacated for some time therefore presented a unique opportunity for the abandoned site to be regenerated into a new residential development which was much needed in Tübingen. The development company, WIT ultimately purchased the site of the former textile mill for €4.5m for the purpose of residential development. Ground remediation was performed on the site which cost WIT €3.4m though €2.1m of the cost was recovered from a grant.

WIT undertook extensive consultations with the local community to understand what they wanted for the regeneration. An urban design competition was staged in 2010 for the development of the site and a Bebauungsplan (or master plan) for the area was agreed upon in 2011. The urban design competition allowed applicants to bid on 30 major plots of land split across the site. Each plot of land could accommodate approximately 15 to 30 homes. The individual building plots ranged in size from 123 sq m to 342 sq m, and cost between €52,000 and €182,000. These plots were only made available to locally formed building co-operatives at the going market price. The prices for the various plots were set so that the selection of the preferred organisations to build was based on the quality of their proposals – not the price. WIT's aim was to cover its cost and not to make a profit. The quality of each submission was assessed by a jury which took into account the contribution the project would make to the whole neighbourhood, the social diversity it would bring, the calibre of the design and its commitment to environmental standards, and the level of innovation it displayed.

Marketing of the plots began in 2012, and successful groups were selected in mid-2013. Those selected then had six months to formalise their group, design the building and collect their finances. All groups had to collaborate to design, build and finance their share of the communal land area. By mid-2015, all of the plots were completed.

The main challenge that WIT experienced throughout the project was the overall management of the many diverse building projects that were underway simultaneously across the larger site. One or two of the groups were delayed when individual members left, or in one case, when a member could not raise the finances required to complete the project.

Over the past 20 years the City planning team at Tübingen has become recognised as one of the most innovative in Germany. The project collectively provides homes for approximately 700 people and it has also created an estimated 100 new jobs for the community. The project is seen as one of the most innovative and attractive community-led projects of its type in Europe

Home Sharing/Co-Housing

Women's Housing Initiative Manitoba - Winnipeg, Manitoba

The [Women's Housing Initiative Manitoba \(WHIM\)](#) offers shared housing for women who are retired, or nearing retirement, and living on a low to moderate fixed income. The home sharing initiative's primary goal is to help alleviate [seniors' social isolation](#) by creating an intentional community of women who live and work together to prevent the need for institutional living.

WHIM is located in south-central Winnipeg. It is housed in a large three-storey brick home, with five bedrooms, three bathrooms, two living rooms, and two guest rooms in the basement. Currently there are four women who share the home, who span in age from 58 to 71. There is one owner of the home, and the roommates all share the monthly costs based on a percentage related to the size of each personal room and its amenities. Prices range from \$700 to \$950 per month. This includes the cost of utilities, a housekeeper every 2 weeks, snow shovelling, as well as cable, water, taxes, heat, and landline telephone.

Solterra Co-Housing

[Solterra](#) is a developer-led network of co-housing projects in purpose-built or renovated homes. Each property has four to six residents who purchase a percentage interest in the shared home and who register as a Tenant in Common on the title/deed. This allows residents to retain equity in the property and have the option to sell their share when they leave or pass away.

Co-owners are jointly responsible for ongoing expenses such as utilities, taxes and maintenance and household decisions. Each resident has private space in the form of a bedroom, sitting area and bathroom and have access to shared space, including a kitchen, dining, sitting and outdoor areas. Support for housekeeping, shopping and household administration is provided by Solterra In-Home Support Services.

The estimated monthly mortgage and service fees at Solterra's homes are slightly higher than average rents in local semi-private seniors housing facilities. However, this model allows seniors to build equity and have a say in the management of their home.

Solterra has co-housing properties all across Canada. Their newest seniors co-housing property is Solterra Capilano Court in Barrie, Ontario. Each suite is private with a sitting room and private bathroom ranging in space from 307 sq. ft. for the smallest suite in the home to the largest suite 648 sq. ft. There is also 1421 sq. ft of common area in the property.

Cranberry Commons – Burnaby, British Columbia

[Cranberry Commons Co-housing](#) is a community of households that live in a cluster of homes in an “urban village” setting. The co-housing community was created by people who wanted to design housing that would support greater social interconnectedness while making efficient use of resources.

Households living in Cranberry Commons manage their own community and share common spaces, activities, and equipment. Each household at Cranberry Commons privately owns a complete, self-contained home. The [homes](#) are centered around extensive shared facilities. Community connection is supported by the physical layout of the complex and by the involvement of all members in the development and operation of the community using consensus decision making. Cranberry Commons incorporates [sustainability](#) into every aspect of the community design, including the selection of the site, solar hot water panels that were installed on the roof and more.

Cranberry Commons contains 22 multi-family homes. The diverse community consists of families with young or teenage children, couples, and single people.

Multi-Generational Housing, Netherlands

Two agencies in [Beekmos, Houten, Netherlands](#) have partnered to develop a housing project which combines seniors with young women, some of whom have children and social issues. The goal of the project was to create affordable housing options while building social relationships and providing additional services.

There are 17 housing units in the project. Of these, 13 are dedicated to the young mothers or young women who cannot live with their families. The other four units are reserved for elderly residents who act as coaches for the young women. The seniors bring their life experience and can offer useful advice to the young women while the young women offer companionship and provide an opportunity for the seniors to add a sense of meaning to their lives.

The building was purposely located in the city center to provide easy access to services and amenities. The seniors live on the ground floor while the young women live in the upper floors. There is also a rooftop terrace and meeting spaces to encourage intermingling.

Modular Construction and Flexible Housing

Vancouver Affordable Housing Association (VAHA) Modular Housing Program – Vancouver, British Columbia

The [Vancouver Affordable Housing Association](#) (VAHA) Modular Housing Program provides temporary housing to low-income and homeless residents, as well as the supportive services they need to transition into longer-term housing. Anticipating the need for temporary shelter solutions, the BC government pre-emptively revised zoning by-laws to include “temporary, modular” structures in residential and industrial zones around Vancouver.

In partnership with the Government of British Columbia, VAHA secured a funding commitment of \$66 million to support the assembly of 600 temporary modular housing units in undeveloped,

City of Vancouver-owned land. The modules can be stacked until they are needed for other planned developments, providing temporary relief to the pressing needs of Vancouver's growing low-income and homeless population.

[Horizon North](#) was selected to build the first of these housing projects at 220 Terminal Avenue. The project consists of 40 self-contained, accessible suites with bathrooms, kitchens and shared amenities. Four of the suites were designed to meet accessibility requirements. There were initially some concerns about these units, particularly related to increased crime rates but an examination undertaken a year later shows that these concerns have been unfounded and that the project was a success.

Presentation Manor – Scarborough, Ontario

The [Presentation Manor](#) project is a 229-suite assisted-living and independent-living seniors' residence in Scarborough. The four-storey facility also includes central dining facilities, commercial kitchen, central laundry, chapel, exercise room including pool, beauty salon, spa, administrative offices and more.

The construction of Presentation Manor was innovative due to unique construction methods used by [PCL Constructors Canada Inc.](#) The building's exterior was fabricated using 413 prefabricated exterior wall panels. These panels were manufactured in PCL's own agile offsite production facility. PCL is the only general contractor in Canada with its own manufacturing facility which provides the capacity to prefabricate many different project components with enhanced quality, safety, and schedule certainty. This construction method resulted in a reduction of the number of building trades on the construction site and increased worker safety overall. This modular approach was 25% more cost effective than conventional construction and resulted in a 50% reduction in the construction timeline. PCL broke ground on the site in October of 2016, and by October of the following year the building was fully enclosed.

Kah San Chako Haws – Chinook, Oregon

[Kah San Chako Haws](#), or "East House" in Chinook, Oregon is the first modular multifamily affordable apartment project in the Northwest of the United States. The modules used to build the structure of the project were constructed at [Blazer Industries](#) in Aumsville, Oregon, and then transported to the development site in Portland. Once the modules were onsite, the building was constructed in only three days. The project only required 13 months from design to completion, as opposed to the 18 months that would have been required with traditional construction methods.

The building includes nine units that are either studio, one-bedroom or two-bedroom configurations. Kah San Chako Haws is also a LEED Gold-Certified building project.

Carmel Place – New York, New York

[Carmel Place](#) was the winning proposal of the [adAPT NYC initiative](#) which focused on providing new housing stock to address New York City's growing needs for its small household population. As part of the 'New Housing Marketplace Plan,' the Carmel Place prototype project (formerly My Micro NY) became New York City's first 'micro building'. The units provide loft-like rental apartments that range in area from 24–33 square meters. In order for the development to be possible, a number of zoning policies needed to be altered. These related to the minimum unit size, maximum density and number of units per building.

Carmel Place was one of the first buildings in New York City to be constructed by stacking 65 individual, self-supporting, steel-framed modules – 55 of these provide the individual residential units and 10 serve as the building’s core. The modules used to build the project were prefabricated in the Brooklyn Navy Yard.

Out of the total rental units, 22 are dedicated as affordable housing, eight of which are reserved Section 8 units for formerly homeless US veterans. The remaining 33 units are rented at market rate. Carmel Place has since become an example for other developments wanting to use modular construction techniques to address housing needs.

The Grow Home – Montreal, Québec

In 1990, the [Grow Home](#) was designed at McGill University and the concept was embraced enthusiastically by private sector builders. In Grow Homes, building costs are significantly reduced through the use of innovative design and construction methods and by giving the buyers the option of partial internal completion. This allows them to complete the basement or top storey of the house as and when resources and needs permit.

Grow Homes are built on a smaller plot of land which also gives rise to significant savings in building materials and labour costs. There are 33 different costed options offered to potential home buyers to allow them to make a trade-off between amenities and budget. The main principle of the Grow Home is to give owners the option of having unpartitioned space for completion at a later date.

To date, over 6,000 such dwellings have been built in Montreal, with an estimated further 4,000 throughout Canada and the United States.

Evolv35 – North Vancouver, British Columbia

In Moodyville, British Columbia, 35 four-bedroom townhomes were built to form a new, award-winning master-planned community. The plan for [Moodyville](#) required the rezoning of the former neighbourhood of single-family post-war homes to allow for a more flexible approach to design that accommodates changing household dynamics.

Homes are built as row houses with legal secondary suites. There is 1.5-inches of concrete flooring separating the residences’ “lock-off suite” from the main home, cutting down on sound transmission. The City of North Vancouver developed the Lock-Off Suite Program to encourage developers to build rental accommodation by offering them density bonuses. This incentive program is providing much-needed rental suites in the community.

In addition to supporting the development of more housing supply, all homes in the project are built to [Passive House Canada](#) standards and [2032 energy codes](#), reducing energy usage by 90% annually.

Pocket Suites – Winnipeg, Manitoba

[Pocket Suites](#) are a series of innovative infill projects in Winnipeg, that provide an alternative model to rooming houses and shelters for low-income individuals in Manitoba. Launched in 2003, the Pocket House concept was introduced to create innovative solutions to address the quality issues of low-income and barrier-free housing. In Winnipeg, four Pocket Houses were

built and each two-storey building contains eight units with a separate entrance, a private washroom, a cooking area, and a bed, among other furnishings. Each house features three barrier-free suites and one fully accessible suite on the main floor, with the remaining suites on the second level accessible by two exterior staircases.

The homes are built to be energy efficient, meeting Manitoba Hydro's [requirements](#) for "excellence in design and sustainability." The majority of Pocket Houses in the project are currently rented out, indicating the project has seen success, and also pointing to the level of need for affordable accessible housing.

Supportive Housing

Cambridge STEP Home Collaborative – Waterloo, Ontario

The Region of Waterloo, Ontario in collaboration with four service providers, has taken a systematic approach to eliminating chronic homelessness. [The Cambridge STEP Home Collaborative](#) pilot program serves people from the PATH (Priority Access to Housing Services) list, a by-name list of people experiencing homelessness in Waterloo Region, who have the most complex co-occurring issues that impact housing stability, including mental health and addiction issues.

The program uses portable rent supplements to house people in units of their choice. Most of these units are with private landlords although some units are in non-profit housing. Tenants sign a lease directly with their landlord and Cambridge STEP Home helps them become "document ready" to find housing and helps them with signing their lease and moving in. Once a person moves into a unit, a support coordinator helps them to maintain their housing through a five stages of recovery from homelessness work plan.

The agencies involved in the Cambridge STEP Home pilot came together as a collaborative to systematically bring together all of the organizations who were previously providing housing supplements individually. Although overall this model has worked well, some challenges have included inconsistencies with human resource matters as each organization came to the program with different policies in place. Upon evaluation of the one-year pilot and through a series of community consultations, the Region of Waterloo decided to fund two separate frameworks across Waterloo Region to provide a continuation of the permanent program, with a clear division of responsibilities. One framework provides the housing-based outreach workers and housing, while the other framework supports tenants in completing the stages of recovery from homelessness to after move in.

To date, 62 individuals have been housed under the Cambridge STEP Home program. Unfortunately, there were 11 individuals who went back to homelessness, but of these, 8 were re-housed through the program.

Winnipeg Rental Network – Winnipeg, Manitoba

The [Winnipeg Rental Network \(WRN\)](#) is a City of Winnipeg-wide inter-agency initiative. The WRN addresses affordable rental issues and works with tenants, landlords and service agencies regarding tenure security. The WRN oversees the Housing Plus program which provides centralized housing procurement and tenant/landlord supports for Winnipeg's Housing First programs.

The agency reaches out to landlords and property management firms to secure rental units. To encourage landlords to participate, intensive supports are offered to the program participants, including regular visits to the rental unit and eviction prevention planning when participants move in. Landlords are assisted in getting the money they are owed, including coordinating with Employment and Income Assistance and Rent Subsidies when applicable. In addition, educational and training opportunities are made available to the landlords.

Furthermore, service providers work with both the landlord and tenant to find the best housing fit. As such, if they feel the housing placement is not a good fit, they will help the tenant move, which allows landlords to avoid the difficulty of initiating the eviction process. Additionally, if the tenant is unable to make repairs for damages caused, Housing Plus will intervene to repair the property to ensure the condition of the unit is the same as it was when the tenant moved in.

Regeneration Step Up Program – Toronto, Ontario

[Regeneration Community Services \(RCS\)](#) is a charitable not-for-profit community mental health and addictions organization providing affordable supportive housing and case management services for adults with serious mental health and/or addiction issues.

The [Regeneration Step Up](#) program offers 20 subsidized independent housing units with on-site support services located in a large high rise building for tenants transitioning out of High Support Housing. The program began as a response to the need to create “flow” in high support housing in order to move ALC (alternate level of care) patients from the Centre for Addiction and Mental Health (CAMH) into the community. Through this program, tenants in high support housing are helped to move to other supportive housing and thereby freeing up high support units for others in need. Simultaneously, this enables tenants to live more independently. Regeneration provides an extensive support program to facilitate tenants’ transitions from high support housing to living independently and maintaining their own housing.

