

City of Grande Prairie



Affordable Housing Master Plan 2011 - 2021

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Table of Contents

<u>1</u>	<u>EXECUTIVE SUMMARY</u>	<u>1</u>
<u>2</u>	<u>INTRODUCTION</u>	<u>6</u>
2.1	BACKGROUND TO THE STUDY	6
2.2	DEFINITIONS	7
2.3	PURPOSE	9
2.4	CITY OF GRANDE PRAIRIE CONTEXT	10
<u>3</u>	<u>HOUSING NEED AND DEMAND ANALYSIS</u>	<u>11</u>
3.1	DATA SOURCES	11
3.2	KEY FINDINGS AND OBSERVATIONS	12
3.3	DEFINING THE HOUSING NEEDS FOR THE CITY OF GRANDE PRAIRIE	15
3.4	MEETING THE NEED FOR AFFORDABLE HOUSING	30
<u>4</u>	<u>THE CURRENT INVENTORY OF AFFORDABLE HOUSING INITIATIVES</u>	<u>35</u>
<u>5</u>	<u>THE CITY’S ROLE IN AFFORDABLE HOUSING</u>	<u>37</u>
<u>6</u>	<u>EMERGING ISSUES IDENTIFIED THROUGH PUBLIC CONSULTATION</u>	<u>38</u>
<u>7</u>	<u>AN OVERVIEW AND ASSESSMENT OF MUNICIPAL AFFORDABLE HOUSING STRATEGIES</u>	<u>40</u>
<u>8</u>	<u>SURVEY FEEDBACK FROM STAKEHOLDERS AND THE PUBLIC</u>	<u>54</u>
<u>9</u>	<u>PROPOSED AFFORDABLE HOUSING STRATEGIES FOR THE CITY OF GRANDE PRAIRIE</u>	<u>57</u>
9.1	GENERAL PRINCIPLES	58
9.2	ESTABLISHING A HOUSING CORPORATION	59
	PROS AND CONS OF MUNICIPAL MANAGEMENT OF AFFORDABLE HOUSING	59
	PROS AND CONS OF ESTABLISHING AN ARMS-LENGTH HOUSING FOUNDATION/TRUST	61
	CONCLUSIONS	64
9.3	PLANNING/REGULATORY INITIATIVES	65
9.4	FISCAL STRATEGIES	70
9.5	EDUCATION AND AWARENESS RAISING	75

9.6	ADVOCACY	78
9.7	MONITORING	81
9.8	DIRECT SERVICE AND/OR PARTNERSHIP APPROACHES	83
9.9	OTHER POTENTIAL STRATEGIES FOR CONSIDERATION	84
10	CONCLUSION	87
APPENDIX A: LITERATURE REVIEW		88
THE GRANDE PRAIRIE CONTEXT		88
THE ALBERTA CONTEXT		91
MUNICIPAL AFFORDABLE HOUSING STRATEGIES		92
APPENDIX B. GRANDE PRAIRIE HOUSING AND COMMUNITY PROFILE BY POSTAL CODE		96
APPENDIX C: RESULTS OF PUBLIC CONSULTATIONS		112
APPENDIX D: REFERENCES		142

1 Executive Summary

In 2010, the City of Grande Prairie contracted with Robyn Newton Research & Consulting to create an *Affordable Housing Master Plan* to provide guidance for the City on how to preserve and enhance the affordability of housing in the City of Grande Prairie.

The consultants conducted a needs assessment to explore the current housing situation in the City of Grande Prairie, including current policies and practices, current shortfalls, housing costs relative to incomes, and projected need. A literature review explored best practices in affordable housing being implemented by other municipalities in Alberta, BC, Canada and internationally. Consultations with stakeholders were held in June and August of 2010 to confirm the findings of the needs assessment, identify issues that needed to be addressed in the *Affordable Housing Master Plan*, and to explore the kinds of affordable housing strategies that would be most suitable for the City of Grande Prairie. Stakeholders and City residents were also given an opportunity to provide their feedback on proposed strategies through an on-line survey that was launched in August 2010.

In September, the Draft *Affordable Housing Master Plan* was presented to the Community Development Committee of Council, who received the Plan and directed that the plan be referred out to community stakeholders for a final round of feedback. Stakeholders were invited to provide feedback via an on-line survey, and/or attend a Community Consultation Meeting in October. The Final *Affordable Housing Master Plan* presented here incorporates this final stakeholder feedback.

The *Affordable Housing Master Plan* is a long term plan for the development and retention of affordable housing in the City of Grande Prairie. It is meant to act as a framework for the City and for the community as they work together to advance affordable housing. While some of the strategies are relatively straightforward, others require the development of detailed implementation plans, and the identification of financial and other resources. Other strategies require more consultation and exploration before they are implemented.

Most of these strategies are designed to be undertaken in partnership with others, including senior levels of government, non-profit community organizations and the development industry. The City's capacity to undertake specific strategies will be at least in part dependent upon the level of financial support available from senior levels of government, and cooperation from community partners.

In order to move the *Affordable Housing Master Plan* forward, it is recommended that Council undertake the following actions in the first year:

- 1. Increase the number of permanent full-time housing staff.**
- 2. Establish an Affordable Housing Committee.**
- 3. Work toward establishing a Municipal Housing Corporation.**

The following General Principles are meant to be applied from year one, while the Strategies will be implemented over a ten year period from 2011 to 2021 based on annual priorities as determined by the Affordable Housing Committee and approved by Council.

Proposed Affordable Housing Strategies for the City of Grande Prairie

General Principles

1. Builders of new housing should be encouraged to incorporate energy efficient features, particularly those with a reasonable pay-back period (i.e. under 10 years). *(Expected cost \$7-8000)*
2. Builders of new apartment buildings should be encouraged *(or to go farther, required)* to incorporate basic adaptability features, including 36" door openings, reinforced bathroom walls, turning radius in bathroom and corridors, and accessible entrances.
3. Builders of single family homes, duplexes and townhomes should be encouraged to incorporate basic adaptability features.
4. The City should continue to lease rather than sell land for affordable housing.
5. Affordable housing should be located close to amenities such as parks, grocery stores, shopping, recreation facilities and public transit routes.
6. Affordable housing should be diverse, with different housing forms, tenure and sizes to meet a range of needs, including the needs of seniors, singles, single families and larger families.
7. Affordable housing should be built across the community and not confined to the City Centre.
8. Affordable housing should be integrated with market housing, wherever possible.
9. Partnerships with other levels of government, developers, and non-profit organizations should be utilized to leverage City resources.
10. Where a developer has made a commitment to the provision of units of affordable housing, the City of Grande Prairie should use housing agreements to ensure the new housing units remain affordable.

I. Planning/Regulatory Strategies

1. Implement inclusionary zoning/density bonusing for new subdivisions
2. Encourage innovative housing forms that allow for gentle intensification in Single Family areas.
 - a. pre-wire and plumb the SF homes to be secondary suite ready
 - b. allow for increased housing diversity through provisions for duplexes and triplexes in some areas
3. Explore the use of density bonuses as a means of improving the cost profile for new housing developments and for providing an expanded range of housing choices.
4. Encourage the development of mixed residential over commercial spaces especially in the City Centre.
5. Explore the use of an employment linkage fee which would require that new industrial or commercial developments also include a contribution toward key worker housing or employee housing

II. Fiscal Strategies

6. Increase current level of Housing Staff
7. Establish an affordable housing fund that would be available to support affordable housing initiatives both affordable rental and entry-level ownership
8. Purchase vacant condominium units
9. Lease municipal land at nominal rates to non-profit housing providers to develop shared equity condo units.
10. Provide renovation grants to landlords, on the condition that the units receiving the grants remain at below market rental rates for 5 years.
11. Provide financial incentives to developers to support the development of affordable housing through the provision of grants, waiving or reducing development fees, reducing parking requirements, and/or providing property tax exemptions as appropriate.