The 20 self-contained units provided by the Step Up Program are owned and operated by a private landlord. Regeneration has a head lease with the landlord and sublets units to their clients.

Prairie Housing Co-op – Winnipeg, Manitoba

Established in 1982, [Prairie Housing Co-op](#) was formed to allow households with a physical and/or intellectual challenge to live independently in a supportive environment. The Co-op owns three independent suites, 16 suburban family homes and a converted warehouse of 28 suites wherein non-disabled neighbours and housemates provide volunteer support to residents with disabilities. No more than two people with disabilities lives in each home. Paid support workers provide additional support where needed.

Funding for the project came from Canada Housing and Mortgage Corporation (CHMC) for the first 18 units, and the Manitoba Department of Co-operative Development helped establish the structure of the co-operative.

Markham Official Plan: Shared Housing Policy – Markham, Ontario

The City of Markham introduced definitions and policies related to shared housing in their [2014 Official Plan](#). One of the goals of this initiative was to remove the stigma associated with group

homes, rooming and boarding houses, and supportive housing. While Zoning By-law regulations are still being developed to support the implementation of this policy, Markham City staff have reported that there have been no negative impacts to date in implementing this policy and it has supported the goal of removing the stigma associated with certain dwelling types, such as group homes.

Shared housing, as defined in Markham's Official Plan, is a form of housing where individuals share accommodation either for economic, support, long-term care, security or lifestyle reasons. The Markham Official Plan identifies a number of different types of shared housing.

- Shared housing small scale is a form of housing where 3 to 10 persons share accommodation with or without support services.
- Shared housing large scale is a form of housing where more than 10 persons share accommodation with or without support services.
- Shared housing long term care is a form of housing where people who need 24-hour nursing care in a secure setting share accommodation.
- Shared housing supervised is a form of housing where people who need 24-hour supervision in a secure setting share accommodation.

Policies in the Markham Official Plan include developing housing targets for shared housing and developing a monitoring process for these targets, allocating a portion of the affordable housing targets to shared housing, supporting the equitable distribution of affordable and shared housing across neighbourhoods, and locating shared housing in proximity to rapid transit and accessible to other human services.

Supportive Housing for Indigenous Peoples

Ambrose Place – Edmonton, Alberta

[Ambrose Place](#) uses a Housing First approach to provide housing and support services within a culturally sensitive environment to Indigenous individuals and couples who are experiencing homelessness and to Indigenous individuals and couples who do not require supports but require safe and affordable housing.

At Ambrose Place, there are 24 studio suites - 14 one-bedroom suites, and 3 two-bedroom suites. Each suite is self-contained with a bathroom and kitchen. All suites are wheelchair accessible and can be modified for assistive devices. The building includes a therapy tub for assisted baths, medication room, and private nurse's triage room for assessment of tenants' status, wound care, to administer injections, and to perform physical assessments. Fourteen of the units are available for those who need safe, affordable housing while the rest of the units are supportive housing. Having both supportive housing units and affordable housing units within the same building offers the opportunity for residents to move from supportive housing to independent living while remaining within their existing community.

Monthly rents are \$1,168 for studio suites, \$1,328 for one-bedroom suites, and \$1,528 for two-bedroom suites. These costs include three meals per day, all utilities, and access to all the supports and services offered onsite. The suites are also fully furnished.

Culturally based programming includes men's sharing circle, men's traditional teachings, women's sharing circle, women's traditional teachings, women's new moon pipe ceremony, sweat lodges, night lodges, and morning smudge. As part of staff training, each staff member is invited to a two-day land and classroom based training which teaches the history of the Indigenous peoples and the impacts of colonization on previous and current generations. This training also incorporates traditional teachings.

In 2017, Alberta Health Services collected data on some of the residents prior to staying at Ambrose Place and after living there since it opened in 2014. In the two years since it opened, Alberta Health Services observed a drastic decrease in hospital stays by its residents. The results showed that overall inpatient days decreased by 81%. Alberta Health Services also found that the number of overall inpatient acute days dropped by 74% and emergency room visits dropped by 45%. More data is planned on being collected in sharing circles led by residents in Ambrose Place.

Miywasin Friendship Centre – Medicine Hat, Alberta

The [Miywasin Friendship Centre](#) is currently in the planning phase of a new Aboriginal Seniors Housing development in Medicine Hat which will incorporate cultural elements in the structural design of the building. Once this complex is built, it will contain six 2-bedroom units and four 1-bedroom units, an administration area, a central lobby, a classroom, and public outdoor space which can also be used for events. The central element to the design concept of the seniors' complex is that it is circular. This circular shape is an intentional design element with cultural importance for the individuals who will be housed in the complex.

The complex will be built to be all on the ground floor - a key insight brought forward through consultation processes with Indigenous seniors in Medicine Hat, and the complex will be completely accessible.

Although the development process has not yet begun, the expectation is that the City of Medicine Hat will donate land for the complex to be built on. The prospective groundbreaking day will be sometime in 2020.

This project aspires to serve as a blueprint for future Métis Capital Housing developments.

Barrier-Free Housing

Bridgwater Project, Winnipeg, Manitoba

[Bridgwater](#) is a housing development project initiated by the Manitoba Housing and Renewal Corporation in 2006 and is expected to be completed by 2021. It is one of the first neighbourhood plans in Canada which includes a large proportion of homes to be built as [VisitAble](#) homes. The vision for the development is a walkable neighbourhood with a diversity of housing suitable for people of all ages.

The basic features of the VisitAble homes are that they provide easy access on the main level for everyone, regardless of physical abilities. They have a no-step entrance, wider doorways and clear passage, and a main floor bathroom that can be used by someone with a mobility device.

The lots were also pre-engineered to accommodate the no-step entrance and drain to a pathway at the rear yard.

The project includes four neighbourhoods: Bridgwater Forest, Bridgwater Lakes, Bridgwater Trails, and Bridgwater Centre with a mix of townhouses, multi-family homes, and single-family homes. Approximately 1,000 homes will be VisitAble.

The Daniel's Corporation Accessibility Designated Program (ADP) – Ontario

The Daniels Corporation is dedicated to providing a higher standard in accessibly designed homes for people using mobility devices. In 2017, the Daniels Corporation launched its [Accessibility Designated Program \(ADP\)](#) at several locations across the Greater Toronto Area. Suites offered through the ADP exceed the accessibility standards set by the [Ontario Building Code](#).

Recognizing mobility needs vary among individuals, the ADP offers a series of standard accessible layouts to choose from at no additional cost. These standard layouts include accessible features such as:

- Roll-in shower
- Roll-out balcony with swing door
- Power operated entry door rough-in
- Handheld shower faucet
- Grab bars in the shower
- Under-sink knee clearance
- Wider doors throughout
- Additional clearance in the washroom.

To date, the ADP is being implemented in two of Daniels' projects: [DuEast Condominiums in Regent Park](#), and [Wesley Tower at Daniels City Centre in Mississauga](#). There are a range of one, two, or three-bedroom units in these buildings, many of which are located on the ground floor.

Landlord Engagement

RentSmart – Ontario, British Columbia

[RentSmart](#) offers education and training programs which teach the skills necessary to empower both landlords and renters to encourage safe and healthy living environments. RentSmart understands the importance of high-quality housing and life skills education in helping people have successful tenancies.

RentSmart offers several different programs including the RentSmart Basics program which is a three-hour introductory course which discusses tenant's rights and responsibilities, financial management, fire safety, etc. These courses are adapted to meet the unique needs of specific population groups, such as youth, seniors or persons with disabilities. This course is usually the precursor to the RentSmart Certificate course. The RentSmart Certificate course is a 12-hour course. Participants earn a Certificate of Completion when they complete this course and this certificate can act as a reference, that can be shown to potential landlords.

RentSmart also has a program specifically designed for landlords called RentSmart Landlord. [RentSmart Landlord](#) is a professional development course designed for tenant management and support workers, property managers and landlords. These landlords agree to recognize the RentSmart Certificate as it is presented on renter applications and are working towards solving housing issues in Canada by providing safe and quality housing.

Lutherwood Housing Services – Kitchener, Ontario

[Lutherwood](#) is a progressive, not-for-profit health and social service organization operating in Waterloo Region and Wellington County. Lutherwood Housing Services, in partnership with the Region of Waterloo has a [landlord engagement program](#) which offers landlords the opportunity to fill their units while helping their community through providing housing for people in urgent need. Landlords sign an agreement with the Region of Waterloo to commit unit(s) to the program. Once a standard lease is signed with the tenant, rent is paid by Lutherwood Housing Services and/or the Region of Waterloo and/or the tenant depending on the circumstances. As needed, housing support workers meet with tenants to connect them to resources that can help with everything from settling in to finding employment.

Landlords benefit from the program since:

- Lutherwood refers tenants to them, increasing the ease to quickly fill vacant units.
- The landlord and tenant will receive support to achieve successful tenancies.
- Last month's rent is funded for any referrals made by Lutherwood.
- Vacancy loss and some damages can be covered.
- The landlord has one point of contact for prompt responses to questions or inquiries.

Landlord Partnership Program – Ottawa, Ontario

The [Landlord Partnership Program \(LPP\)](#) is an initiative developed by the City of Ottawa and the Salvation Army. The program employs Housing Locator staff to identify available private market rental units for [Housing First](#) program participants. Participants may be eligible to receive a housing subsidy, paid directly to their landlord, to help make housing more affordable.

The benefits to landlords for participating in the program are:

- No marketing required
- Pre-screened candidates
- Rent payments made directly from the participant's income source
- Program participants have case managers to ensure successful tenancies
- Participation in building a better community by providing housing to those in need.

Landlord Engagement Survey – St. John's, Newfoundland and Labrador

[The City of St. John's](#) coordinated a survey to learn more about St. John's landlords in an effort to build a stronger and safer community. St. John's was experiencing a shortage of safe, affordable rental units. In an effort to promote successful tenancies which benefit people who need rental housing as well as those who provide this important service the landlord engagement plan was developed by the City of St. John's. [The survey](#) promoted dialogue and engaged with landlords about the successes and issues in the system.

A ‘landlord’ in St. John’s was categorized as: ‘Anyone who receives payments to have individuals live at a property they own or manage in St. John’s. These payments may come from any source (i.e. individuals, AES, Eastern Health, NLHC, etc.) and can be for various types of accommodations (i.e. Bedsitting rooms, personal care/community care homes, individuals with basement apartments, emergency shelters, etc.).’

The results of the Landlord Survey are documented in the [Landlord Survey 2016 Report - What We Heard](#). This includes a summary of all contributions collected as well as Next Steps. There were over 300 respondents, and over 160 landlords signed up for the City’s new electronic landlord newsletter, [New Lease](#).

Discharge Strategies

Health Quality Ontario (HQO) – Ontario

[Health Quality Ontario \(HQO\)](#) created guidelines for providing quality care to patients who are in transition from hospital to home care. Surveys conducted by HQO revealed that many patients were not adequately equipped with the knowledge they required to transition efficiently and safely from in-hospital care to home care. In order to address this issue, the health quality standards were developed in part by a voluntary advisory committee, co-chaired by Amir Ginzburg, chief and medical director of the medicine program at Trillium Health Partners and Lianne Jeffs, the research and innovation lead and scholar in residence at Sinai Health System.

The health quality standards contain 10 “quality statements” for patients transitioning from hospital to home care. These include:

- **Quality Statement 1 - Information-Sharing on Admission:** When a person is admitted to hospital, the hospital shares information about the admission with their primary care and home and community care providers, as well as any relevant specialist physicians, soon after admission via real-time electronic notification. These providers in the community then share all relevant information with the admitting team in a timely manner.
- **Quality Statement 2 - Comprehensive Assessment:** People receive a comprehensive assessment of their current and evolving health care and social support needs. This assessment is started early upon admission, and updated regularly throughout the hospital stay, to inform the transition plan and optimize the transition process.
- **Quality Statement 3 - Patient, Family, and Caregiver Involvement in Transition Planning:** People transitioning from hospital to home are involved in transition planning and developing a written transition plan. If people consent to include them in their circle of care, family members and caregivers are also involved.
- **Quality Statement 4 - Patient, Family, and Caregiver Education, Training, and Support:** People transitioning from hospital to home, and their families and caregivers, have the information and support they need to manage their health care needs after the hospital stay. Before transitioning from hospital to home, they are offered education and training to manage their health care needs at home, including guidance on community-based resources, medications, and medical equipment.
- **Quality Statement 5 - Transition Plans:** People transitioning from hospital to home are given a written transition plan, developed by and agreed upon in partnership with

the patient, any involved caregivers, the hospital team, and primary care and home and community care providers before leaving hospital. Transition plans are shared with the person's primary care and home and community care providers and any relevant specialist providers within 48 hours of discharge.

- **Quality Statement 6 - Coordinated Transitions:** People admitted to hospital have a named health care professional who is responsible for timely transition planning, coordination, and communication. Before people leave hospital, this person ensures an effective transfer of transition plans and information related to people's care.
- **Quality Statement 7 - Medication Review and Support:** People transitioning between hospital and home have medication reviews on admission, before returning home, and once they are home. These reviews include information regarding medication reconciliation, adherence, and optimization, as well as how to use their medications and how to access their medications in the community. People's ability to afford out-of-pocket medication costs are considered, and options are provided for those unable to afford these costs.
- **Quality Statement 8 - Coordinated Follow-Up Medical Care:** People transitioning from hospital to home have follow-up medical care with their primary care provider and/or a medical specialist coordinated and booked before leaving hospital. People with no primary care provider are provided with assistance to find one.
- **Quality Statement 9 - Appropriate and Timely Support for Home and Community Care:** People transitioning from hospital to home are assessed for the type, amount, and appropriate timing of home care and community support services they and their caregivers need. When these services are needed, they are arranged before people leave hospital and are in place when they return home.
- **Quality Statement 10 - Out-of-Pocket Costs and Limits of Funded Services:** People transitioning from hospital to home have their ability to pay for any out-of-pocket health care costs considered by the health care team, and information and alternatives for unaffordable costs are included in transition plans. The health care team explains to people what publicly funded services are available to them and what services they will need to pay for.

These standards were set at the provincial level in order to highlight the importance of transitions in care and these set the direction for quality. The goal of the quality standards is to provide Ontario Health Teams with the tools necessary to ensure the transition for patients from hospital to home and community is one continuous journey.

Affordable Ownership Models and Financing Assistance Programs

Rent2Own – Alberta

The Rent2Own Alberta Program is designed to assist future homeowners who experience difficulty in qualifying for conventional financing, either because of credit rating or lack of down payment. Renting to own is an agreement where an investor rents out a house to a tenant and gives them the option to purchase the property after a certain period of time at a predetermined price.

Renting to own consists of two separate agreements. The first agreement is a Rent to Own Lease Agreement and the second is an Option to Purchase Agreement, which contains the price that is initially agreed upon for the purchase of the house in the future. Generally, Rent to Own programs run between three and five years and each month during the contract, the tenant makes a monthly rent payment which includes an additional portion which will be used towards the down payment when the households decide to buy the home in the future.

In addition, Rent2Own offers a mortgage broker and credit counselors to help households rebuild, repair or establish their credit.

Trillium Housing – Ontario

[Trillium Housing](#) provides low- to moderate-income households with the opportunity for affordable homeownership. Homeownership affordability is facilitated through the Trillium 2nd Mortgage. A Trillium 2nd Mortgage is a shared-appreciation mortgage that does not have a conventional interest rate. Instead, the homeowner repays the mortgage principle and a share of any appreciation in the value of the home at the time of sale. The 2nd Mortgage can either offset a portion of the down payment or decrease the amount of the 1st mortgage, reducing the monthly mortgage payment.

The shared-appreciation Trillium Mortgage is provided to income eligible home purchasers and is unique based on the financial and housing needs of each household. The price of the home must be below the homebuyer's City's median price and their household income needs to be below the local median in order to be eligible for the program. The Trillium Mortgage is only available to purchasers at developments where Trillium Housing has invested.

Affordability is also achieved through site selection, project design and construction of Trillium Homes. Attributes to the Trillium Housing development financing model include:

- Partnership approach to development
- Focus on new, entry level ownership housing
- Undertake developments in regional economies that are strong or are expected to be strong in coming years
- Evaluate development sites at the earliest stage, sifting through many opportunities to find the best values.

Options for Homes – Greater Toronto Area, Ontario

[Options for Homes](#) are a non-profit organization dedicated to providing affordable ownership housing to low-and moderate-income households throughout the Greater Toronto Area. The Options for Homes model uses a shared appreciation 2nd mortgage as the principal means of increasing the affordability of units for homebuyers. Prospective homeowners provide a 5% down payment for the unit, and Options for Homes will provide an additional down payment loan between 10-15%. As the value of the home appreciates, Options for Homes shares in the growth. At the time of the sale of the home, Options for Homes are then paid back their initial down payment loan. As mortgages are repaid, a growing, self-sustaining, permanent revolving fund is created.

The Options for Homes Model also reduces construction and development costs by:

- a. Acquiring land that is not as desirable to a conventional developer, or in a transitional area that is up and coming,
- b. Reducing common amenity space (i.e. not having pools or extensive fitness rooms)
- c. Maintaining a long-term business relationship with Deltera Ltd. and its contracted consultants to ensure design and construction efficiencies, a quality product and cost control
- d. Using an in-house marketing team and community-based marketing to minimize marketing and administration costs. Options has also negotiated construction financing at very low rates, with the savings being passed onto the owners.

Options for Homes has operated for 25 years without government funding. To date, 3,140 homes have been built across 15 condo buildings. Up to \$150,000 has been provided in down payment support.

Accès Condos – Montreal, Québec

The [Accès Condos](#) program is a financial tool for homebuyers to purchase a quality condominium at an affordable price in Montréal, Québec. The Accès Condos program is central to the [Société d'Habitation et de Développement de Montréal's \(SHDM\)](#) urban revitalization and residential development mission.

The SHDM selects condo projects in Montréal to accredit under the Accès Condos program based on various criteria including the affordability of the unit. In order to qualify, prospective homeowners of an Accès Condos accredited home must pay a deposit of only \$1,000. The SHDM advances a percentage of the sale price of the Accès Condos accredited unit to the homebuyer which can then be applied to the down payment. The condo is purchased from the developer, while the homeowner benefits from the Accès Condos financial tool offered by the SHDM.

The program is offered through two options:

- a) **Standard Option:** This option applies to the vast majority of Accès Condos accredited projects. It includes a purchase credit of 10% and is accessible to everyone, first-time buyers or existing owners. When the condo is resold, after having repaid the SHDM the purchase credit as well as 10% of the increased value of the property, the household gains the portion of the principal repaid as part of the mortgage loan and 90% of the increased value of the unit.
- b) **Exclusive Option:** Offered specifically to families and first-time buyers purchasing units in the H3C Condominium in Griffintown, Montreal. This option is geared to offer financial incentives to households that plan on keeping the unit for at least five years. With the 'exclusive' financing option, households are given a 15% purchase credit for the down payment, with a required minimum deposit of \$1000, thereby reducing the buyer's mortgage loan.

Since its launch in Montréal in 2005 by the SHDM, more than 3,600 quality-built and affordable units were accredited in 10 boroughs through agreements with developers under the Accès Condos program.

Nova Scotia Down Payment Assistance Program - Nova Scotia

The [Down Payment Assistance Program \(DPAP\)](#) assists Nova Scotians with modest incomes (max \$75,000) who pre-qualify for an insured mortgage to purchase their first home. Eligible participants can apply to receive an interest-free repayable loan of up to 5% of the purchase price of a home. The purchase price of the home may not exceed \$280,000 in the Halifax Regional Municipality (HRM) and \$150,000 in the rest of the province.

The loans are interest-free and are repayable over 10 years. Participants may waive their payments in the first year. The loan must go toward the down payment and cannot be used for financing, closing or other costs. The down payment assistance loans can range between up to \$7,500 and up to \$14,000.

The Nova Scotia Down Payment Assistance program assisted 153 first time home buyers during its first year with funding of nearly \$1.3 million being committed. The province is making available \$1.05 million in funds that will be loaned to program participants in fiscal year 2019/20. \$250,000 has been budgeted to cover interest costs and carrying charges.

Parcel Finance Inc. – Greater Toronto Area, Ontario

[Parcel Finance Inc.](#) purchases equity in homes that prospective homebuyers wish to buy, reducing the level of savings homebuyers are required to have for their down payment. Parcel co-buys homes, investing 20% on average as equity toward the purchase price of the home. Parcel's investment also reduces the amount of mortgage debt required, allowing homebuyers to make mortgage payments that they are better able to afford. As co-owner of the home, Parcel shares in the growth of the house's value. Parcel invests for up to 10 years and homebuyers can buy Parcel out at any time within that 10-year period.

The capital for the co-buying comes from investors who are interested in purchasing fractional shares of homes within a portfolio of residential properties.

Flexible Tenure – Joseph Rowntree Housing Trust

The [Joseph Rowntree Housing Trust](#) operates a shared ownership model which allows owners to change the percentage of property ownership if their personal finances improve or worsen. [Flexible tenure](#) allows the right to 'staircase up' by buying more shares in an owned property; 'staircase down' to reduce their share for those struggling with mortgage payments; and the release of equity to pay for care of major repairs.

This program has been in place for nearly twenty years and while the organization has invested almost £2.4 million in repurchasing equity shares, this investment has been covered by proceeds from equity sales (receipts from staircasing up). The organization also did an analysis of the impact of this program and found that flexible tenure not only prevented households from being homeless due to job loss, general debt issues, relationship breakdown, or health-related issues, it has also ensured that the community is more stable and sustainable.

Social Impact Bonds

In some cases, sufficient government funding for a project cannot be obtained through regular channels. This can result in a local government being unable to make a community investment it wants to make. An alternative in this scenario is to issue a [social impact bond](#). This financial vehicle is more common in the US and Europe and does not occur frequently in Canada. In essence, it allows a jurisdiction to use its credit rating to offset the risk of innovation to the private sector while maintaining in control of the outcomes. If the project is successful portions, or all, of the money will be returned to the investors plus interest over time.

The Province of Ontario has recently started experimenting with the Social Impact Bond and has been going through a process to identify service providers who could be eligible for such a bond and is currently doing feasibility analyses of the proposed projects to assess their viability. One of the front runners through this process is [Mainstay Housing Toronto](#) who proposes to build a 100-bed housing facility to help chronically homeless transition out of homelessness. The program focuses on individuals struggling with mental illness who have been homeless for five years or more. Mainstay's proposal is using the best practices from the Housing First model. The model aims to improve the efficiency of the existing social-housing stock to serve homeless people who are often the most difficult to house.

Whistler, BC: Housing Fund

Whistler developed a unique trust fund approach to providing financing for the construction of affordable housing in 1990. The fund is contributed to through levies (Employee Works and Service Charge) placed on developments that increase the number of employees in the community. Funds are provided to the [Whistler Housing Authority](#) organization to help deliver affordable housing. The amount of the Charge is \$5,908/employee, but as it is significantly lower than what is needed to develop housing, the Resort Municipality of Whistler is seeking to increase it.

The fund was critical to leveraging more in bank loans and launching the first housing rental projects in Whistler. Other critical tools included land donations, occupancy restrictions on who can rent units, as well as rent controls. Whistler now has over 1,900 dwellings of ownership and rental affordable housing – a large portion due to the housing fund.

City of Toronto Open Door Program – Toronto, Ontario

The [Open Door Affordable Housing Program \(2016-2020\)](#) is an initiative that aims to accelerate the construction of affordable rental and homeownership housing in the City of Toronto. The plan was approved by Toronto City Council in July 2016 and will help to create 5,000 new affordable rental, and 2,000 new affordable homeownership units between 2016 and 2020.

The plan assists the City of Toronto to achieve its affordable housing targets set out in the [Housing Opportunities Toronto Plan 2010-2020](#), approved by Toronto City Council in 2009.

The program helps private and non-profit developers to reduce the cost and risk of new developments. In return, the units created through the program should conform to the

affordability standards as stated in the program criteria. The following incentives are provided by the City of Toronto:

- Capital funding such as modest capital grants and exemptions from planning fees, development charges and property taxes.
- Fast-tracking planning approvals through the Open Door Planning service for projects that satisfy the City of Toronto's official plan and,
- Making private, public, and non-profit [land](#) available for affordable housing. This includes land owned by: Build Toronto, The Toronto Transit Commission, the Toronto Parking Authority and Toronto Community Housing.

The Toronto Open Door Program has been successful in spurring affordable housing development in Toronto with Council approving 1,224 new affordable rental and 86 affordable ownership homes in 2017, for a total of 1,310 new homes.

Tax Increment Based (or Equivalent) Grant Program – Guelph, Ontario

The [City of Guelph Brownfield Redevelopment Community Improvement Plan \(CIP\)](#) was approved by the Ontario Ministry of Municipal Affairs and Housing in March of 2004. The financial incentive programs contained in the CIP were drawn from the City of Guelph's Brownfield Strategy which was adopted by Council in May of 2002. These incentive programs were designed to stimulate private sector investment in the reuse and redevelopment of brownfield sites.

One incentive tool used in the CIP is the Tax Increment-Based (or Equivalent) Grant. The purpose of this grant program is to attract private-sector investment and stimulate development in targeted areas of the City of Guelph. The amount of the grant is based on the difference between property taxes collected on a property before development and the estimated taxes that will be collected after development. They are reconfirmed against actual taxes before any grant monies are paid. Guelph's tax increment-based grant for brownfields pays property owners 80% of the tax increment, in installments, over a maximum of 10 years. The remaining 20% of the tax increment is used to fund other Brownfield CIP related programs.

The tax increment-based grant helps to achieve Guelph's community improvement goals of reducing the number of contaminated sites, maintaining more heritage buildings and renewing Guelph's downtown. They also contribute to the growth of the City's assessment base by attracting real private sector projects.

The Community Revitalization Levy – Calgary, Alberta

The [Community Revitalization Levy \(CRL\)](#) is an innovative funding system which was established in 2007 in the City of Calgary. It was created to support [Calgary Municipal Land Corporation \(CMLC\)](#) in fulfilling the [Rivers District Revitalization Plan](#). The Rivers District Revitalization Plan is a public infrastructure program that facilitates the reclamation, redevelopment and revitalization of this underdeveloped inner-city area.

The CRL provides a means to segregate property tax revenue increases that result from redevelopment in the Rivers District into a fund for infrastructure improvements. The City of Calgary levies and collects the CRL through the property tax system and then allocates the funds to CMLC to implement the Rivers District Community Revitalization Plan.

The success of the program encouraged the City and CMLC to submit an updated Rivers District Revitalization Plan to the Province of Alberta to support a request for a 20-year extension in October 2018. In December 2018 the Province of Alberta approved an amendment to the Municipal Government Act to allow a 20-year extension of the CRL from 2028 to 2047, and in January 2019 the City Council approved the bylaw amendment to enable the CRL. As Rivers District redevelopment proceeds, the progressive increase in property tax revenue in the District will generate sufficient CRL dollars to complete the infrastructure improvements and placemaking initiatives required to complete the transformation and revitalization of the area.

Now ten years into the revitalization plan delivery, the district has become one of the most dynamic areas within Calgary's downtown core. There are now more than 1,200 new condos and over 3,500 residents, a variety of retail options, and restored heritage buildings that add to the character of the district. There are further plans to develop an additional four million square feet of mixed-use development and more than 8,000 new residents throughout the district.

Database of Available Services

Community LINKS – Lethbridge, Alberta

[Community LINKS](#) was created in 2003 and it is a program of Canadian Mental Health Association (CMHA). Its mission is to provide information and referral to community, health, social and government services in all communities throughout southwestern Alberta. The service provided by Community LINKS ensures that seniors, adults, youth, children families and the community at large, have access to the resources that they require.

The Community LINKS service is in the form of an online Service Directory, Housing Directory, Getting Connected Guides, rural resource directories and Events Calendars, which further ensure a link in bringing people and services together. Community LINKS was created to be the “one-stop” resource to connect people to these services.

The [Services Directory](#) provided through Community LINKS is a guide of listings of local services and community resources throughout the city of Lethbridge. These services include, but are not limited to; financial assistance, food, housing, mental health support, etc.

Community LINKS also offers a [Housing Directory](#). This tool is a free web-based listing service with information on market rentals in the city of Lethbridge. The site has links to information on seniors and family housing applications, housing cooperatives, and other housing options.

Protecting and Maintaining Rental Housing

Vancouver Rental Property Standards Database

The [Vancouver rental property standards database](#) is an online searchable database of rental apartments in Vancouver. The purpose of the database is to help renters make better decisions about where they live and to motivate property owners and landlords to keep their properties in good condition for renters. The database contains publicly available information that the City of Vancouver collects, including the building's owner, any outstanding work orders, or any property bylaw issues, such as fire safety, building safety, and maintenance.

6.0

Appendix: Funding Opportunities

Federal Funding Opportunities

National Housing Co-Investment Fund

The [National Housing Co-Investment Fund](#) provides low-cost loans and/or financial contributions to support and develop mixed-income, mixed-tenure, mixed-use affordable housing. It covers a broad range of housing needs, from shelters to affordable homeownership. Housing must be energy efficient, accessible and socially inclusive. The Fund prioritizes projects that support partnerships between governments, non-profits, private sector, and others to make federal investment go further.