III. Education and Awareness Raising

12. Work with CMHC to provide workshops on CMHC funding programs
13. Raise awareness about the existence of municipal grants for home purchase.
14. Continue to collaborate with the HOME program to provide new home purchasers with information about home ownership and maintenance.
15. Publish materials on the City of Grande Prairie web site on housing needs and issues in the City, including the *Affordable Housing Master Plan*.

16. Provide a Grande Prairie 101 Information Session regarding the development process.
17. Prepare an Annual Progress Report and Work Plan for Council and publish this Report on the City web site.

IV. Advocacy

18. Continue to seek opportunities to draw attention to unmet housing needs in the community and to work with the Provincial government to increase the number of subsidized (rent-gear-to-income) units in the City of Grande Prairie
19. Advocate for stronger tenant protections measures including enhanced rent controls.
20. Request changes to Provincial legislation which would require that contributions for employee housing be included in the approvals for resource development projects.
21. Advocate for changes in the Federal tax treatment of new rental housing to encourage increased investment in new rental housing supply.
22. Advocate to the Federal government for a National Housing Strategy, which includes federal financial commitments.

VI. Monitoring

23. Maintain an inventory of social and affordable housing in the City.
24. Monitor vacancy rates and rental rates relative to incomes to identify housing pressures

VII. Direct Service and/or Partnership Approaches

25. Continue to look for opportunities to obtain capital and operating financing from senior levels of government to help fund affordable housing projects.
26. Continue to enter into partnerships with developers and non-profit housing providers to build and operate affordable housing.
27. Establish a Municipal Housing Trust/Corporation

VIII. Other Potential Strategies

28. Fast track the approvals process for affordable housing projects
29. Implement a conversion control policy
30. Consider putting out a call for proposals to develop a hostel on a suitable municipal site.

- 31.**Consider amending the boarding house definition to “ 5 or more unrelated persons in a single family home” in order to facilitate shared accommodation
- 32.**Encourage and support innovative forms of housing such as lock-off units in multi-family housing, zero lot-line fee simple housing¹, prefabricated housing, cooperative housing and co-housing
- 33.**Provide variances when appropriate to allow for more affordable housing forms.
- 34.**Consider providing grants or property tax holidays for developers of energy efficient housing and adaptable housing to help cover the extra costs.
- 35.**Draft a policy that supports the replacement of rental units during redevelopment
- 36.**Develop a standards of maintenance bylaw for rental units.
- 37.**Introduce a demolition control policy
- 38.**Permit density transfers
- 39.**Utilize working groups to develop new policy

¹ Two recent examples of fee simple row housing can be seen at: Parklane Homes' Bedford Landing in Langley (<http://www.bedfordlanding.com/>) and Aragon's Port Royal development in Queensborough, New Westminster (<http://www.portroyalhomes.ca/>)

2 Introduction

2.1 Background to the Study

In 2010, the City of Grande Prairie contracted with Robyn Newton Research & Consulting to create an *Affordable Housing Master Plan* to provide guidance for the City on how to preserve and enhance the affordability of housing. Robyn Newton Research & Consulting partnered with Lorraine Copas of the Social Planning and Research Council of BC (SPARC BC) and Joan D'Angola of Joan D'Angola Consulting to undertake this work.

Housing affordability is an issue facing many municipalities in Alberta and indeed throughout the province and across the country. Moreover, the affordable housing policy context at the federal and provincial level has changed considerably over the past 10 or so years, with the federal and provincial governments reducing their role in housing. This has resulted in increasing pressure at the municipal level to address affordable housing, despite the municipalities' limited resources.

In this context, the City of Grande Prairie has been active in addressing the need for affordable housing in the community, leading and participating in multiple initiatives which will be addressed in this report. While much has been done to improve affordability for the community, many households still find themselves unable to afford adequate and suitable housing in the community. Despite the high vacancy rates, and high average incomes, the cyclical nature of the oil economy has put pressure on housing prices, resulting in housing stock that is not affordable to a significant number of households. In addition, a high average income masks the wide range of different household incomes in the community, including those at the lowest end of the income distribution. Despite overall prosperity, there are a significant number of people who struggle with housing costs. Households that are at particular disadvantage when trying to find affordable housing include seniors, single parents, aboriginal families, young adults, and people with disabilities. There are also significant risks in investing in a cyclical economy: the most recent economic downturn resulted in an increase in foreclosures even in higher end housing.

The following *Affordable Housing Master Plan* elaborates on these points and provides a Need and Demand Analysis to help identify housing priorities for the City. The report also includes a summary of best practices in affordable housing; proposed recommendations for addressing Grande Prairie's identified needs and demands; a discussion around the financial implications of undertaking the recommended

strategies, and a recommendation for administration of the affordable housing portfolio.

2.2 Definitions

Affordable Housing for an individual household is generally defined as shelter costs (rent or mortgage and property taxes, plus heating and electricity costs), that do not exceed 30% of gross household income. In practice, some municipalities use a low end of market rate i.e. 20% below current market rent levels as their measure of affordability and one that fits within the definition of affordable housing.

Community Housing includes both social housing, which provides some level of subsidy (generally rent-gearred-to-income) and support, and affordable housing, which may rent at below market rates but which may not have an on-going operating subsidy.

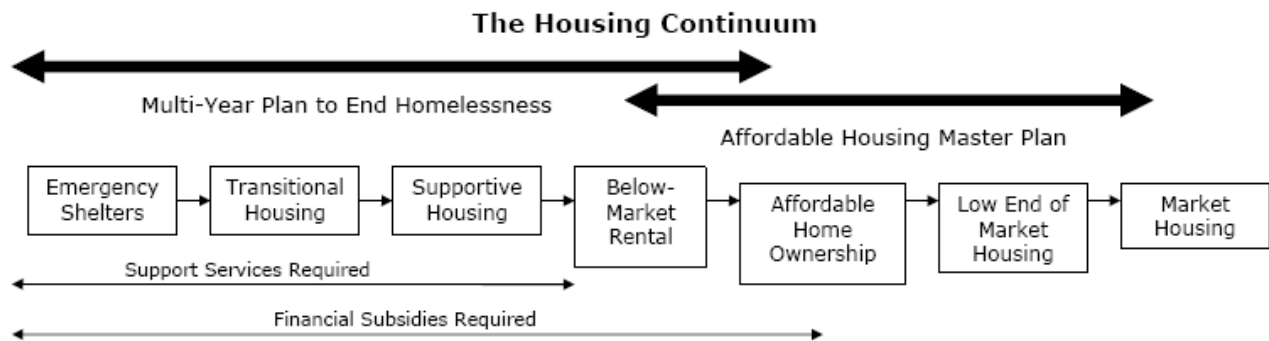
Co-operative Housing is a housing development where residents or members own and manage the building. Each member has one vote and members work together to keep their housing well-managed and affordable. The majority of co-op housing includes housing that is targeted to households with low and low to moderate incomes and was build under earlier Federal program.

Core Housing Need CMHC defines households in Core Housing Need as those households that live in housing that fails to meet one or more of the following standards: adequacy (not in need of repair), suitability (enough bedrooms for the occupants), and affordability (spending less than 30% of before-tax household income on shelter), and have incomes that are too low to allow them to rent alternative local market dwellings that meet the above standards.

Core Need Income Threshold (CNIT) is a calculation to determine the income that a household needs in order to secure adequate private sector accommodation. Alberta Housing and Urban Affairs determined that to live in the following types of accommodation, the corresponding household income must be earned in 2009:

Bachelor	\$29,000
1 Bedroom	\$33,500
2 Bedroom	\$40,000
3 Bedroom	\$48,000
4 Bedroom	\$51,000
5 Bedroom	\$54,000

The Housing Continuum covers the whole range of housing needs, from temporary emergency and transition housing to market ownership. Typically, municipal affordable housing strategies focus on the lower to middle end of the spectrum. In the City of Grande Prairie, the *Multi-Year Plan to End Homelessness* focuses on the lower end of the spectrum which includes the need for emergency, transitional and permanent supportive housing, while the *Affordable Housing Master Plan* will focus on households for whom housing affordability is the largest barrier to housing.