The National Housing Co-Investment Fund will:

- create 60,000 new units
- repair 240,000 units
- create or repair at least 4,000 shelter spaces for victims of family violence
- create at least 7,000 new affordable units for seniors
- create at least 2,400 new affordable units for people with developmental disabilities

There are two streams within the fund:

- The Housing Construction Stream is for new construction
- The Housing Repair and Renewal Stream is for the preservation and renewal of the existing community and affordable housing supply

Available Funds:

National Housing Co-Investment Fund - New Construction Stream

Proponents of the National Housing Co-Investment Fund New Housing Construction Stream are eligible for loans and/or financial contributions depending on the needs of the project and the level of achievement of the National Housing Strategy outcomes. Different combinations of loans and/or contribution are possible. Under the National Housing Co-Investment Fund New Housing Construction Stream there is:

- \$5.19 billion available through low-cost repayable loans over 10 years
- \$2.26 billion available through capital contributions over 10 years

Each loan offers:

- A 10-year term (closed to pre-payment) with a fixed interest rate locked in at first advance. The term will be renewable for another 10 years and the interest rate will reset when renewed
- Up to a 50-year amortization for smaller monthly payments and long-term viability

- Up to 95% loan to cost for residential space and up to 75% loan to cost for non-residential space. There is up to 75% loan to cost (residential) for municipalities, provinces, territories, and private sector
- Interest-only payments once loan is fully advanced

When feasible, a loan should be considered as the first option by proponents and may additionally be combined with a contribution in some cases. Capital contributions may be available in addition to a Co-investment loan in the following circumstances:

- Additional funding is provided for higher performing projects to offset higher costs of meeting or exceeding minimum requirements
- Where cash flow is insufficient, and contribution is needed to attain break-even cash flow

A project may be eligible to receive a contribution without a Co-investment loan in the following cases:

- Where a loan is not a feasible option
- As a top-up contribution where the project has external funding to cover the majority of total project cost
- Additional funding as an incentive for higher performing projects

The maximum eligible low-interest loan and/or contribution amount is determined through a scoring grid.

National Housing Co-Investment Fund – Housing Repair and Renewal Stream

Proponents of the National Housing Co-Investment Fund Housing Repair and Renewal Stream are eligible for loans and/or financial contributions depending on the needs of the project and the level of achievement of the National Housing Strategy outcomes. Different combinations of loans and/or contribution are possible. There is:

- \$3.46 billion available through low-cost repayable loans over 10 years
- \$2.26 billion available through capital contributions over 10 years

Each loan offers:

- A 10-year term (closed to pre-payment) with a fixed interest rate locked in at first advance. The term will be renewable for another 10 years and the interest rate will be reset when renewed.
- Up to a 40-year amortization for smaller monthly payments and long-term viability.
- Up to 95% loan to cost for residential space and up to 75% loan to cost for non-residential space. There is up to 75% loan to cost (residential) for municipalities, provinces, territories, and private sector.

When feasible, a loan should be considered as the first option by proponents and may be combined with a contribution. Capital contributions may be available in addition to a Co-investment loan in the following circumstances:

- Additional funding is provided for higher performing projects to offset higher costs of meeting or exceeding minimum requirements
- Where cash flow is insufficient, and contribution is needed to attain break-even cash flow

A project may be eligible to receive a contribution without a Co-investment loan in the following cases:

- Where a loan is not a feasible option
- As a top-up contribution where the project has external funding to cover the majority of total project cost
- Additional funding as an incentive for higher performing projects

Progress:

As of [June 30, 2019](#), 69 approved applications, consisting of mainly conditional commitments⁵, were issued for the construction of over 2,600 new units and the repair/renewal of over 59,500 units totaling \$680.2 million in contributions and \$968.5 million in loans through the National Housing Co-Investment Fund.

Funding Eligibility:

The New Housing Construction Stream and the Housing Repair and Renewal Stream are both [open to](#):

- Community housing providers (i.e. Public or private non-profit housing organizations or rental co-operatives)
- Municipalities
- Provinces and territories
- Indigenous governments and organizations
- Private sector

Projects which can be considered for funding through the National Housing Co-Investment Fund include:

- Community and affordable housing under the New Housing Construction Stream, or existing community and affordable housing under the Housing Repair and Renewal Stream
- Urban Indigenous community housing
- Mixed use market / affordable rental
- New construction and/or conversion from a non-residential use to affordable multi-residential
- Shelters
- Transitional and supportive housing

In order to be eligible for funding projects must:

- have a minimum of five units/beds
- have primary use as residential
- meet minimum requirements for partnerships, financial viability, affordability, energy efficiency, accessibility, and urgent repairs (only applicable to Housing Repair and Renewal Stream)

⁵ A conditional commitment is recognized once a Letter of Intent is signed. It is an agreement that consists of a conditional allocation of funding between parties that consists of either contributions and/or loans and is subject to due diligence, additional information or fulfillment of certain conditions.

- o **Partnerships** - Partners will be required to contribute to the project (monetary or in-kind) and the level of contribution may vary from project to project. Additionally, projects must have support from another level of government (such as municipalities, Provinces and/or Territories, Indigenous Government) to ensure a coordination of investments. Support can be financial in nature (monetary or in-kind) or in the form of a letter demonstrating support of the project. For financial support (capital or operating), funding would need to be confirmed at the assessment stage prior to receiving a final approval from CMHC.
- o **Financial Viability** - Applicants will have to demonstrate their financial and operational ability to carry the project, provide evidence of the financial viability of the proposed project itself, and have the capacity to deal with development risks, such as cost overruns and delays in construction.
- o **Affordability** - Applicants must keep rents for a minimum of 30% of units below 80% of the Median Market Rental rate (as described in the most recent CMHC Rental Market Survey for the market and unit type in question), and they must commit for a minimum of 20 years.
- o **Accessibility** - Proponents will be expected to meet one of two options for minimum accessibility requirement; Option 1 - Proponents will be expected to meet the minimum accessibility requirement that 20% of all units within the project meet or exceed accessibility standards as prescribed in Table A⁶ and that access to the project and its common areas is barrier free, or Option 2 (New Housing Construction Stream) - The entire project (common areas and dwelling units) has full universal accessibility design/ Option 2 (Housing Repair and Renewal Stream) - Access to the project and its common areas is barrier free.
- o **Energy Efficiency (New Housing Construction Stream)** - New projects are required to achieve either a 25% decrease in energy consumption and greenhouse gas (GHG) emissions relative to the [2015 National Energy Code for Buildings](#) or the [2015 National Building Code](#); or a 15% decrease relative to the [2017 National Energy Code for Buildings](#).
- o **Energy Efficiency (Housing Repair and Renewal Stream)** - Existing projects are required to achieve a 25% decrease in energy consumption and greenhouse gas (GHG) emissions relative to past performance levels.
- o **Urgent Repairs (only applicable to Housing Repair and Renewal Stream)** - For urgent repairs that are required to maintain the safety of occupants and/or viability of housing, flexibility in the minimum requirements for Energy Efficiency and Accessibility will be considered. Examples of urgent repairs could include but are not limited to: balcony railings and slabs, exterior windows and doors, unstable cladding/siding systems, fire safety systems, building envelope to address water leakage, moisture, mould/ bacteria problems, structural systems including concrete, steel and wood, leaking or failed potable and sewage water systems, faulty heating and ventilating systems, faulty electrical systems, correcting flood and storm damage, gas, water or electricity supplies, elevator and lift repairs.

⁶ [Table A: Technical Criteria for Accessible Dwelling Units](#)

Application Process and Important Dates (if relevant):

CMHC accepts and reviews applications on a continuous basis. Completed applications will be prioritized by CMHC at the end of each month. All applications for funding will be prioritized based on the achievement of National Housing Strategy outcomes. Provincial and Territorial input on regional housing need is considered in the prioritization of applications. A higher score is assigned to projects that exceed minimum requirements.

CMHC uses a scoring grid to determine the eligible loan and/or contribution amount for selected applications. The score obtained will determine the amount of funding your project could be eligible to receive.

When the project is selected to proceed, it is possible to apply for Solutions Labs or Demonstrations to overcome barriers to projects or capitalize on opportunities to improve performance and enhance outcomes.

Application Process Timeline:

1. Application intake – up to 30 days
2. Initial review – 14 days
3. Prioritization – 35 days
4. Financial Analysis – 30-90 days
5. Funding Commitment – 60 days
6. Funding Agreement Finalized – up to 60 days

Affordable Housing Innovation Fund

The [Affordable Housing Innovation Fund](#) was implemented to encourage new funding models and innovative building techniques in the affordable housing sector. In the process, the Fund is anticipated to help create up to 4,000 new affordable units over five years and reduce reliance on long-term government subsidies. The Fund's scope of eligible projects includes affordable homeownership, retrofit models and affordable rental projects.

The Innovation Fund will:

- support the development of innovative approaches to affordable housing
- create inclusive and accessible communities
- contribute to the fight against homelessness

Available Funds:

The Affordable Housing Innovation Fund is a \$200 million fund which offers loans, forgivable loans and contributions, as well as innovative funding with financing options such as; equity capital investments, minority ownership models, dividend payments, other innovative funding arrangements.

The amount and type of funding varies based on proposals received and the proponent may be required to demonstrate security depending on the proposal.

Funding is available for five years or until all funds are assigned (whichever comes first).

Progress:

As of [June 30, 2019](#), the Affordable Housing Innovation Fund has committed more than \$98.4 million to support the creation of over 8,600 units, of which almost 7,400 are affordable. Over 1,400 units are currently under construction.

Funding Eligibility:

Funding is available to eligible individuals, corporations and organizations that want to build new affordable housing in Canada. It is also available for those who want to repair and renew existing housing in response to a demonstrated community need. [Eligible applicants include:](#)

- Municipalities
- Private sector developers and builders
- Non-profit housing providers (as well as community housing organizations).

In order to be eligible for funding, Affordable Housing Innovation Fund applications must meet the following minimum criteria:

- At least five new units, renovations or retrofits must be considered affordable⁷.
- The project must demonstrate the use of innovative solutions for affordable housing. This includes novel financing models or unique designs used to overcome barriers and lower the costs and risks associated with housing projects.
- The project must demonstrate how unit affordability will be maintained for at least 10 years.
- Must demonstrate how the project will achieve a minimum 10% decrease in energy intensity and greenhouse gas (GHG) emissions relative to the [National Energy Code of Canada for Buildings 2015 \(NECB\)](#).
- At least 10% of the units of a project must meet accessibility requirements. Accessible features can include ramps, lifts, modified kitchens, bathrooms, and home automation.
- Units must demonstrate that they can be viable while decreasing or eliminating the need for ongoing government subsidies in the long-term.
- Other factors that may be considered in scoring of project applications include projects with replicable designs, easy access to transit or have a focus on social inclusion.

The Innovation Fund will prioritize projects that:

- exceed mandatory requirements
- bring more partners and additional investment to the table
- address the needs of vulnerable populations

Application Process and Important Dates (if relevant):

The Affordable Housing Innovation Fund has been accepting proposals since September 30, 2016. Due to overwhelming interest and its success, the Affordable Housing Innovation Funds

⁷ The Innovation Fund defines Affordability based on the affordability criteria of the municipality where the project is located. Failing such municipal criteria, the provincial criteria may be used. Where no affordability criteria exist, affordability for rental housing is based on the Median Market Rent (MMR). The subject property rent must be below the MMR for new construction, based on CMHC MAC data for the area in question.

is not accepting new applications at this time. The next call out for applications will be in early 2020. CMHC accepts and reviews applications on a continual basis and funding announcements are made on a periodic basis.

Rental Construction Financing

The [Rental Construction Financing](#) is an initiative which provides low-cost loans to encourage construction of rental housing across Canada. It supports sustainable apartment projects in areas where there is a need for additional rental supply. The initiative focuses on standard apartment projects in Canada with general occupants. It does not support construction of niche housing types such as retirement homes, single room occupancy and student housing. Projects situated on a reserve may be eligible for financing if the borrower can demonstrate that enforceable security over the lands can be granted to CMHC.

Available Funds:

The Rental Construction Financing initiative has a total of \$13.75 billion in available loans. The loan offers:

- A 10-year term (closed to pre-payment) and a fixed interest rate locked in at first advance for certainty during the riskiest periods of development.
- Up to a 50-year amortization period.
- CMHC mortgage loan insurance that is effective from first draw and for the duration of the amortization period to simplify loan renewal. The borrower does not pay the premium, only the PST if applicable.
- Up to 100% loan to cost for residential space and up to 75% loan to cost for non-residential space (depending on the strength of the application).
- Interest only payments financed by the loan during construction through to occupancy permit.
- Principal and interest payments are due after 12 months of stabilized effective gross income.

Progress:

As of [June 30, 2019](#), more than \$3.7 billion has been committed to support the creation of over 12,300 units through the Rental Construction Financing initiative.

Funding Eligibility:

In order to be eligible for funding through the Rental Construction Financing Initiative, the projects must:

- Have at least five rental units.
- Have a loan size of at least \$1 million.
- Respond to a need for rental supply.
- Have zoning in place, a site plan in process with municipality and a building permit available. The first construction draw must be within six months of date of the executed loan agreement.
- Meet minimum financial viability, affordability, energy-efficiency and accessibility requirements;

- o **Financial viability requirements** - The project must have the financial and operational ability to carry on without ongoing operating subsidies. This includes the capacity to deal with development risks such as cost overruns, delays in construction and lease-up.
- o **Affordability requirements** - Affordability must be maintained for at least 10 years from date of first occupancy. The project must meet one of the following affordability requirements criteria: **Criteria A** - The total residential rental income of the project must be at least 10% below its gross achievable residential rental income as supported by an independent appraisal report; and a minimum of 20% of the units must be affordable with rents at or below 30% of the median household income in the subject market (available through [Statistics Canada](#)), or **Criteria B** - The affordability requirement may be met if the proposal has been approved under other housing programs/initiatives (federal, provincial, territorial, or municipal) that provide support for development of affordable rental housing such as capital grants, municipal concessions or expedited planning processing.
- o **Energy-efficiency requirements** - Projects must decrease energy use and greenhouse gas emissions. Both must be 15% below the [2015 National Energy Code for Buildings](#) or the [2015 National Building Code](#) at minimum.
- o **Accessibility requirements** - At least 10% of the project's units must meet or exceed accessibility standards as regulated by local codes. In addition, access to the project and all common areas must be barrier-free as regulated by the local codes or the 2015 National Building Code.

Applications are prioritized based on the following:

- Social outcomes
- Readiness for construction
- Local need for rental supply
- Financial viability
- CMHC's borrower exposure

Application Process and Important Dates (if relevant):

The Rental Construction Financing initiative is open from 2017 to the end of 2027 and CMHC accepts applications on a continuous basis. There is a 60-day prioritization window for applications.

All projects are assessed by CMHC using the [Social Outcome Grid](#) which assists in determining the projects' loan-to-cost ratio.

Sector Transformation Fund (STF)

The [Sector Transformation Fund \(STF\)](#), managed by the [Community Housing Transformation Centre](#), provides access to financial resources for the community housing sector to undertake transformative changes to improve sectoral resilience and develop innovative housing solutions. STF is meant to support initiatives led by non-profit, social or cooperative housing providers and sectoral service providers.