Non-Market Housing refers to government assisted housing which was built through one of a number of government-funded programs. This housing is typically managed by the non-profit or co-op housing sectors. Most non-market housing receives an operating subsidy.

Severe housing affordability is defined by CMHC as households that are in need and spending at least half (50%) of household income on shelter (INALH).

Social housing refers to subsidized housing built under Federal, Federal/ Provincial or Provincial housing programs and is designed to accommodate households with low to moderate incomes in core housing need. Social housing includes public housing as well as non-profit and co-op housing.

Supportive housing is housing which includes additional services and supports in order to allow the occupants to continue to live independently. There is no time limit on the length of stay for supportive housing.

Transitional housing also referred to as second stage housing can include a stay of anywhere between 30 days to two or three years. Transitional housing provides access to services and supports needed to help individuals improve their situation and is viewed as an interim step on the housing continuum.

2.3 **Purpose**

Municipalities are playing an important role in facilitating the production of appropriate and affordable housing in their communities. The City of Grande Prairie is working to address homelessness and people at risk of homelessness through its *Multi-Year Plan to End Homelessness*, adopted by Council in 2009. That *Plan* focuses on the lower end of the housing continuum, which includes providing emergency, transitional and supportive housing, as well as outreach, and supports to people who have significant barriers to achieving secure housing.

This *Affordable Housing Master Plan* has been developed to complement the *Multi-Year Plan to End Homelessness*, and focuses on meeting the housing needs of people who are unable to find suitable and appropriate housing in the private market with the resources that they have available. These are individuals for whom the major barrier is affordability. This includes individuals who would benefit from an expanded range of non-market or subsidized housing options as well as increased low end of market housing.

Municipalities play an important role in facilitating the production of both market and non-market affordable housing. This study explores how the City of Grande Prairie can maximize its available resources and leverage funding from other sources including the senior levels of government and the private and not-for-profit sectors, and proposes, for discussion purposes, a potential *Affordable Housing Master Plan*.

The purpose of this project is to develop a plan for affordable housing which can guide decision-making of Council and City staff over the next 10 years by:

1. Obtaining a clear picture of existing and projected future needs for affordable housing for different resident groups in relation to the existing housing stock;
2. Exploring opportunities to maintain and/or increase the stock of affordable housing;
3. Meeting the needs of the City of Grande Prairie, in ways that will be supported by Council and by the community as a whole.

2.4 City of Grande Prairie Context

An overview of municipal documents reveals that the City of Grande Prairie has been proactively addressing the issues of affordable housing, homelessness and poverty.

The City of Grande Prairie shows strong leadership in addressing social issues in the community, including affordable and supported housing. The City of Grande Prairie completed a Housing Needs Assessment in 1998 and updated the Report in 1999. In June 2000, the City adopted a Grande Prairie Affordable Housing Plan for 2000-2003. In 2003, a Community Plan was adopted to facilitate the provision of emergency and transitional units and outreach services, and set direction for a Global Housing Initiative. In 2009, a Multi-Year Plan to End Homelessness was adopted.

Over the years, the City of Grande Prairie has worked in partnership with senior levels of government, non-profit organizations and developers and builders to provide affordable and supportive housing for those with housing challenges.

A review of initiatives that have been undertaken on social issues and housing in the City of Grande Prairie can be found in the Literature Review in Appendix A.

3 Housing Need and Demand Analysis

This needs assessment examines the range of housing choices and needs for households living in Grande Prairie. The analysis set out in this document includes consideration of both supply-side and demand-side measures. As part of this assessment, consideration is given to local housing market conditions including differences in needs across different groups.

The focus of this work is on the current inventory of housing choices and opportunities available for residents in Grande Prairie as well as potential gaps and pressures for different segments of the housing market. The analysis also looks at some of the specific considerations related to housing affordability including specific challenges that households with low to moderate incomes may face in finding housing that is affordable.

3.1 Data Sources

The analysis set out in this report was informed by a number of different data sources including information from:

- The 2006 Census;
- CMHC, Core Housing Need data (Housing in Canada On-Line);
- CMHC Rental Market data (vacancy rates and average rents);
- CMHC and MLS market data; and,
- Information on households applying for social housing based on waiting list data maintained by the Grande Spirit Foundation.

As part of the general discussion and analysis, this report sets out an overview of the range of initiatives that have been put into place in Grande Prairie as well as some of the potential issues and challenges identified as part of the initial stakeholder consultation completed in early June. The information that is included here provided important baseline data for the public consultation process that was undertaken in June and August 2010 and helped to guide and shape the development of the City's *Affordable Housing Master Plan*.

3.2 Key Findings and Observations

3.2.1 General Housing Demand

- At the time of the 2006 Census, there were 17,330 households living in the City of Grande Prairie. This included 11,665 owners and 5,660 renter households.
- The City of Grande Prairie accounts for approximately two-thirds of all households in the broader region (Grande Prairie Census Agglomeration, or CA) which had a population of approximately 71,868 and approximately 25,975 households.
- Based on estimates prepared for the City of Grande Prairie, there will be an additional 50,000 people moving to the City over the next 30 years. This translates into an increase of approximately 1,667 individuals per year or approximately 617 households per year assuming an average household size of approximately 2.7.
- While the current economic slowdown has had an impact on the general level of growth and housing demand in the City of Grande Prairie, it is anticipated that as economic circumstances improve, the City will continue to experience ongoing growth and housing demand pressures.

3.2.2 Household Income and Housing Choices

- At the time of the 2006 Census, the median household income for households living in the City of Grande Prairie was \$77,071 while the median household income for those living in the broader region (CA) was \$76,874.
- A median household income of \$77,071 is approximately 120% above the median household income for the Province and suggests that there is a significant degree of wealth in the community.
- The income data for the community also suggests that a significant percentage of households living in Grande Prairie have the resources that they need to find suitable housing in the private market. For example, based on the 2006 Census data, the findings suggest that almost half of all households in the community have an annual household income of \$70,000 or more.
- For households with an annual income of \$70,000 or more, affordability may not be an issue. However, in looking at the differences in the average incomes of renters versus owners living in the City of Grande Prairie, it is important to note that there is a significant degree of polarization in the incomes across different groups. This is also reflected in the general income profile for the community where the data suggests that in 2006, over 7 percent of households living in Grande Prairie had an annual income of less than \$20,000 while an additional 14% of all households in the community had an annual income of between \$20,000 and \$40,000.

- In order to effectively respond to the affordability challenges, it is necessary for the City of Grande Prairie to explore strategies which will ensure that there is a reasonable degree of choice (both rental and ownership) at key points along the housing continuum. This includes access to affordable rental housing as well as entry-level ownership opportunities.
- In terms of the ownership market, the MLS data for the City of Grande Prairie (July 2010) shows approximately 315 active listings. The asking price at the 50th percentile is \$279,900. To purchase a home at \$279,900 a household would need an annual income of approximately \$64,580 assuming an interest rate of 4.5%, a 25 year amortization period and a down payment of 10% -an amount which is well beyond the income of more than half the households currently living in the City of Grande Prairie.
- The general income pressures which have been noted are also supported by the information found in Housing in Canada On-Line (HICO) which shows that the average income for owners in Grande Prairie was \$108,256 at the time of the 2006 Census while the average income for renter households was \$59,410 at that time. What this suggests is that for households at the upper end of the income distribution (those already in the ownership market), affordability may not necessarily be an issue. However, the pressures become more significant as one moves down the income profile with households with low and low to moderate incomes living in the Grande Prairie region facing significant challenges in finding and keeping housing that they can afford.
- The analysis of the current MLS market data also suggests that even with the softening of the current ownership market, it is likely that many renter households will not have the income or down payment that is needed to move into the ownership market. There has also been recent speculation that interest rates are likely to increase which may make it even more difficult for some households.
- Different types of housing strategies will be required to assist households at different income levels. In looking at the development of a long-term strategy for the City of Grande Prairie, it is likely the case that both supply-side and demand-side solutions will be required. As well, it is clear that the City of Grande Prairie will have to begin to explore potential partnerships with other levels of government as well as with the private sector.