The STF grants are contributed to projects which seek to create change that is sustainable, long-term, concrete and far-reaching. As such, proposed projects need to include new approaches, tools and/ or ways of doing things within the organization/sector. The method or approaches must be new for the specific provider proposing the project.

There are two streams within the STF:

1. **Local Projects:** The Local Projects stream is meant to support local community housing providers, individually or as a small group. This type of grant prioritizes transformative projects that bring more or better services to their communities and increase organizational capacity of the grantee(s). They should contribute to a viable solution and strengthen the organization(s)'s mission.
2. **Sectoral Impact Projects:** The Sectoral Impact stream supports either sectoral service providers, community housing providers or those who are responding to a large identified gap within the community housing sector. This funding stream is aimed at transformative projects that bring more or better services to multiple communities across multiple areas. They should contribute to a viable solution and strengthen the housing sector, as a whole, in its region or by housing type.

Available Funds:

- **Local Projects:** Maximum funding amount of \$150,000
- **Sectoral Impact Projects:** There is no maximum amount of funding.

Funding Eligibility:

STF should help achieve at least one of these funding objectives:

- Leverage existing funding
- Lead the sector to reduce its environmental footprint
- Encourage housing initiatives for Indigenous peoples
- Develop tools and make them more accessible
- Support sectoral consolidation and other partnerships
- Reinforce organizational capacity
- Enhance sector resilience
- Identify and fill sectoral gaps in housing services
- Engage community

The Sector Transformation Fund will not provide funding for the following activities:

- Construction and renovation activities;
- Fees related to legal or administrative actions (legal consultation is not restricted)
- Individual assistance in accessing housing;
- Activities not supporting the priority areas;
- Expenses for activities carried out prior to the Centre's written approval of funding;
- Activities that are not new or transformative to the organization, provider or sector;
- Core programs, regular services, administrative and operating expenses;
- Retainer fees for work to be completed in the future;
- Fundraising activities; or
- Capital investment projects

Community-Based Tenant Initiative Fund

The [Community-Based Tenant Initiative Fund](#) aids in raising awareness and supporting the implementation of new and improved tenant engagement practices. The Fund is provided by the Community Housing Transformation Centre, as it believes that tenant engagement is at the core of a sustainable community housing sector and is a key contributor to a vibrant and thriving model. Tenant participation can range from operational to strategic, but this involvement and expertise is always foundational to growing in the right direction and achieving the mission of community housing. In practice, however, due to a lack of resources, opportunities to fully take advantage of tenant participation are sometimes limited.

Available Funds:

The amount requested by any project under the Community-Based Tenant Initiative Fund must be \$150,000 or less.

Funding Eligibility:

Funding through the Community-Based Tenant Initiative Fund is available to organizations that work with tenants, tenant associations, community housing providers (non-profit, social housing or co-operative) or sector service providers.

Types of activities covered include:

- Raising public awareness of tenant issues
- Providing information and awareness on tenant rights and responsibilities
- Advancing knowledge of improved housing options
- Improving financial literacy/ management capacity related to housing
- Increasing tenant participation in and influence on housing decisions/ projects that affect them and in defining services
- Acknowledging and integrating Indigenous knowledge

The project must be completed by 2024.

Federal Lands Initiative

The [Federal Lands Initiative](#) supports the transfer of surplus federal lands and buildings to eligible proponents at discounted or at no cost to be developed or renovated for use as affordable housing.

Once a suitable property is made available for sale through the Federal Lands Initiative and posted to the CMHC-NHS website, housing providers can apply to purchase property for affordable housing project. Proposals are evaluated based on accessibility, affordability, environmental efficiency and community need. The winning application is selected, and the property is sold at the discounted cost determined by the evaluation of the project's social outcomes, proponent experience and project proposed. Agreements are signed to ensure the property is developed and maintained as affordable housing for no less than 25 years.

Available Funds:

The Federal Lands Initiative is a \$200-million fund that supports the transfer of surplus federal lands and buildings to eligible proponents at discounted or at no cost to be developed or renovated for use as affordable housing. The discount on the property will depend on the level of social outcomes achieved by the winning proposal.

There are currently no properties available through the Federal Lands Initiative.

Funding Eligibility:

The Federal Lands Initiative is open but not limited to the following groups:

- Community housing organizations
- Non-profit organizations or registered charities
- Co-operative housing organizations
- Municipal, provincial and territorial governments including their agencies
- Indigenous governments and organizations, including Tribal Councils
- For-profit organizations

Eligible affordable housing projects include, but are not limited to, mixed-income, mixed-use (commercial space should not exceed 30% of gross floor area), mixed-tenure, shelters, transitional housing, supportive housing, rental housing, and affordable homeownership.

Proposals to build or renovate surplus federal property into affordable housing must meet the following minimum requirements:

- At least 30% of units must be less than 80% of Median Market Rent, for a minimum of 25 years.
- At least 20% of units must meet accessibility standards and projects must be barrier-free or demonstrate [full universal design](#)⁸.

⁸ Universal design creates housing that can work for everyone. It makes housing accessible to those with disabilities. It also lets people stay in their homes as their circumstances change, without expensive renovations. And because a well-designed accessible unit doesn't look different from a standard unit, it appeals to those who need special features — and to those who don't.

- New projects are required to achieve either a 25% decrease in energy consumption and greenhouse gas (GHG) emissions relative to the [2015 National Energy Code for Buildings](#) or the [2015 National Building Code](#), or a 15% decrease relative to the [2017 National Energy Code for Buildings](#).
- For repair or renewal projects, a 25% decrease in energy use and greenhouse gas emissions relative to past performance of the property is required.
- Proponents must provide a clear description of how their project will meet the needs of the community and at least a letter of support from the municipality, a market study or waiting lists for social or affordable housing in the community.
- Proponents, or their team, must indicate a minimum of 5 years of experience in the construction/renovation and operation of projects of similar size and scope.
- Projects must demonstrate financial viability through a minimum debt coverage ratio (DCR) of 1.10.

Progress:

As of June 30, 2019, 11 approved properties went up on the market through the Federal Lands Initiative and have the potential to create over 260 new affordable housing units and preserve 67 units as part of mixed-used projects.

Seed Funding

The [Seed Funding](#) program supports affordable housing through interest-free loans and/or non-repayable contributions. There are two funding streams: a stream to develop new construction/conversions stream, and a stream for the preservation of existing community housing projects.

Seed Funding (New Construction Stream)

The [New Construction Stream](#) provides interest-free loans and/or non-repayable contributions to help with costs related to pre-development activities. This can include business plans, preliminary designs, development permits and more.

Available Funds:

The maximum loan amount offered through the Seed Funding – New Construction Stream is \$350,000. The loan can be combined with non-repayable contributions.

The maximum contribution offered through the New Construction Stream of the Seed Funding program differs based on the proponent type;

- Co-operatives, non-profits, Indigenous groups can receive up to 40% of the total approved funding, to a maximum of \$150,000 (whichever is less).
- Municipal, provincial, territorial governments can receive up to 30% of the total approved funding, to a maximum of \$150,000 (whichever is less).
- Private sector can receive up to 15% of the total approved funding, to a maximum of \$75,000 (whichever is less).

The maximum non-repayable contribution funding amounts are determined during the scoring and prioritization process completed by CMHC.

Proponents could receive a contribution increase of up to 10% if the project supports the focus areas described in the Funding Eligibility section below.

Funding Eligibility:

The Seed Funding - New Construction Stream is open to:

- Community housing providers
- Municipalities, provinces and territories
- Indigenous governments and organizations
- Private sector groups

Eligible project types are Indigenous community housing, community and affordable housing, mixed-used market / affordable rental, shelters, transitional housing and supportive housing, conversion of non-residential buildings to affordable multi-residential, renovation of existing affordable units at risk of being abandoned or demolished.

In order to be eligible for funding through the New Construction Stream, projects must:

- be primarily residential.
- have a minimum of five affordable units/beds.
- be considered affordable, as determined by the Municipality, Province or Territory, or as accepted under other CMHC programs.

Proponents could receive a contribution increase of up to 10% if the project will directly support the following prioritization focus areas:

- Housing for those in greatest need (vulnerable Canadians⁹)
- Housing for those in the North (Yukon, NWT and Nunavut)
- Partnerships/collaborations
- Social sustainability
- Economic sustainability
- Environmental sustainability

Seed Funding (Preservation Funding for Community Housing Stream)

[Preservation Funding](#) through the Seed Funding program helps existing community housing providers remain viable and prepare for future funding opportunities by providing financial assistance to support the cost of completing preservation activities.

Available Funds:

The maximum contribution available to carry out eligible preservation activities is up to \$50,000 per community housing project. The maximum amount could be increased to \$75,000 where the housing provider can clearly demonstrate how they provide housing to a greater number of low-income households and support the focus areas outlined in the Funding Eligibility section below.

⁹ Vulnerable Canadians include: women and children fleeing family violence, seniors, Indigenous peoples, people with physical or developmental disabilities, those dealing with mental health and addiction issues, veterans, newcomers and the chronically homeless, etc.

The maximum funding amount per project is determined through a scoring and prioritization process.

Funding Eligibility:

The Seed Funding – Preservation Funding Stream is open to community housing providers¹⁰ for example, non-profit housing organizations and rental co-operatives.

Activities which are eligible for funding through the Preservation Funding Stream include¹¹:

- a building condition report
- capital replacement reserve planning
- an operating viability analysis
- energy audit
- age-friendly conversion assessment

In order to be eligible for funding through the Preservation Funding Stream, projects must:

- have been previously subject to a federally administered operating agreement (including federally administered social housing projects and those transferred under a Social Housing Agreement (SHA) whose federal operating agreements have ended).
- comply with the terms of the operating agreement (not in breach).
- be primarily residential.
- have a minimum of five affordable units/beds.
- be considered affordable, as determined by the Municipality, Province or Territory, or as accepted under other CMHC programs.

All applications for funding will be assessed based on need, outcomes, and on the achievement of National Housing Strategy prioritization focus areas, including:

- housing for those in greatest need (vulnerable Canadians)
- housing for those in the North (Yukon, Northwest Territories and Nunavut)
- partnerships and collaborations
- social sustainability
- economic sustainability
- environmental sustainability

Application Process and Important Dates (if relevant):

CMHC accepts and reviews applications on a continuous basis. During assessment, CMHC determines the amount of funding the project is eligible to receive. As part of the application process, a [CMHC Viability Assessment \(XLSX\)](#) must be completed.

¹⁰ This applies to projects that are currently subject to a federally administered operating agreement and projects that were previously subject to a federally administered operating agreement (including federally administered social housing projects and those transferred under a Social Housing Agreement (SHA) whose federal operating agreements have ended).

¹¹ Expenses/costs related to eligible activities carried out and invoiced prior to the approval date of Preservation Funding are not eligible.

Prepayment Flexibility for Co-operatives and Non-Profits

To eliminate the high cost of prepayment, the federal government provides loans to allow non-profit and co-op housing providers to prepay their mortgages held with CMHC without penalty. Through waiving prepayment penalties, housing providers are able to access private market loans at current interest rates, which lowers mortgage expenses and helps to keep rents affordable. Lower interest costs places housing providers in a stronger financial position to deliver affordable housing through lower mortgage expenses, provide the opportunity to finance repairs with private capital, and offer flexibility to transition to more self-sustaining operating models.

Available Funds:

The federal government will provide a total of \$150 million over four years starting in 2016 through the Prepayment Flexibility initiative:

- \$50 million in 2016-17
- \$50 million in 2017-18
- \$25 million in 2018-19
- \$25 million in 2019-20

Funding Eligibility:

This initiative is open to co-op and non-profit social housing providers who hold long-term, non-renewable mortgages with CMHC. CMHC assesses all applications based on the outcomes of the project, such as:

- completing repairs to promote housing sustainability
- creating new affordable housing units
- maintaining/increasing their level of rent-geared-to income units

Regardless of the nature of administration (federal, provincial, territorial) CMHC prioritizes those projects that demonstrate the best results prior to waiving prepayment penalties.

Currently, there are over 1,100 eligible loans held by CMHC — approximately 80% are under a Social Housing Agreement and 20% are federally administered. CMHC can waive penalties on these loans up to the maximum of \$150 million under the Prepayment Flexibility initiative.

Application Process and Important Dates (if relevant):

Each year, applications are accepted to CMHC until the year 2020 when the funding initiative ends.

Shared Equity Mortgage Providers Fund

The [Shared Equity Mortgage Providers \(SEMP\)](#) Fund is a five-year program that launched on July 31, 2019. SEMP helps eligible Canadians achieve affordable home ownership, encourage additional housing supply and help attract new providers of shared equity mortgages. It aims to assist in the completion of 1,500 new units and help at least 1,500 homebuyers buy their first

home through the \$100-million lending fund which supports existing shared equity mortgage providers. The program offers eligible proponents repayable loans from one of two possible funding streams: Preconstruction (Stream 1) or Shared Equity Mortgages (Stream 2).

Preconstruction Loans - Stream 1

[Stream 1](#) of the Shared Equity Mortgage Providers Fund provides loans for preconstruction costs to commence new housing projects in which shared equity mortgages will be provided to homebuyers.

Available Funds:

Through this stream of funding, the maximum loan amount per project is \$4 million. The maximum loan term for these projects is five years. CMHC may permit repayment at the time the property is 100% complete on a case-by-case basis.

Funding Eligibility:

The SEMP – Preconstruction Loans Stream is open to:

- Non-profit organizations (public or private)
- Other levels of government (municipal, provincial, territorial)
- Indigenous governments or organizations
- For-profit organizations (CMHC may prioritize non-profit and government providers before for-profit organizations)

Requested financing must be used exclusively to cover the cost of eligible preconstruction activities¹², which include but are not limited to needs assessment for project, special purpose surveys, preliminary financial feasibility, business plans, incorporation, deposit for option to purchase land, land purchase, registration of security, professional appraisal, site surveys, preliminary design, planning fees (i.e. rezoning, development agreement costs), environmental site assessments, energy/accessibility modeling studies (cost benefit analyses), engineering studies (i.e. wind, shadow, and traffic impact analyses), construction cost estimates, quantity survey, etc.

Applicants must agree that shared equity mortgages related to the project will be provided to recipients who can satisfy a minimum 5% down payment from their own resources. A commitment to reserving a certain percentage of units for first-time homebuyers as defined by the Government of Canada's Home Buyers' Plan will be considered a strength on the application.

Shared Equity Mortgages (SEM) - Stream 2

Through [Stream 2](#) Shared Equity Mortgages loans are provided to SEMP's to fund shared equity mortgages that they provide directly to first time homebuyers.

Available Funds:

Through this stream of funding, the maximum loan amount per proponent per year is \$5 million.

¹² Any costs incurred prior to the effective date of the loan agreement are not eligible.

CMHC may consider a higher amount on an exception basis. The maximum loan term is five or 10-year renewable loan term. Projects have a maximum 25-year amortization period.