3.2.3 Households Experiencing Affordability Pressures

- While data in Housing in Canada On-Line (HICO) shows that the majority of households in the Grande Prairie region (CA) have been successful in finding suitable and appropriate housing in the market, in 2006 there were

approximately 2,110 households across the region who were in core housing need² (including both owners and renters).

- Data from Housing in Canada On-Line (HICO) shows that the Grande Prairie region has experienced a significant increase in the number of households in core housing need, going from 1,135 households in need in 1991 to 2,110 households in need in 2006. This represents an 86% increase over a 15 year period.
- Of the households in core housing need in 2006, the majority (58% or 1,225) were renter households while the remaining 42% were owners. The most significant growth in the number of households in core housing need occurred in the ownership segment which went from a total of 155 owners in core housing need in 1991 to more than 880 households in core housing need in 2006. At the same time, the number of renter households in core housing need went from 980 households in 1991 to 1,225 households in 2006.
- While the most significant growth in the number of households in core housing need was among the ownership segment, the incidence of core housing need among renters is still more prevalent, with many renter households having more limited housing choices and fewer resources to draw on in an emergency.
- Among the renter households in core housing need, the average household income was \$22,400 while the average reported rent was \$835 per month. These households face a situation where they are spending almost 45% of their income on their housing costs and have an affordability gap of almost \$275 per month between what they can afford to pay based on their income and the average market rents in the area.
- Data for the Grande Prairie region (CA) also shows that average rents for the Grande Prairie region increased by approximately 68% between 1991 and 2006.

3.2.4 Sectors of the Community Experiencing Pressure

- **Households with low to moderate incomes in core housing need:**

The results of the analysis show that there are a number of sectors of the community which are in core housing need. The analysis also shows that to a large extent the general profile of households in need as reflected in the core housing need data is consistent with the structure and composition of the waiting list maintained by the Grande Spirit Foundation. Therefore, both the core housing need data and the waiting list data maintained by the Grande Spirit Foundation represents an important measure of the overall housing need in the community and an important starting point for moving forward.

² Households in core housing need are households that are living in housing that does not meet one of three standards **adequacy** (in need of major repair) **suitability** (does not have enough bedrooms for the size and makeup of the household), or **affordability** (costs 30 percent or more of their total household income), and where alternative housing that meets these standards is not available without the household being required to spend 30 percent or more of their income on their housing costs.

- **Family households including single parent families:**

Based on the data in Housing In Canada On-line, approximately half of all households in core housing need in 2006 were family households, with single parent families representing approximately 42% of the total family households in need. In addition, the analysis of the income data shows that many single parent families have incomes which fall within the low to moderate income range with the median household income for female single parent families being equal to \$34,410 for households living in the City of Grande Prairie.

- **Senior-led households living on a fixed income:**

The data in Housing in Canada On-Line also shows that there were approximately 605 senior-led households in core housing need with approximately 350 of these households being renters. This need is also reflected in the waiting list maintained by the Grande Spirit Foundation. In addition, the analysis of the core housing need data suggests that almost half of all seniors in Grande Prairie who rent are in core housing need.

- **Other types of housing need identified through the consultation process:**

Other groups and types of housing need identified through the consultation process included single adults under the age of 65, students, families with low to moderate incomes, and workers moving to the City from elsewhere. While student housing is not currently an issue, the need to plan for affordable student housing as the local college expands was also noted during the initial consultation process.

Some of the specific pressures and challenges for the City to consider are discussed in more detail in the next section of this report.

3.3 Defining the Housing Needs for the City of Grande Prairie

3.3.1 Estimated Housing Demand

The City of Grande Prairie continues to experience significant population growth pressures. Population and employment forecasts prepared for the City³ show that the population in the City of Grande Prairie is expected to more than double over a 30 year time frame– going from a baseline of approximately 50,277 people in 2007

³ Applications Management Consulting 2008 City of Grande Prairie Population and Employment Forecast

to almost 121,600 by 2037. This translates into significant on-going housing demand pressures.

The 2006 Census also shows that the City of Grande Prairie is a younger community⁴ with a large number of Census family households and an average household size of 2.7. Assuming that the general demand profile remains relatively consistent to the current profile, it is likely that the City of Grande Prairie will require between 600 and 1,000 new housing units annually in order to meet this anticipated demand, with this housing including a mix of ownership and rental units as well as a mix of unit sizes and types.

Table 1 sets out a number of different potential growth scenarios including:

- Scenario 1** Based on the estimated increase reflected in the population estimates prepared for the City by Applications Management Consulting Ltd. and reflects a modest growth scenario.
- Scenario 2** Based on the 2006 Census mobility data over the previous 5 years, and reflects a moderate growth scenario.
- Scenario 3** Based on the 2006 Census mobility data over the 12 months prior to the 2006 Census and reflects a high growth/high demand scenario.

Table 1: Potential Demand Scenarios

	Scenario 1	Scenario 2	Scenario 3
	Modest Growth	Moderate Growth	High Growth
Average annual increase (population)	1,667	2,910	5,780
Annual housing demand based on current average household size -2.7 ⁵	617	1,077	2,140

3.3.2 Households Moving to the City of Grande Prairie

The mobility data from the 2006 Census shows that between 2001 and 2006, there were 21,050 individuals who had moved to the Grande Prairie region (CA) from elsewhere in Alberta (12,005), elsewhere in Canada (8,160) or outside of Canada (885). Of these, 14,550 moved to the City of Grande Prairie. As shown in Table 2, this level of demand translates into an annual increase of 2,910 individuals. The data in Table 2 also shows that approximately 79% of those who moved to the

⁴ The average age in the City of Grande Prairie is 29.6 years, compared to the Alberta average of 36 years.

⁵ A household size of 2.7 assumes that future housing demand will fit the current profile of households living in the community. This includes approximately 75% family households and 25% single person households. It does not necessarily reflect the smaller household sizes arising from an aging population or an increase in demand associated with a growing number of single person households.

region from elsewhere in Canada and 88% of those who move to the region from outside of Canada chose to locate in the City of Grande Prairie.

Table 2: Mobility Patterns 2001 to 2006

In-migration to the City of Grande Prairie and Surrounding Region			
Place of Origin	Grande Prairie Census Area (# of individuals)	City of Grande Prairie (# of individuals)	Percent of migrants to the area who chose to locate in the City
Elsewhere in Alberta	12,005	7,330	61%
Elsewhere in Canada	8,160	6,445	79%
Outside of Canada	885	775	88%
Total (2001 to 2006)	21,050	14,550	69%
Average Annual Increase	4,210	2,910	69%

Source: 2006 Census

The data in Table 3 reflects a high growth scenario and is based on the levels of in migration reported in the 2006 Census for the 12 months prior to the 2006 Census. As shown in Table 3, both the City of Grande Prairie and the broader region (CA) experienced significant growth in the 12 months prior to the July 2006 Census, with more than 8,310 individuals moving to the Grande Prairie region in that single year alone. The data also shows that of the households that moved to the region, approximately 70% chose to locate in the City Grande Prairie.

Table 3: Mobility Patterns – 12 months prior to the 2006 Census

In-migration to the City of Grande Prairie and Surrounding Region			
Place of Origin	Grande Prairie Census Area (# of individuals)	City of Grande Prairie (# of individuals)	Percent of migrants to the area who chose to locate in the City
Elsewhere in Alberta	4,790	3,025	63%
Elsewhere in Canada	3,265	2,550	78%
Outside of Canada	255	205	80%
Total (12 months)	8,310	5,780	70%

Source: 2006 Census

In looking at this general growth scenario when compared with the rental market data reported later in this report, it is important to note that during this period of significant growth and expansion, the City experienced year over year rent increase in the range of between 15 and 20 per cent across all unit sizes with average rents reaching over \$1,000 a month in 2007. Furthermore, while changes in the broader economy have helped to slow some of the demand for the short-term, it has been well recognized that with a typical "boom or bust" economy, it is very possible that the City of Grande Prairie could experience similar levels of demand to those reported in 2006 at some point in the future. As a result, the City has recognized

that in order to adequately address housing affordability issues over the longer term, it is important to begin to work to put into place a long-term strategy.

3.3.3 Household Profile

As noted in the previous section, Grande Prairie is a young community which includes a large percentage of family households who have decided to make Grande Prairie their home. Based on the 2006 Census, approximately 72% of all households living in Grande Prairie are part of a census family. This translates into approximately 12,495 of the 17,330 households living in the City and accounts for the larger than average household size in the City of Grande Prairie when compared with other areas.

Among the Census families, single parent families account for a relatively small percentage of the total. Within the broader Grande Prairie region (CA), there were a total of 19,565 census family households reported in 2006, of which 2,320 were single parent family households. It should be noted that within the City of Grande Prairie itself, there were 12,495 census family households of which 1,760 were single parent family households.

In general, these findings suggest that single parent families account for only a small percentage of all households- 12% and 14% of family households in the region and City respectively. At the same time, the findings suggest that the majority of single parent family households (75%) live in the City. This is likely attributable to a number of different factors including access to a wider range of services and amenities needed to support single parent family households as well as a broader range of housing choices.

In looking at the general income profile of family households in the region, the data suggests that the median household income for a Census family living in the City of Grande Prairie was \$83,832 in 2006⁶ (\$82,421 for the CA). At the same time, the data shows that the income profile for single parent families is significantly lower. Based on the data in the 2006 Census, the median household income for single parent family households in the region (CA) was \$41,166 and \$40,383 for those living within the City.

Male-led single parent family households did not experience the same pressures as female-led single parent family households. While the median income of male-led

⁶ This represents a 2005 income.

single parent households was over \$70,000, female-led single parent family households reported a median household income of \$35,191 at the regional level and \$34,410 within the City. A median household income of \$34,410 is equal to approximately 45% of the median income for all households in the City and would suggest that female-led single parent family households will be among those who are facing significant challenges in finding housing that they can afford.

3.3.4 Tenure Choices and Average Housing Costs

The 2006 Census showed that the median monthly shelter payment for renter households in the Grande Prairie region (CA) was \$909 in 2006. Within the City of Grande Prairie itself (which accounts for approximately 84% of all rental housing units across the region), the median monthly housing costs were \$926 –a rent level 23% higher than the median monthly costs reported across the Province.

To be able to afford a rent of \$926 per month, without spending more than 30% of income on housing costs, a household would require an annual income of approximately \$37,040. While this remains affordable to most families living in the Grande Prairie region, it is clear that a rent of \$926 per month would not be affordable to many of the low income families and seniors who also live in the community.

The data from Housing in Canada On-Line (HICO) also shows that there is a significant level of housing need among Aboriginal people in the Grande Prairie region with Aboriginal households accounting for approximately 10% of all households across the region and approximately 15% of all households in core housing need in 2006. The data also suggests that across all Aboriginal households in core housing need, 68% were renters with an average annual income of \$24,679 and average reported monthly shelter costs of approximately \$810.

Table 4: Profile of Households in Core Need

	All Renter Households	Average Income	Average Housing Cost	Renter Households in Core Need	Average Income	Average Housing Cost
All Renter Households	6,370	\$ 59,410.00	\$ 954.00	1,225	\$ 22,400.00	\$ 987.00
Family Households	3,525	\$ 66,426.00	\$ 1,026.00	610	\$ 25,753.00	\$ 913.00
Single Parent Families	735	\$ 53,349.00	\$ 914.00	255	\$ 25,726.00	\$ 856.00
Non-Family Households	2,845	\$ 50,727.00	\$ 866.00	615	\$ 19,086.00	\$ 763.00
Senior Households	675	\$ 28,440.00	\$ 763.00	350	\$ 19,731.00	\$ 637.00
Aboriginal Households	900	\$ 73,891.00	\$ 1,038.00	210	\$ 24,679.00	\$ 814.00

Source: CMHC Housing In Canada On-Line, Grande Prairie CA 2006 Census

Table 5 provides information on the prevalence of housing need among different segments of the population. As shown in Table 5, approximately 1 in 5 renter households across the region are in core housing need, with seniors and single parent families facing some of the greatest challenges. As noted in Table 5, approximately 1 in 3 single parent family households who rent are in core housing need as well as approximately half of all senior households who rent.

Table 5: Prevalence of Housing Need

	All Renter Households	Renter Households in Core Need	Percentage in Need
Total Renter Households	6,370	1,225	19%
Family Households	3,525	610	17%
Single Parent Family Households	735	255	35%
Non-Family Households	2,845	615	22%
Senior Households	675	350	52%
Aboriginal Households	900	210	23%

Source: CMHC Housing In Canada On-Line, Grande Prairie CA 2006 Census

Table 6 provides additional information about the general affordability gap across these different sectors of the community including information on an "affordable rent level" based on the average reported incomes across the different groups. The data in Table 6 shows that non-family households (single adults under the age of 65) face some of the greatest affordability challenges with their dependence on a single income being a factor.

Table 6: Affordability Gap

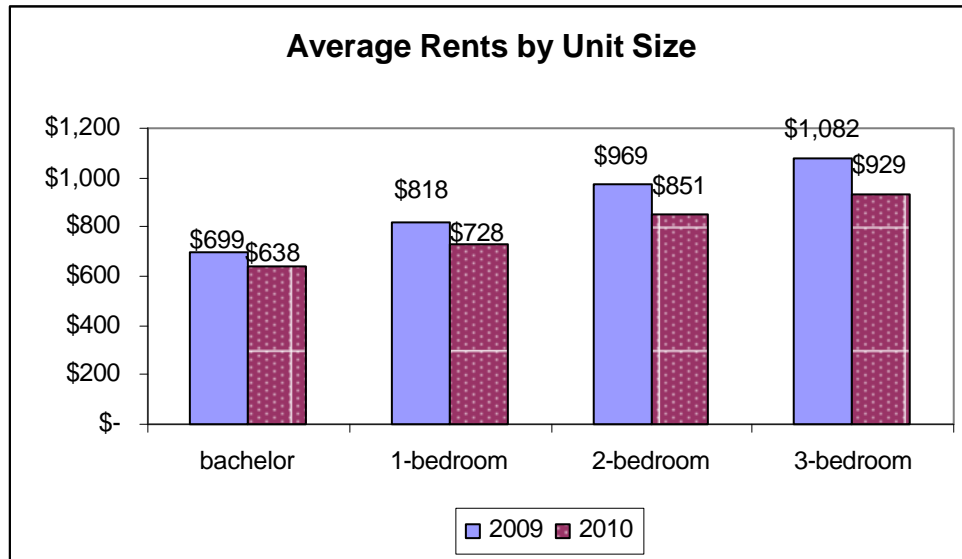
	Average Income Households In Core Need	"Affordable Rent" @ 30% of Income	Average Reported Rent	Monthly Affordability Gap
Total Renter Households	22,400	\$560	\$987	(\$427)
Family Households	25,753	\$644	\$913	(\$269)
Single Parent Family Households	25,726	\$643	\$856	(\$213)
Non-Family Households	19,086	\$477	\$763	(\$286)
Senior Households	19,731	\$493	\$637	(\$144)
Aboriginal Households	24,679	\$617	\$814	(\$197)

Source: CMHC Housing In Canada On-Line, Grande Prairie CA 2006 Census

3.3.5 Average Market Rents

Graph 1 shows the average reported rents for the different unit sizes and types available in Grande Prairie. Even with the higher vacancy rates reported in 2008 and 2009, there has only been a slight improvement in the affordability of the rent levels with only a modest downward adjustment in the average reported rents.