Funding Eligibility:

The SEMP – Shared Equity Mortgages Stream is open to:

- Non-profit organizations (public or private)
- Other levels of government (municipal, provincial, territorial)
- Indigenous governments or organizations
- For-profit organizations (CMHC may prioritize non-profit and government providers before for-profit organizations)

Applicants of the Shared Equity Stream must agree that the shared equity mortgages offered will be made available to homebuyers who meet the following criteria:

- Provide a minimum 5% down payment from their own resources
- Meet the definition of a first-time homebuyer under the Government of Canada Home Buyers' Plan, which includes the dissolution of a marital or common law relationship (at least one of the homebuyers)
- CMHC's preference is for the first mortgages to be with a lender approved by CMHC under the National Housing Act for mortgage loan insurance. CMHC may consider exceptions on a case-by-case basis taking into consideration the proposal, business model and loan security.

Application Process and Important Dates (if relevant):

CMHC assess each application based on its demonstrated ability to meet the requirements of the funding initiative as well as in consideration of available funding. Applications are assessed at the end of each monthly intake window.

Impact Canada

[Impact Canada](#) is a Government of Canada-wide effort that helps departments accelerate the adoption of innovative funding approaches to deliver meaningful results to Canadians. Through Impact Canada, The Government of Canada is issuing challenges to Canadians and global innovators to generate innovative solutions to some of the biggest issues that face Canadians and their communities. These challenges reward the best ideas and focus on achieving stronger social, environmental, and economic outcomes for citizens. The [Impact Canada challenge platform](#) is a core component of the initiative. It allows Government of Canada departments to issue challenges on a common site and reach a diverse group of problem solvers and innovators.

Challenges change over time, and currently there are two challenges advertised through the web portal which are related to housing;

1. Housing Supply Challenge

[The Housing Supply Challenge \(Challenge\)](#) seeks to generate new ideas and solutions that will help more people find an affordable place to call home in Canada.

The Challenge is part of Impact Canada and is led by the Canada Mortgage and Housing Corporation (CMHC), in collaboration with the Impact and Innovation Unit in the Privy Council Office and Infrastructure Canada.

Available Funds:

The Challenge will award \$300 million in prizes over five years.

Funding Eligibility:

This challenge is still in its design phase and Impact Canada is seeking input which can help shape the Housing Supply Challenge. The Canada Mortgage and Housing Corporation has identified common issues and trends affecting housing supply in Canada, which will help shape the development of a challenge prize aimed at stimulating the development of innovations that can improve outcomes in this area.

Throughout the process of developing the Challenge, citizens, stakeholders, and experts will be engaged to improve Impact Canada's understanding of these issues and help to prioritize areas of focus.

[Issues and trends](#) that affect housing supply and where a challenge prize could focus include:

- Supporting urban densification
- Enhancing productivity in construction
- Improving data on land availability and value
- Reducing building timelines
- Addressing land availability constraints
- Expanding flexible tenure options
- Aligning transport infrastructure and housing

Application Process and Important Dates (if relevant):

This Challenge is not yet active.

2. Indigenous Homes Innovation Initiative

The [Indigenous Homes Innovation Initiative](#) aims to find and support First Nation, Inuit and Métis Nation innovators who have housing ideas for rural, urban or remote Indigenous communities. The Indigenous Homes Innovation Initiative, sets out to:

- deliver social and economic benefits for Indigenous communities (e.g. transitional housing for youth at risk)
- take a collaborative approach by establishing new partnerships between Indigenous and non-Indigenous communities and organizations, including private and not-for-profit sectors
- implement various sizes and types of projects in a range of communities—large and small, on and off reserve, remote and urban—across the country, and
- share lessons learned from implemented projects.

The Initiative will support innovative housing ideas that:

- Fall under one of six focus areas:
 1. Traditional First Nation, Inuit or Métis Nation building styles and techniques
 2. Using the home for empowerment, capacity building and support for local businesses
 3. Support for vulnerable populations
 4. Culturally inspired urban spaces for First Nation, Inuit and Métis Nation people
 5. Safety, security and accessibility
 6. Energy independence and efficiency
- Introduce new ideas, designs and building techniques for effective, sustainable or culturally inspired living spaces for Indigenous peoples.
- Are led by First Nations, Inuit or Métis Nation applicants:
 - o on or off reserve
 - o in a rural, urban or remote area
 - o in any region of the country

Available Funds:

Selected innovators will receive funding for both the development of their ideas and the implementation of their projects.

- Accelerator Period: Up to 24 applicants will receive up to \$350,000 worth of funding and support services.
- Project Implementation Period: 15 to 24 projects that successfully complete the Accelerator Period will move to second-stage screening and could receive up to \$2 million per project.

Funding Eligibility:

To be eligible for funding, ideas must relate to housing in some way, and they must come from and serve an Indigenous community. The Initiative is open to:

- Individuals of First Nation, Inuit or Métis Nation heritage
- Representatives of First Nation, Inuit or Métis Nation government
- Indigenous representatives of a First Nation-, Inuit- or Métis Nation- owned and operated private or not-for-profit entity

Application Process and Important Dates (if relevant):

- Call for applications closed on August 1, 2019
- First-stage screening: Fall 2019
- Up to 24 applicants selected for the Accelerator announced: Winter 2019-2020 (tentative)
- Accelerator Period: Beginning winter 2020
- Second-stage screening: Beginning spring 2020
- Project Implementation Period: 2020-2023
- Lessons learned and knowledge sharing: 2020-2023

This program is currently closed for submissions.

Provincial Funding Opportunities

In March 2019, The Alberta Ministry of Seniors and Housing negotiated with the Government of Canada to reach a [bilateral agreement](#) on federal funding for housing, as described in the National Housing Strategy. The bilateral agreement made \$339 million in federal funding available to Alberta between 2019-20 and 2027-28, starting with \$25.4 million in 2019-20. Negotiations continue to support additional funding for the Canada Housing Benefit, set to begin in 2020.

National Housing Strategy Bilateral Agreement

The [National Housing Strategy Bilateral Agreement](#) is a 10-year agreement between the Government of Canada and the Government of Alberta. It was signed on March 8, 2019 under the National Housing Strategy (NHS). This agreement, which is cost-shared by the governments of Canada and Alberta, demonstrates a joint commitment to prioritize affordable housing.

Through the [bilateral agreement](#), the governments of Canada and Alberta will:

- Plan, build and restore affordable housing for seniors and Albertans with low income
- Follow high standards of transparency, public engagement and housing quality, including improved energy efficiency and accessibility
- Prioritize people most in need
- Incorporate a human rights-based approach to housing
- Apply a gender lens to all investments

Available Funds:

The National Housing Strategy Bilateral Agreement will invest \$678 million to protect, renew and expand social and community housing, and support Alberta's priorities related to housing repair, construction, and affordability. Funding is cost-shared between the different levels of government, therefore \$339 million is provided from the Government of Canada and \$339 million from the Government of Alberta.

Funding Eligibility:

The Bilateral agreement between the federal and provincial governments will provide long-term funding for community housing for families, Indigenous communities and vulnerable Canadians in need of affordable housing Alberta.

Social Housing Agreement

On June 30, 2016, the federal and provincial governments signed a bilateral [Social Housing Agreement](#). The Social Housing Agreement provides federal funding over 18 years to support existing social housing units. The program gives Alberta broader flexibility to adapt its housing programs to meet the needs of Albertans. Through the Social Housing Agreement, the federal government has transferred full ownership of 15 social housing projects to the Alberta

Social Housing Corporation, allowing them to be used for future redevelopment or program enhancements. The new agreement replaced 17 cost-share agreements that had various conditions and expiry dates.

Available Funds:

The Social Housing Agreement is an 18-year agreement that will provide close to \$90 million to Alberta in the first year from the Government of Canada through the transfer of federally-funded social housing stock to the province. Through this transfer, affordable housing is provided to approximately 29,000 households.

This agreement will provide for one-window delivery of social housing services and gives the province broader flexibility to adapt its housing programs to meet the needs of Albertans.

Funding Eligibility:

The Social Housing Agreement supports approximately 29,000 units, of which some 26,000 are already being administered by the Alberta Social Housing Corporation on behalf of the federal-provincial partnership. Approximately 2,200 co-operative housing units will remain with CMHC along with over 2,500 rental housing units that are owned and managed by First Nations.

The agreement provides increased flexibility to the Province on how federal dollars are spent, using efficiency savings for the redevelopment of the existing social housing stock.

Family and Community Housing Development and Renewal Program

The [Family and Community Housing program](#) provides subsidized rental housing for families and individuals with low income who cannot afford private sector accommodation. The purpose of this capital program is to facilitate major renovation, replacement and extension projects to government-owned and/or supported affordable family and community housing that is operated under the Alberta Housing Act or through long term operating agreements where tenant rent is set based on the tenant's income (also known as Rent Geared to Income).

The target population of the projects supported through this capital program is families with low income.

The objectives of this program are to support the:

- Regeneration and/or addition of existing deep subsidy units
- Addition of new mixed-income supply
- Blending of unit types to support a range in the age of tenants (e.g. blend seniors self-contained units with community housing).

Available Funds:

From 2019 to 2020, \$50.1 million was allocated to Family Community Housing, which provides 10,800 subsidized rental-housing units for families with low income, seniors, and individuals who cannot afford other housing options due to circumstance.

Funding Eligibility:

The Family and Community Housing program is open to:

- Housing management bodies
- Housing management agencies
- Non-profit housing organizations that have a long-term operating agreement with the Government of Alberta
- Other applicants, as approved by the Minister, may be considered

Application Process and Important Dates (if relevant):

Eligible applicants are required to identify proposed capital initiatives by September 30 of the current fiscal year to the Ministry of Seniors and Housing. The Ministry assess the submissions for consideration in the subsequent fiscal year budget. There is a second electronic intake in the spring with a June 30 deadline for eligible applicants to update their proposed capital initiatives or identify any new capital initiatives.

Seniors Housing Development and Renewal

The [Seniors Housing Development and Renewal Program](#) facilitates major renovation, replacement and redevelopment projects at government-owned and/or supported affordable independent and supportive seniors housing. These housing units are operated under the Alberta Housing Act or through long term operating agreements where tenant rent is set based on the tenant's income.

Seniors Housing includes seniors' lodges and seniors' self-contained living. The target population of the projects supported through this capital program is seniors with low income.

The program involves joint capital planning with Alberta Health to ensure continuity of affordable housing options as seniors' care needs change (e.g. move from independent living into supportive living and/or continuing care accommodations).

The objectives of this program are to:

- Regenerate and/or expand aging buildings
- Add new mixed-income supply
- Support aging in community by integrating accommodation types (e.g. seniors self-contained units with community housing, lodge accommodation and continuing care into a campus of care).

Available Funds:

From 2019 to 2020, \$49.3 million was allocated for Seniors Community Housing. The Seniors Lodge program provides 10,250 units with meals, services, and recreational opportunities for independent seniors. The Seniors Self-Contained Housing program provides 14,250 apartment-style units for seniors who are able to live independently with or without assistance of community-based services.

Funding Eligibility:

Eligible applicants for the Seniors Housing Development and Renewal program include:

- Housing management bodies
- Housing management agencies
- Non-profit housing organizations that have a long-term operating agreement with the Government of Alberta
- Other applicants, as approved by the Minister, may be considered

Application Process and Important Dates (if relevant):

Eligible applicants are required to identify proposed capital initiatives by September 30 of the current fiscal year to the Ministry of Seniors and Housing. The Ministry assess the submissions for consideration in the subsequent fiscal year budget. There is a second electronic intake in the spring with a June 30 deadline for eligible applicants to update their proposed capital initiatives or identify any new capital initiatives.

Affordable and Specialized Housing

The purpose of the [Affordable and Specialized Housing program](#) is to develop new affordable housing projects that provide supportive social or health services for Albertans with a focus on reducing homelessness and ensuring that affordable and suitable housing is available for populations with specialized needs. This program will also address regeneration of existing unregulated housing through planned redevelopment. Joint capital planning with Alberta Community and Social Services and/or Alberta Health ensures that capital investments under this program are coordinated with appropriate supports and operational funding.

The target populations of the projects supported through this capital program are Albertans experiencing homelessness, persons with disabilities or addictions and/or mental health issues and other Albertans in vulnerable situations (e.g. persons fleeing violence).

The objectives of this program are to support the:

- Development of new affordable housing that facilitates the provision of health and other supports in the community
- Reduction of homelessness in Alberta
- Development of community-based specialized housing

Available Funds:

Special Needs Housing provides 2,225 units for individuals who have special housing needs, such as seniors, people with physical disabilities, and victims of violence. From 2019 to 2020, the Affordable and Specialized Housing capital program designated \$15.5 million to support these projects.

Funding Eligibility:

Eligible applicants of the Affordable and Specialized Housing capital program include:

- Housing management bodies
- Housing management agencies
- Non-profit housing organizations that have a long-term operating agreement with the Government of Alberta
- Community-based organizations
- Other applicants, as approved by the Minister, may be considered

The Affordable and Specialized Housing Program creates new affordable housing projects that provide supportive social or health services for Albertans. These projects will be prioritized if they are focused on:

- Reducing homelessness
- Making housing available for Albertans with specialized needs

Application Process and Important Dates (if relevant):

Eligible applicants are required to identify proposed capital initiatives by September 30 of the current fiscal year to the Ministry of Seniors and Housing. The Ministry assess the submissions for consideration in the subsequent fiscal year budget. There is a second electronic intake in the spring with a June 30 deadline for eligible applicants to update their proposed capital initiatives or identify any new capital initiatives.

Indigenous Housing Capital Program

The [Indigenous Housing Capital Program \(IHCP\)](#) increases the supply of affordable housing units for Indigenous peoples in need through construction (including additions/extensions), purchase and repurpose. A significant proportion of Indigenous peoples living off-reserve, as well as on- and off-reserve in Alberta are in core housing need. The IHCP is intended to begin to address this need.

The objectives of the program are to:

- Increase the overall supply of affordable housing for Indigenous peoples in Alberta based on identified and verified needs within communities, focusing on family housing options
- Ensure that Indigenous households in Alberta with low- to moderate-income have access to affordable and adequate housing that meets their basic needs
- Support housing design and delivery by Indigenous governments and organizations
- Increase the number of Indigenous housing units that are culturally appropriate.

Development of the IHCP was guided by feedback gathered from Indigenous and Indigenous-serving organizations during a 2017 province-wide engagement.

Available Funds:

The Government of Alberta, through the Alberta Social Housing Corporation (ASHC), is providing \$120 million in capital funding over multiple years to increase the supply of affordable housing units for Indigenous peoples in need through construction (including additions/extensions), purchase and repurpose.