Graph 1



Source: CMHC Rental Market Report, April 2010

Table 7 shows the average market rents for the Grande Prairie region (CA) for the period from 1999 to 2010.

Table 7: Year over Year Changes in Average Market Rents 1999-2010

	All Units	Annual Change	Bachelor	Annual Change	1-bedroom	Annual Change	2-bedroom	Annual Change	3-bedroom	Annual Change
1999	596		453		552		632		690	
2000	604	1%	444	-2%	554	0%	646	2%	676	-2%
2001	651	8%	483	9%	585	6%	694	7%	792	17%
2002	675	4%	501	4%	609	4%	722	4%	760	-4%
2003	683	1%	500	0%	613	1%	731	1%	770	1%
2004	718	5%	532	6%	646	5%	766	5%	832	8%
2005	747	4%	554	4%	680	5%	790	3%	863	4%
2006	905	21%	688	24%	826	22%	952	21%	1,068	24%
April 2007	1,039	15%	770	12%	940	14%	1,094	15%	1,233	15%
Oct 2007	1,041	0%	802	4%	952	1%	1,087	-1%	1,266	3%
April 2008	979	-6%	761	-5%	903	-5%	1,025	-6%	1,166	-8%
Oct 2008	933	-5%	717	-6%	825	-9%	987	-4%	1,140	-2%
April 2009	914	-2%	699	-3%	818	-1%	969	-2%	1,082	-5%
Oct 2009	870	-5%	669	-4%	800	-2%	911	-6%	961	-11%
April 2010	808	-7%	638	-5%	728	-9%	851	-7%	929	-3%

Source: CMHC Rental Market Data

The Grande Prairie rental housing market has continued to experience a significant level of volatility, with average market rents reaching levels of more than \$1,000 in 2007 and 2008. The data also shows that while the Grande Prairie region continues to be a high cost housing market, there has been some moderation in overall average rents since 2007.

In looking at the rental market data, it is important to note that even with the improvement in the average market rents reported in the past two years, it does not necessarily translate into improved affordability if household incomes do not increase and/or if a household were to experience a decrease in income as a result of the recession.

Similarly, it should be noted that as the economy begins to recover, housing demand in the City of Grande Prairie will increase –resulting in a situation where there is upward pressure on the rents. Furthermore, while the recent economic slowdown has meant a slight moderation in rent levels, in looking at the two years prior (2006 and 2007), CMHC’s rental market data shows that Grande Prairie reported a significant escalation in average rents with year over year rent increases being in the range of between 15% and 24% across the different units sizes and types – an outcome that is prevalent in communities with a “boom and bust” economy such as Grande Prairie’s and which is closely tied to the period of the greatest expansion/housing demand in the region’s economy.

3.3.6 Ownership Rates and Housing Types

The 2006 Census shows that approximately two-thirds of households living in the City of Grande Prairie own their homes. Eighty-five percent of those who own live in single detached housing while an additional 12% of owners live in a mix of semi-detached, row house and apartment duplex units.

Approximately one-third of households living in the City of Grande Prairie are renters. Of these, approximately 21% live in rented single detached housing while approximately 54% live in low rise apartments. An additional 22% of renter households live in semi-detached, town house or row house units as well as duplexes.

Table 8. Housing by Type and Tenure

Housing Type	Total		Owned		Rented	
Single-detached house	11,085	64%	9,920	85%	1165	21%
Apartment (5 or more storeys)	125	1%	-	0%	130	2%
Movable dwelling	345	2%	300	3%	50	1%
Other dwelling	5,765	33%	1,445	12%	4320	76%
Semi-detached house	1,195	7%	615	5%	580	10%
Row house	715	4%	255	2%	455	8%
Apartment, duplex	410	2%	170	1%	245	4%
Apartment (5 or less storeys)	3,440	20%	405	3%	3035	54%
Other single-attached house	-	0%	-	0%	0	0%
Total - Structural type of dwelling	17,325	100%	11,665	100%	5660	100%

Source:2006 Census

3.3.7 Housing Choices and Preferences

As noted in Table 9, the most common form of rental housing in Grande Prairie is low rise apartment stock. Of this housing, approximately 405 units are owner-occupied while the remaining 3,035 are rental. The 2006 Census also shows that there were only 125 high rise units in the City of Grande Prairie (five or more stories), all of which are rental. Similarly there are approximately 345 movable dwellings in Grande Prairie, of which the majority are owned.

Table 9. Housing by Type and Tenure

Housing Type	Total		Owned		Rented	
Single-detached house	11,085	64%	9,920	85%	1165	21%
Apartment (5 or more storeys)	125	1%	-	0%	130	2%
Movable dwelling	345	2%	300	3%	50	1%
Other dwelling	5,765	33%	1,445	12%	4320	76%
Semi-detached house	1,195	7%	615	5%	580	10%
Row house	715	4%	255	2%	455	8%
Apartment, duplex	410	2%	170	1%	245	4%
Apartment (5 or less storeys)	3,440	20%	405	3%	3035	54%
Other single-attached house	-	0%	-	0%	0	0%
Total - Structural type of dwelling	17,325	100%	11,665	100%	5660	100%

Source:2006 Census

3.3.8 Ownership Options

The MLS listings show that there were approximately 315 units for sale in the City of Grande Prairie in July 2010. Of these, the majority were single detached units with the median asking price being \$279,900. The analysis also shows that the median asking price for row house and semi-detached units for sale was \$244,900 while the median asking price for apartment units was \$174,900. Table 10 sets out the average monthly housing costs and qualifying income needed to purchase a home in

Grande Prairie based on the July 2010 listings and assuming an interest rate of 4.5%, an amortization period of 25 years and a down payment of 10%.

Table 10: Average Monthly Payment and Qualifying Income

	Asking Price at 50 th Percentile ⁷	Average Monthly Housing Costs ⁸	Qualifying Income
Single detached	\$279,900	\$1,722	\$64,580
Semi-detached/row	\$244,900	\$1,544	\$57,912
Apartment	\$174,900	\$1,180	\$44,574

Source: MLS Listings July 2010

3.3.9 Housing Costs–New Housing Construction

CMHC reported that the selling price for new single detached units in the Grande Prairie region (CA) in 2009 was \$332,500⁹. This is slightly below the median of \$337,966 for the previous year. To carry the cost of this housing, assuming a 10% down payment, an interest rate of 4.5% and a 25 year amortization period, a household living in Grande Prairie would require an annual income of \$74,602 and would have monthly costs of approximately \$1,989. The household would also need to have been able to save the necessary down payment (i.e. \$33,250 assuming that they make a 10% down payment).

3.3.10 Age of the Housing Stock

The 2006 Census shows that the housing stock in the City of Grande Prairie is relatively new, with more than half of all of the stock being added after 1986. In general, the findings in Table 11 below show that the rental housing stock is slightly older than the ownership stock with almost half of the rental stock (46%) being constructed prior to 1980 compared to approximately 36% of the ownership stock.

⁷ At the 50th Percentile, half the houses were listed below this price, and half were listed above this price.

⁸ The monthly housing costs included in the table include monthly expenses of approximately \$300 for taxes, utilities, condo fees or other expenses associated with basic housing operation.

⁹ Data for the 2nd quarter for 2010 shows that the median selling price for new single detached units reaching completion in Grande Prairie has continued to remain slightly below the levels reported in 2009, with the most recent CMHC data reporting a median price of \$326,598 for the first quarter of 2010.

Table 11: Age of Housing Stock in the City of Grande Prairie

	Total Households	Owned		Rented		
1920 or before	30	0%	20	0%	10	0%
1921 to 1945	160	1%	110	1%	50	1%
1946 to 1960	965	6%	560	5%	405	7%
1961 to 1970	1,655	10%	985	8%	670	12%
1971 to 1980	4,005	23%	2540	22%	1,465	26%
1981 to 1985	1,465	8%	645	6%	815	14%
1986 to 1990	1,070	6%	680	6%	385	7%
1991 to 1995	1,180	7%	895	8%	280	5%
1996 to 2000	2,545	15%	1975	17%	575	10%
2001 to 2006	4,250	25%	3240	28%	1,005	18%
Total	17,325	100%	11665	100%	5,660	100%

Source: 2006 Census

3.3.11 The Role and Contribution of Condominium Housing

As discussed in the previous section, the majority of owners living in Grande Prairie live in single detached housing. Table 12 provides information about the potential role and contribution of the condominium¹⁰ (condo) housing stock.

Table 12 Income of Households in Grande Prairie by Form of Ownership

Income Profile -Owners	Total Owners	%	Part of a condominium	%	Not part of a condominium	%
Under \$10,000	155	1%	20	3%	135	1%
\$10,000 to \$19,999	325	3%	95	14%	230	2%
\$20,000 to \$29,999	440	4%	70	10%	375	3%
\$30,000 to \$39,999	655	6%	125	18%	530	5%
\$40,000 to \$49,999	650	6%	60	9%	590	5%
\$50,000 to \$59,999	700	6%	70	10%	635	6%
\$60,000 to \$69,999	800	7%	35	5%	765	7%
\$70,000 to \$79,999	995	9%	50	7%	945	9%
\$80,000 to \$89,999	985	8%	45	7%	945	9%
\$90,000 to \$99,999	845	7%	10	1%	835	8%
\$100,000 and over	5100	44%	115	17%	4980	45%
Total Owners	11650	100%	690	100%	10955	100%
Average household income \$	\$ 102,204		\$ 59,278		\$ 104,916	\$ 104,916
Median household income \$	\$ 91,355		\$ 46,305		\$ 93,597	\$ 93,597

Source: 2006 Census

As shown in Table 12, approximately 690 households in Grande Prairie live in condo units. Across these households, the average reported income in 2006 was \$59,000

¹⁰ Condominium buildings generally include a collection of attached housing units, which are owned by the individual households, and common areas and the land upon which the condominium building sits, which are under joint ownership of all the condominium members.

compared to \$105,000 for those living in single family units. This indicates that this form of tenure can provide an affordable form of ownership. However, many condominiums in Grande Prairie remain vacant, suggesting that they are not affordable for the households who currently rent.

3.3.12 Differences in Housing Costs across Different Housing Types

Table 13 provides additional information on differences in the average monthly costs for households living in condo developments in Grande Prairie compared to households living in freehold housing. This information is reported separately for households with and without a mortgage. Based on the information reported in Table 13:

- Approximately 77% of households who own their home in Grande Prairie have a mortgage.
- The average monthly housing cost for those with a mortgage is approximately \$1,533 while the average monthly housing cost for those without a mortgage is \$485.
- Owners living in condominium developments tend to have lower monthly payments (\$907 per month on average). However, some of this can be attributed to the fact that a larger percentage of households living in condominiums do not have a mortgage.
- Among those with a mortgage living in condominium units, the average monthly payment was approximately \$1,204.

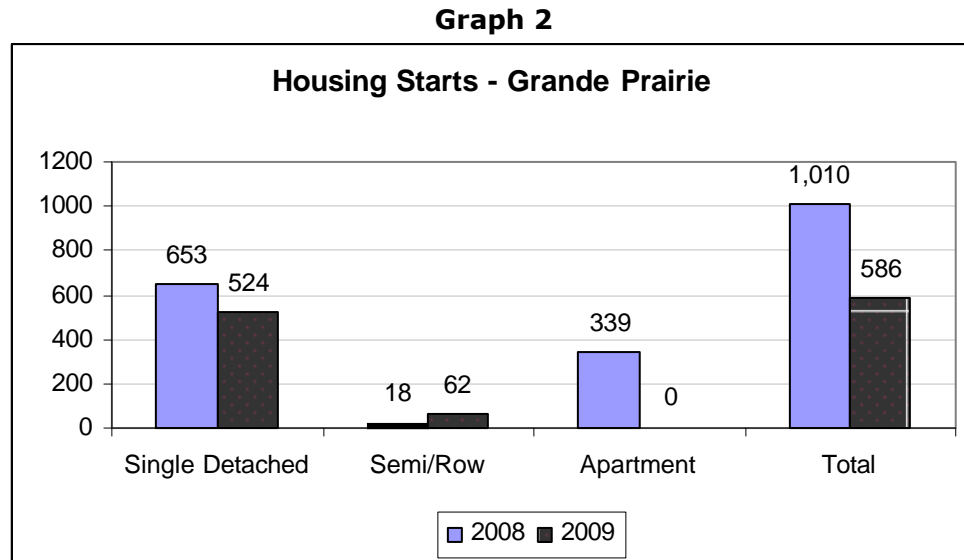
Table 13: Monthly Housing Costs for Condominium Ownership and Single Family Home Ownership

Monthly Housing Cost	All Households			Condo Owners			Single Family Home Owners		
				Total -			Total -		
	With mortgage	Without mortgage		Presence of mortgage	With mortgage	Without mortgage	Presence of mortgage	With mortgage	Without mortgage
Less than \$600	2290	45	2245	255	10	245	2040	35	2005
\$600 to \$999	1315	855	465	175	125	50	1140	725	415
\$1,000 to \$1,399	2920	2915	10	140	140	0	2780	2770	10
\$1,400 to \$1,799	3240	3245	0	95	95	0	3145	3145	0
\$1,800 to \$2,499	1555	1555	0	30	25	0	1525	1525	0
\$2,500 or more	325	325	0	0	0	0	325	325	0
Total Owners	11650	8930	2720	690	400	295	10955	8535	2425
		77%	23%		58%	43%		78%	22%
Average Payment	\$ 1,288	\$ 1,533	\$ 485	\$ 907	\$ 1,204	\$ 500	\$ 1,312	\$ 1,548	\$ 483
Median Payment	\$ 1,333	\$ 1,472	\$ 483	\$ 820	\$ 1,118	\$ 500	\$ 1,358	\$ 1,478	\$ 483

Source: 2006 Census

3.3.13 Housing Starts

Data published by CMHC shows that there were a total of 586 new housing starts for the City of Grande Prairie in 2009. As shown in Graph 2, the majority of these starts (524) were singled detached dwellings while the remaining starts were semi-detached or row house units. There were no apartment starts reported for 2009. There were a total of 1,010 housing starts in 2008, with almost one-third of these starts being in the form of apartment units.



Source: CMHC, *Housing Now (First Quarter 2010)*

The data in Graph 2 also shows that the total housing starts reported in 2009 was approximately 58% of the total starts reported in 2008. This is likely the result of the general economic slowdown experienced across Canada and reflects a general softening of the housing market.

3.3.14 New Rental Supply

In looking at the housing starts data published by CMHC, the findings suggest that in general, the housing market in Grande Prairie is relatively responsive to housing demand with the market typically providing for a mix of different unit types and tenures including both ownership and rental. At the same time, it is important to recognize that while the City of Grande Prairie has been successful in encouraging new supply, the housing that is being developed may not be affordable to many of the households living in the community. As well, it is important to recognize that targeted strategies and partnerships across all levels of government may be needed to respond to the specific needs of households falling at the lower end of the housing and income continuum.

The data published by CMHC shows that there were approximately 292 new rental housing starts in 2008, and no new rental housing starts in 2009. The data also shows that a total of 1,404 units reached completion in 2008, and 931 were completed in 2009. Of the 2,335 units reaching completion, approximately 343 were intended for the rental market while the remaining 1,992 units were intended as ownership. With the general slowdown in the economy, it is possible that a certain number of these condo units will become part of the rental pool but that does not necessarily mean that these units will be affordable.