Funding Eligibility:

Eligible applicants for IHCP funding include:

- Indigenous governments or organizations
- Housing management bodies, municipalities, and not-for-profit organizations with formal partnerships with Indigenous governments or organizations

In order to be eligible for funding, project applicants must meet the following [minimum criteria](#):

- Provide affordable housing to Indigenous peoples
- Be financially sustainable and not require any operational funding from Alberta Seniors and Housing to sustain or maintain the project once complete
- Address a proven need for affordable housing as demonstrated by population projections; provincial and local housing needs assessments; other housing options in the community; and housing provider waiting lists. Other community barriers to housing specific to Indigenous peoples living in Alberta, such as discrimination, may be considered
- Remain affordable for a minimum of 20 years, or as agreed upon by Alberta Seniors and Housing and the applicant

Funding through IHCP is available for the planning of new projects and/or the construction of planned projects. Eligible Costs/Expenses covered by the IHCP capital grant include:

- Land acquisition
- Permit, re-zoning, and development
- Architectural consulting
- Construction of new units, or the purchase and renovation of existing units and the conversion of non-residential space to residential units
- Appraisal and legal fees
- Site improvements, such as landscaping

Ineligible Costs/Expenses include:

- IHCP funding cannot be used for the provision of support services or any costs associated with operating a completed project. These costs must be funded through other sources.
- IHCP funding cannot be used for on-reserve housing; shelters; rent supplements; home repairs; or market housing.

Grant Applications for family housing options are prioritized. Specialized family populations, such as Indigenous women fleeing violence, Indigenous households attending school, Indigenous households in remote locations, etc., are sub-target populations of the IHCP. Grant Applications for housing for other Indigenous populations where there is a substantiated need are also considered (e.g., students, singles, etc.).

Application Process and Important Dates (if relevant):

This program is currently under review. Applications for planning and construction funding are on hold until the program is reintroduced in 2020.

Seniors Facilities and Housing Capital Maintenance and Renewal

The purpose of the [Seniors Facilities and Housing Capital Maintenance and Renewal Capital Program](#) is to fund the preservation and maintenance of existing government-owned and/or supported affordable housing that is either operated under the Alberta Housing Act or through long term operating agreements where tenant rent is set based on the tenant's income (subsidized units). A critical aspect of service delivery is ensuring the continued viability and functionality of assets within the provincially owned and supported affordable housing portfolio. This enables the uninterrupted availability of operational and safe housing and supports for households with low income.

The objectives of this program are to support the continued safe operation of existing affordable housing, reduce deferred maintenance throughout the government-owned and/or supported affordable housing portfolio, and improve the physical condition and functionality of existing affordable housing.

Available Funds:

The Government of Alberta will support the affordable housing portfolio through Capital Maintenance and Renewal (\$39.8 million in 2019-20) to ensure a stable supply of affordable housing across the province, as well as through Capital Development (\$111.2 million in 2019-20) initiatives to increase the supply of affordable housing.

Funding Eligibility:

Eligible applicants include:

- Housing management bodies
- Non-profit housing organizations that have a long-term operating agreement with the Government of Alberta

To be considered under this program, individual project costs must exceed \$5,000 and result in enhancements to the housing assets that:

- Increase the previously assessed physical output or service capacity
- Reduce associated operating costs
- Extend the estimated useful life
- Improve the physical condition and/or functionality of the facility.

Application Process and Important Dates (if relevant):

Eligible applicants are required to identify proposed capital initiatives by September 30 of the current fiscal year to the Ministry of Seniors and Housing. The Ministry assess the submissions for consideration in the subsequent fiscal year budget. There is a second electronic intake in the spring with a June 30 deadline for eligible applicants to update their proposed capital initiatives or identify any new capital initiatives.

Rent Supplement Programs

[Rent supplement programs](#) help households find affordable rental accommodation by providing rent subsidies in eligible rental projects. There are two types of rent supplement programs in Alberta:

- **Private Landlord Rent Supplement:** Local housing providers pay private landlords a rent supplement to subsidize the difference between a negotiated market rent and 30% of a household's adjusted income.
- **Direct to Tenant Rent Supplement:** A subsidy is paid directly to an eligible tenant to help with rental costs. This is delivered to the eligible tenant by the local housing management body. The subsidy is based on the difference between 30% of a household's income and an agreed upon market rent, to a maximum subsidy established by the housing management body.

Available Funds:

Rental Assistance provides 11,200 private landlord and direct to tenant rent supplements to help households find affordable rental accommodation in eligible rental projects. From 2019 to 2020, Rental Assistance program provided \$67.5 million in funding.

Application Process and Important Dates (if relevant):

The existing rent supplement programs are currently under review. New applications are not being accepted at this time.

Residential Access Modification Program (RAMP)

The [Residential Access Modification Program \(RAMP\)](#) provides grants to help lower-income households in Alberta with an individual with a mobility challenge to modify their homes so they can enter and move around more easily.

Available Funds:

Lower-income Albertans can apply for a RAMP grant for up to \$7,500 per person each year, or up to \$15,000 per person within 10 years.

The grant payment is provided after the work has been completed and RAMP receives a dated, signed invoice (by the applicant, guardian, trustee or landlord) indicating the work has been completed according to the proposal submitted. All modifications must be completed no later than three calendar months after the date of the approval letter from RAMP. Exceptions may be considered for outdoor work that is weather dependent.

Funding Eligibility:

Eligible applicants for a RAMP grant are:

- Canadian citizen or permanent resident who has lived in Alberta for 90 continuous days and has a valid Personal Health Number
- An Albertan of any age who uses a wheelchair or a senior (65+ years) who uses a 4-wheel walker on an ongoing basis

- Individuals living with a progressive neuro-degenerative disease who are homeowners, tenants or living with family
- An Indigenous person living off- or on-reserve
- A single person with a gross household income of \$36,900 or a couple with \$46,500 or less. These income amounts can be increased by:
 - o \$9,600 for each child under 21 years of age still living at home and attending school full-time
 - o \$7,131 if the family is applying for a dependent child under 18 and still living at home who uses a wheelchair

To qualify for a RAMP grant, modifications must:

- Enable the individual to enter and move within the living space
- Usually be permanent
- Be made to properties in Alberta – including on- or off-reserve homes

RAMP applications are prioritized if the applicant is about to be discharged from a hospital and using a wheelchair or if the applicant is receiving palliative care.

Application Process and Important Dates (if relevant):

Applications for RAMP grants are reviewed in the order in which they are received, except for priority applications.

Special Needs Assistance for Seniors

The [Special Needs Assistance for Seniors program](#) provides financial assistance to eligible seniors with low income toward the cost of some appliances, and specific health and personal supports.

Available Funds:

The Special Needs Assistance for Seniors program provides a lump-sum payment for eligible expenses. The maximum assistance available is \$5,105 in a benefit year. The amount of benefit available to the applicant is determined by the applicant's:

- Accommodation category
- Marital/cohabitation status
- Income (combined with spouse/partner's income). In general, a single senior with a total annual income of \$28,150 or less, or a senior couple with a total combined annual income of \$45,720 or less, may be eligible to receive assistance.

Funding Eligibility:

To be eligible for funding through the Special Needs Assistance for Seniors program applicants must:

- Be 65 years of age or older
- Be an Alberta resident

- Be a Canadian citizen or have been lawfully admitted to Canada for permanent residence
- Meet financial eligibility criteria

Note: If the individual or their spouse has deferred receiving the Old Age Security pension, they are not eligible for Special Needs Assistance for Seniors.

There are three categories of special needs items that may be funded through this program:

- Appliances/furniture
- Health supports
- Personal supports

Application Process and Important Dates (if relevant):

The benefit year for the Special Needs Assistance for Seniors program starts July 1 of one year and ends June 30 of the following year.

Seniors Home Adaptation and Repair Program (SHARP)

The [Seniors Home Adaptation and Repair Program \(SHARP\)](#) allows seniors to remain in their homes and maintain their independence by offering a low-interest home equity loan with the Government of Alberta to cover repairs, adaptations, and/or renovations to their primary residence. The objective of the SHARP is to help seniors remain independent in their homes, be safe in their homes, adapt and modify their homes to improve accessibility and mobility, and improve the energy efficiency of their homes.

Available Funds:

SHARP provides a maximum loan of up to \$40,000 to seniors and senior couples with a total annual income of \$75,000 or less, and a minimum of 25% home equity in their primary residence where the work is to be completed. The minimum loan amount that a household may request per application is \$500. This amount may include any eligible home repairs, adaptations and renovations completed within the previous 12 months. The costs for multiple home repairs, adaptations or renovations can be combined toward the \$500 minimum.

The loan can be repaid at any time, but it will automatically become due when:

- The applicant sells the home
- The applicant is no longer a registered owner
- The home is no longer the primary residence

If it is determined that the applicant is not eligible for a loan (for example, because of insufficient equity or not being a homeowner) and they are a single senior with annual income less than \$28,150, or a senior couple with annual income less than \$45,720, the application may be considered for a grant to help cover some basic and essential home repairs. The maximum assistance available per household is \$5,000 in a benefit year and \$15,000 in a lifetime. The cost of the home repair must be \$500 or more and multiple home repairs can be combined toward the \$500 minimum.

Throughout 2019, \$11.5 million in loans and \$1.0 million in grants is allocated to the Seniors Home Adaptation and Repair Program (SHARP) to help eligible seniors to finance home repairs and adaptations through a low-interest home equity loan.

Funding Eligibility:

To be eligible for the SHARP loan, program applicants must:

- Have an annual income of \$75,000 or less
- Be 65 years of age or older (only one spouse/partner needs to be at least 65) and listed as a registered owner of a residential property in a Land Titles Office
- Be a Canadian citizen, or have been lawfully admitted to Canada for permanent residence
- Be an Alberta resident, having lived in the province for at least 3 months

Some project examples for the SHARP loan are bathroom/walk-in tubs, furnace and hot water tank upgrades, stair lifts, widening of doorways, roof and window replacement, plumbing and electrical repairs, etc. Only basic and essential repairs may be funded. Renovations or upgrades are not considered.

Applicants may be eligible for a [SHARP grant](#) if they are:

- Not eligible for a SHARP loan
- A single senior with a total annual income of \$28,150 or less or a senior couple with a total combined annual income of \$45,720 or less
- 65 years of age or older (only one spouse/partner needs to be 65)
- A Canadian citizen(s) or have been lawfully admitted to Canada for permanent residence
- An Alberta resident(s) and have lived in Alberta for at least three months
- Receiving or have applied for all other eligible senior's financial assistance

Application Process and Important Dates (if relevant):

The benefit year starts July 1 of one year and finishes June 30 of the following year.

Municipal Funding Opportunities

Community Development Grants

The Community Development Department offers grants to non-profit groups for preventive and/or community enrichment social services projects. Funds are provided through the City of Medicine Hat Community Development Department.

[Community Development Grants](#) support non-profit groups to meet the social needs of Medicine Hat residents. General areas of interest include family life/life skills, positive relationships, neighbourhood improvement, inter-generational programming, capacity building, inter-agency coordination, community building, etc.

Available Funds:

The Community Development Grant program offers one-time grants of up to \$15,000 per project. All projects must reflect the spirit of City Council's Strategic Plan 2019-2022 in order to be eligible for funding.

Funding Eligibility:

Community Development Grants are available to non-profit agencies registered under the Society's Act, or sponsored by a registered or government agency, or to a local chapter of a provincial or federal non-profit group.

In order to be eligible for funding, the project must:

- Meet an existing community social need
- Provide a new service or program to the community, or provide an already existing service or program to the community through an innovative delivery model
- Not involve the recruitment of permanent staff
- Not involve major capital expenditures
- Not be under consideration for any other funding from the City of Medicine Hat

Application Process and Important Dates (if relevant):

The deadline for 2019 applications has passed. The deadline for 2020 is not yet available.

Family & Community Support Services Grants

The City of Medicine Hat Community Development Department invites not-for-profit organizations to submit proposals for [Family & Community Support Services \(FCSS\)](#) Funding. FCSS is an 80/20 funding partnership between the Government of Alberta and participating municipalities or Metis Settlements.

Under this grant program, two-Year FCSS Contract funding (January 2020 – December 2021) is available for projects or programs that are preventative in nature, meet provincial FCSS strategic directions, and improve the social well-being of individuals, families, or community. These grants are supported by funds from Family and Community Support Services (FCSS) and the City of Medicine Hat.

FCSS is based on a shared understanding that municipalities and Metis Settlements are in the best position to assess community needs and set priorities, as well as support individuals, families and communities through preventative social programs and services

Available Funds:

Terms are negotiated with each program receiving funding approval.

Funding Eligibility:

FCSS funding must be used for programs and services that are preventative and do one or more of the following:

- Help people develop independence, strengthen coping skills and become more resistant to crisis
- Build awareness of social needs
- Support people in developing skills to have healthy relationships with others
- Help individuals and communities assume responsibility for decisions and actions that affect them
- Provide supports that help people participate in the community

Non-profit or registered charities are eligible to apply for FCSS funding. All projects must be consistent with City Council's priorities (Medicine Hat Council Strategic Plan 2019 -2022).

Services provided under an FCSS Program must not:

- Provide primarily for the recreational needs or leisure time pursuits of individuals
- Offer direct assistance, including money, food, clothing or shelter, to sustain an individual or family
- Be primarily rehabilitative in nature
- Duplicate services that are ordinarily provided by a government or government agency

Expenditures of the program shall not include:

- Purchase of land or buildings
- Construction or renovation of a building
- Purchase of motor vehicles
- Any cost required to sustain an organization that do not relate to direct service delivery under the program
- Municipal property taxes and levies
- Any payments to a member of a board or committee, other than reimbursement for expenses.

Application Process and Important Dates (if relevant):

Current call for six month grant funding (July 2021 - December 2021).

Downtown Development Incentive Programs

The [Downtown Development Incentive Programs](#) are intended to provide financial assistance to downtown property owners to redevelop, upgrade, or develop through new construction.

There are five Downtown Development Incentive Programs: Commercial Development, Multifamily Development, Live/Work Residential Development, Architectural/Visual Enhancements, Environmental Site Assessment and Remedial/Risk Management

Available Funds:

- **Commercial Development** – Property owners can access up to \$25,000 towards major renovations or new construction of a commercial building in the downtown.
- **Multifamily Development** – Property owners can access up to \$25,000 towards redevelopment or new construction on a multi-family project consisting of 4 or more residential units with units a minimum size of 74 square metres (800 SF).
- **Live/Work Residential Development** – Property owners can access up to \$5,000 to develop a residential living space minimum unit size of 93 square metres (1000 SF) connected to their commercial building.
- **Architectural/Visual Enhancements** – Property owners can access up to \$5,000 for facade and exterior building improvements.
- **Environmental Site Assessment and Remedial/Risk Management** – Property owners can access up to \$20,000 to assist in the costs of environmental site assessments and completion of a remedial or risk management plan.

These grants are available to qualified properties located in the Downtown Area Redevelopment plan only ([see map](#)). The maximum amount any one address can qualify for is \$50,000. The 2019 Downtown Development Incentive grant program has annual funding of \$200,000. These funds are allocated on a first come first serve basis and the grant disbursement will end when the budgeted funds are fully subscribed.