3.3.15 Rental Vacancy Rates

The most recent rental market data published by CMHC shows that currently Grande Prairie CA has a 14% vacancy rate across all unit types with the average vacancy ranging from 9.6% in the 1-bedroom stock to 29.6% in the 3-bedroom stock. The data also shows an average vacancy rate of 20.5% in the bachelor stock and 14.7% in the 2-bedroom stock.

Table 14: Vacancy Rates in Grande Prairie CA -1999 TO 2010

	All	Bach	1 bdrm	2 bdrm	3+bdrm
Year					
1999	3.6	4.2	4.1	3.2	3.8
2000	2.6	4.7	2.0	2.9	2.8
2001	0.4	0.8	0.5	0.4	0.0
2002	3.1	4.8	2.8	3.2	2.2
2003	3.0	0.8	2.1	3.8	1.6
2004	3.2	4.0	4.5	2.0	7.6
2005	0.2	1.6	0.2	0.1	0.0
2006	0.1	0.0	0.1	0.1	0.0
April 2007	0.9	5.8	1.3	0.4	0.0
Oct 2007	4.9	4.4	6.9	4.2	1.4
April 2008	8.8	10.9	11	6.7	15.6
Oct 2008	8.5	11.8	7.9	8.6	7.5
April 2009	8.5	4.2	5.1	10.7	7.1
Oct 2009	15.5	**	10.8	16.9	22.5
April 2010	14.0	20.5	9.6	14.7	29.6

Source: CMHC, Rental Market Data

In looking at the vacancy data for 2009/2010, it is clear that there is an over-supply of units available for rent at this time. However, this is a pattern that is typical with a "boom and bust" economy. It should also be noted that in general, housing markets are cyclical, and that as the economy recovers the City of Grande Prairie is

expected to continue to experience significant population growth and associated housing need.

3.4 Meeting the Need for Affordable Housing

In order to effectively meet the on-going demand for affordable housing, it is important for the City of Grande Prairie to ensure that there are a mix of housing choices available (ownership and rental) at different price points to meet the full range of incomes and needs in the community. This includes households which require access to government-supported housing and/or housing assistance in the private rental market as well as households requiring access to entry-level ownership opportunities and could include housing for workers moving to the region as well as younger households including students just starting out on their housing careers.

Using data from the 2006 Census, Table 15, on the following page provides an overview of the general income distribution of households living in Grande Prairie¹¹. This information is reported by postal code and reflects the 2005 income levels as reported in the 2006 Census. Additional information at the postal code level is also included in Appendix B of this report.

As shown in Table 15, in 2006, there were approximately 1,500 households in the Grande Prairie region with an annual income of \$19,999 or less. Households within this income range are generally considered to be low income and are likely to face significant challenge in finding housing that they can afford. For these households an affordable rent is equal to approximately \$500 per month based on the standard that housing should not cost more than 30% of a household gross annual income.

For low income households (households with incomes of \$20,000 or less) owning is not likely a viable option as many of these households will not have the income or equity needed to gain access to the ownership market. Furthermore, for these households, the maximum mortgage that would be allowed based on their income is approximately \$54,000. Within the City of Grande Prairie more than 7% households fall within this income range.

The data in Table 15 also shows that there are approximately 2,705 households with annual income of between \$20,000 and \$40,000. For these households an affordable rent level is between \$750 and \$1,000 per month. With an annual

¹¹ This data is based on Forward Sortation (Postal Code) Areas T8V, T8W, and T8X, which include some households that fall outside the City municipal boundaries.

household income in this range it is likely that these households could secure a mortgage of between \$108,000 and \$157,000. A quick viewing of real estate listings in Grande Prairie in August 2010 reveals that households with incomes in this range today would likely be able to purchase a 1 or 2 bedroom condominium unit, as long as they were able to save up the down payment, and do not have a significant level of other debt. It would also depend on their overall level of job security. Households in this income range are generally considered to have low to moderate incomes. Within Grande Prairie, households in this income range account for approximately 14% of all households¹².

Approximately 25% of all households in Grande Prairie (4,185) have annual incomes which fall between \$40,000 and \$60,000. Households with incomes which fall within this range are generally able to find affordable rental housing with an affordable rent falling in the range of between \$1,000 and \$1,500 per month. At the same time, these households may still find it difficult to access the ownership market, with incomes in this range being able to carry a mortgage of between \$157,000 and \$253,000 (assuming that the household has been able to save the necessary down payment and has a stable source of income).

Finally, the data in Table 15 suggests that less than half of all households in the Grande Prairie region have annual incomes which are above \$70,000. Assuming that these households have a stable source of income it is unlikely that they will experience significant affordability challenges. Furthermore, it is likely that these households will have a reasonable degree of choice in terms of their overall housing options. This is the group that would be able to access the single family housing market in Grande Prairie.

¹² Income data is five years old. While this data can provide important insights into housing needs, there are limitations to the data and it should be used as an approximation only.

Table 15: Income Distribution for Households Living in Grande Prairie

Population by Household Income in 2005	T8V	T8W	T8X	Total Hshlds	Affordable Rent Level	Maximum Mortgage
Total Households	13,655	3,705	2,290	19,650		
Income \$19,999 or less	1,320	85	55	1,460	\$500	\$54,200
Income \$20,000 to \$29,999	1,025	65	60	1,150	\$750	\$108,400
Income \$30,000 to \$39,999	1,285	135	135	1,555	\$1,000	\$156,600
Income \$40,000 to \$59,999	2,145	380	180	2,705	\$1,500	\$252,900
Income \$60,000 to \$69,999	1,140	190	150	1,480	\$1,750	\$301,100
Income \$70,000 +	6,740	2,850	1,700	11,290	> \$1,750	> 301,100
Median Household Income	\$69,101	\$102,683	\$104,173			
Average Household Income	\$83,581	\$119,793	\$116,919			

Source: Statistics Canada, 2006 Census

3.4.1 Determining an "Affordable" Rent Level

To some extent the data in Table 15 highlights a significant degree of polarization in the general income profile and range of housing choices in the Grande Prairie market. This section, in turn, focuses on the households with low and low to moderate incomes which fall at the lower end of the income distribution. This includes the households that are in core housing need.

In looking at the specific needs of this segment of the housing market it is important to recognize that the most common definition of housing affordability is that housing should not cost more than 30% of a household's gross annual income. Based on this definition, for a household with an annual income of \$20,000, housing should cost no more than \$500 per month. Similarly for a household with an annual income of \$30,000 or more, an affordable rent is \$750 per month.

Applying this standard to the general profile of rental housing available in Grande Prairie, Table 16 shows that a household would need an annual income of between \$25,520 and \$37,160 at current market levels in order to be able to afford the cost of their housing without spending more than 30% of their income on shelter costs. Furthermore, while the most recent market data suggests a decline in housing costs over previous levels, it is likely that many households living in the area will continue to experience affordability challenges with single parent families, seniors living on a fixed income and non-family households relying on a single income being among some of the groups that are likely to face the greatest challenges.

Table 16 – Affordable Rent Levels

Affordable Rent Level (Based on 30% of Income)				
	Monthly Rent	Monthly Income	Annual Income	
bachelor	\$ 638	\$ 2,127	\$ 25,520	
1-bedroom	\$ 728	\$ 2,427	\$ 29,120	
2-bedroom	\$ 851	\$ 2,837	\$ 34,040	
3-bedroom	\$ 929	\$ 3,097	\$ 37,160	

Source: CMHC Housing In Canada On-Line, Grande Prairie CA 2006 Census

Using the income profiles of households in core housing need, Table 17 sets out a potential “affordability gap” across the different household types based on the current rental market data.

Table 17: Affordability Gap at Current Rent Levels

	Average 2006 Income Households In Core Need	"Affordable Rent" @ 30% of Income	2010 Rent Levels	Monthly