Application Process and Important Dates (if relevant):

Application process and information is on the Downtown Development Incentive Program.

Property Tax Exemption

[Property Tax Exemption](#) is offered to non-profit organizations who are owners of a property, or the holder of a property under a lease, license or permit, and if the property is primarily used for the purpose of the organization.

Private Sector & Other Funding Opportunities

Home Depot Canada Foundation

The Home Depot Canada Foundation's **primary focus is supporting initiatives that directly benefit homeless youth, by providing access to safe, stable housing and support services.** The Home Depot Canada Foundation provides support to Canadian registered charities who share their commitment to building strong communities and helping homeless and vulnerable youth through three grant programs:

Orange Door Awards

The [Open Door Awards](#) supports the work of charitable organizations that incorporate the voices and opinions of youth into programs designed to prevent and/or end youth homelessness in Canada.

Available Funds:

The maximum grant amount offered through this program is \$25,000.

Funding Eligibility:

In order to be eligible for the Community Impact Grant, organizations and projects must meet the following criteria:

- Canadian charities that have a charitable registration number (assigned by Canada Revenue Agency)
- Project is taking place in Canada
- Project will get underway within six months of application submission
- Project serves a disadvantaged population in Canada

Preference will be given to housing projects that benefit homeless youth. Preference will also be given to projects that encourage the involvement of volunteers (The Home Depot associate volunteers and/or community volunteers).

Application Process and Important Dates (if relevant):

This program is currently closed. More details regarding the next funding cycle will become available in the winter of 2019.

Community Impact Grants

The [Community Impact Grant](#) provides registered Canadian charities with funding for affordable housing and community-based improvement projects that benefit Canadians in need. Preference will be given to repair, renovation and/or improvement projects to housing and/or other support facilities (i.e. employment services) for homeless youth given the Foundation's primary focus on preventing and ending youth homelessness.

Available Funds:

The maximum grant amount offered through this program is \$10,000 in cash and/or The Home Depot gift card.

Funding Eligibility:

In order to be eligible for the Community Impact Grant, organizations and projects must meet the following criteria:

- Canadian charities that have a charitable registration number (assigned by Canada Revenue Agency)
- Project is taking place in Canada
- Project will get underway within six months of application submission
- Project serves a disadvantaged population in Canada

Projects eligible of receiving the Community Impact Grant include but are not limited to: Small-scale renovation and repair projects and programs that benefit vulnerable youth and affordable housing and neighbourhood improvement projects that involve rebuilding, repairing, painting, refurbishing, landscaping, and planting.

Preference will be given to housing projects that benefit homeless youth. Preference will also be given to projects that encourage the involvement of volunteers (The Home Depot associate volunteers and/or community volunteers).

Application Process and Important Dates (if relevant):

This program is currently accepting applications.

Orange Door Project Grant Program

The [Orange Door Project Grant program](#) provides grants to Canadian registered charitable organizations who are dedicated to preventing and ending youth homelessness in Canada, through the following streams: renovations, prevention, employment/life skills (see below).

Available Funds:

The maximum grant amount offered through this program is \$50,000 in cash.

Funding Eligibility:

In order to be eligible for the Community Impact Grant, organizations and projects must meet the following criteria:

- Canadian charities that have a charitable registration number (assigned by Canada Revenue Agency)
- Project is taking place in Canada
- Project will get underway within six months of application submission
- Project serves a disadvantaged population in Canada

Eligible projects/programs through the Orange Door Project Grant program include:

- **Renovations** - repairs, refurbishments and/or modifications to a housing accommodation or other support facility that benefits homeless youth.
- **Prevention** - programs that reduce the likelihood that youth will experience homelessness. Alternatively, programs that support youth who have been homeless that allow them to stabilize their housing, enhance integration and social inclusion and reduce their risk of recurring homelessness. Eligible prevention programs must address one of the following:
 - o Early intervention support to help young people (and their families) who are at risk of homelessness
 - o Support to ensure young people transitioning from child protection services, foster care and/or group homes corrections or healthcare avoid homelessness
 - o Sustainable support for young people exiting homelessness that focuses on health, well-being and social inclusion
- **Employment/Life Skills** - programs that focus on critical supportive services with an emphasis on job readiness and employment programs.

Preference will be given to housing projects that benefit homeless youth. Preference will also be given to projects that encourage the involvement of volunteers (The Home Depot associate volunteers and/or community volunteers).

Application Process and Important Dates (if relevant):

This program is currently closed.

Green Municipal Fund: Signature Initiative (Capital Project)

The [Green Municipal Fund's \(GMF\) Signature Initiative funding](#) for capital projects (combined loans and grants) helps Canadian cities and communities of all sizes implement bold environmental projects that reduce GHG emissions and protect the air, water or land. Capital projects that are eligible for funding may involve any type of initiative, so long as it has the capacity to create transformative change in the energy, transportation, waste, water or land use sector (or a combination of those sectors).

In order to receive funding through this program, projects must have the potential to address environmental challenges and change the way other municipalities operate and deliver municipal services. It must also have a solid business case and the ability to deliver strong environmental, financial and social benefits directly to your community or through replication in other municipalities.

Available Funds:

Through the Signature Initiative (capital projects), there are two types of combined loans and grants offered:

- **Regular loans and grants:** A low-interest loan of up to \$5 million and a grant worth up to 15% of the loan; cover up to 80% of your eligible costs.
- **High-ranking project loans and grants:** A low-interest loan of up to \$10 million and a grant worth up to 15% of the loan; cover up to 80% of your eligible costs.

Funding Eligibility:

The Signature Initiative (Capital Projects) is open to:

- All Canadian municipal governments
- Their project partners, which includes:
 - o Private sector entities
 - o Indigenous communities
 - o Municipally owned corporations
 - o A regional, provincial or territorial organization delivering municipal services
 - o Non-governmental organizations
 - o Not-for-profit organizations
 - o Research institutes (e.g., universities)

GFM will give preference to projects that have built-in mechanisms to encourage replication and widespread adoption (e.g., innovative business models, partnership models, new financing mechanisms).

Examples of eligible projects include, but are not limited to:

- Advanced, emerging and adaptive technologies
- Innovative financing mechanisms and business models (e.g., property assessed clean energy programs, innovative utility charges)
- Capacity building programs that generate direct environmental benefits (e.g., green job skills training)
- Projects and programs that generate environmental, economic and other benefits for the broader community
- Enabling greater adoption of sustainable infrastructure (e.g., demonstrating new products such as shared electric autonomous vehicles, creating smart grid projects that enable more integration of renewable generation within the community)

Green Municipal Fund: Site Remediation or Risk Management (Capital Project)

The [Green Municipal Fund's \(GMF\) Site Remediation or Risk Management initiative](#) funds capital projects that bring a brownfield site back into economically productive use. This funding helps Canadian cities and communities of all sizes remediate their brownfield sites. Capital projects must also conform with provincial soil quality standards.

Available Funds:

Through the Site Remediation or Risk Management Initiative (Capital Project), a low-interest loan is available, and the amount is determined on a per-project basis. Certain municipal applicants may be eligible for a grant worth up to 15% of the loan.

Funding Eligibility:

The Site Remediation or Risk Management Initiative (Capital Project) is open to:

- All Canadian municipal governments
- Their project partners, which includes:
 - o Private sector entities
 - o Indigenous communities
 - o Municipally-owned corporations
 - o A regional, provincial or territorial organization delivering municipal services
 - o Non-governmental organizations
 - o Not-for-profit organizations
 - o Research institutes (e.g., universities)

Brownfield capital projects are reviewed in a non-competitive process, meaning each project is considered entirely on its own merits, and is not weighed against other projects. Examples of eligible projects include, but are not limited to:

- The removal and disposal of contaminated soils or materials
- The on-site or off-site treatment of contaminated soils, groundwater or other materials
- Risk management activities (e.g., the construction or installation of engineering controls and monitoring systems)
- Environmental Site Assessments: Phase 2 and Phase 3
- Financial aspects of remediation options

Application Process and Important Dates (if relevant):

Applications are accepted year-round, though the program will close when all the funding has been allocated.

Green Municipal Fund: Signature initiative (Pilot Project)

The [Green Municipal Fund's \(GMF\) Signature Initiative funding](#) for pilot projects helps Canadian cities and communities of all sizes pilot environmental projects that reduce GHG emissions and protect the air, water or land. Pilot projects may compare several options or assess one option's capacity to create transformative change in the energy, transportation, waste, water or land use sector (or a combination of those sectors).

The outcomes of the pilot project should help decide whether to implement a full-scale, permanent version of the project. The pilot should assess whether the project has solid business case and the ability to deliver strong environmental, financial and social benefits directly to your community or through replication in other municipalities.

Available Funds:

Funding through the Signature Initiative (Pilot Project) program is provided in the form of a grant of up to \$500,000 to cover up to 50% of eligible costs. Municipalities and municipal partners with

a population of 20,000 or under may qualify for a grant of up to 80 per cent of eligible project costs under certain conditions.

Funding Eligibility:

- All Canadian municipal governments
- Their project partners, which includes:
 - o Private sector entities
 - o Indigenous communities
 - o Municipally owned corporations
 - o A regional, provincial or territorial organization delivering municipal services
 - o Non-governmental organizations
 - o Not-for-profit organizations
 - o Research institutes (e.g., universities)

Examples of pilot initiatives include, but are not limited to:

- Advanced, emerging and adaptive technologies
- Innovative financing mechanisms and business models (e.g., property assessed clean energy programs, innovative utility charges)
- Capacity building programs that generate direct environmental benefits (e.g., green job skills training)
- Projects and programs that generate environmental, economic and other benefits for the broader community
- Making it easier to implement environmental initiatives (e.g., clarifying policy change requirements; developing municipal bylaws such as a green procurement policy or private sector sustainability incentives)
- Enabling greater adoption of sustainable infrastructure (e.g., demonstrating new products such as shared electric autonomous vehicles, creating smart grid projects that enable more integration of renewable generation within the community)

Green Municipal Fund: Site Remediation or Risk Management (Pilot Project)

The [Green Municipal Fund's \(GMF\) Site Remediation or Risk Management initiative](#) funds pilot projects that demonstrate how to bring a brownfield site back into economically productive use. This funding helps Canadian cities and communities of all sizes remediate their brownfield sites. Pilot projects assess solutions in real-life conditions. They evaluate either a small-scale version of a project or a full-scale, replicable version. Pilot project applicants may compare several options or assess one option's ability to bring a brownfield site back into economically productive use. The project must conform with provincial soil quality standards.

The Site Remediation or Risk Management (Pilot Project) initiative funds pilots that examine either the financial performance of environmentally proven initiatives, or the financial or

environmental performance of a new initiative. All pilot project applicants should also assess the initiative's social benefits (e.g., better health for local residents, job creation, youth engagement, whether people will use it).

Available Funds:

Funding through the Site Remediation or Risk Management (Pilot Project) initiative program is provided in the form of a grant of up to \$500,000 to cover up to 50% of [eligible costs](#).

Municipalities and municipal partners with a population of 20,000 or under may qualify for a grant of up to 80 per cent of eligible project costs under certain conditions.

Funding Eligibility:

- All Canadian municipal governments
- Their project partners, which includes:
 - o Private sector entities
 - o Indigenous communities
 - o Municipally-owned corporations
 - o A regional, provincial or territorial organization delivering municipal services
 - o Non-governmental organizations
 - o Not-for-profit organizations
 - o Research institutes (e.g., universities)

Examples of pilot initiatives include, but are not limited to:

- The removal and disposal of contaminated soils or materials
- The on-site or off-site treatment of contaminated soils, groundwater or other materials
- Risk management activities (e.g., the construction or installation of engineering controls and monitoring systems)
- Environmental Site Assessments: Phase 2 and Phase 3
- Financial aspects of remediation options

Application Process and Important Dates (if relevant):

Applications are accepted year round, though the program closes when all the funding has been allocated.

Green Municipal Fund: Sustainable Neighbourhood Action Plan

The [Green Municipal Fund's](#) (GMF) [Sustainable Neighbourhood Action Plan](#) funds the creation of plans to develop sustainable, green initiatives in neighbourhoods in Canada. This funding helps Canadian cities and communities of all sizes reduce their greenhouse gas emissions (GHGs) and improve their soil, water and air quality.

Applicants to the Sustainable Neighborhood Action Plan fund should have a plan that builds on the municipality's sustainable community plan or strategy and may target a specific area or apply to the entire municipality. It must include the following:

- A sustainable development vision with environmental, social and economic objectives
- Actions required to achieve those objectives in each of the relevant areas such as energy, waste and water management, sustainable transportation, land use, brownfield remediation (e.g., developing policies, acquiring relevant permissions, purchasing/ installing appropriate infrastructure)
- All tasks necessary to implementing a project; the person/job role responsible for each task; resources allocated to each task; an implementation timeline; estimated costs

Available Funds:

Funding through the Sustainable Neighborhood Action Plan initiative program is provided in the form of a grant of up to 50% of eligible costs to a maximum of \$175,000.

Funding Eligibility:

- All Canadian municipal governments
- Their project partners, which includes:
 - o Private sector entities
 - o Indigenous communities
 - o Municipally-owned corporations
 - o A regional, provincial or territorial organization delivering municipal services
 - o Non-governmental organizations
 - o Not-for-profit organizations
 - o Research institutes (e.g., universities)

Application Process and Important Dates (if relevant):

Applications are accepted year-round, though the program closes when all the funding has been allocated.

Green Municipal Fund: Community Brownfield Action Plan

The [Green Municipal Fund's \(GMF\) Community Brownfield Action Plan](#) funds the creation of plans that identify and prioritize opportunities to revitalize a community's brownfields. This funding helps Canadian cities and communities of all sizes plan to remediate and rehabilitate their brownfields.

All plans should include a framework of incentive programs that promote the remediation, rehabilitation, adaptive reuse and overall improvement of brownfield properties in the

community. Applicant plans must include the following elements, which may be drawn from an existing sustainable community plan or strategy:

- A vision
- Environmental, social and economic objectives and targets
- A list of the actions required to achieve your remediation goals and targets, including:
 - o Specific tasks and who (job role/person) will accomplish them
 - o An implementation timeline
 - o Estimated costs
- Anticipated sustainable development that will take place on the land after it is remediated (e.g., energy efficient buildings, a renewable energy installation)

Available Funds:

Funding through the Community Brownfield Action Plan initiative program is provided in the form of a grant of up to 50% of eligible costs to a maximum of \$175,000.

Funding Eligibility:

- All Canadian municipal governments
- Their project partners, which includes:
 - o Private sector entities
 - o Indigenous communities
 - o Municipally-owned corporations
 - o A regional, provincial or territorial organization delivering municipal services
 - o Non-governmental organizations
 - o Not-for-profit organizations
 - o Research institutes (e.g., universities)

Application Process and Important Dates (if relevant):

Applications are accepted year-round, though the program closes when all the funding has been allocated.

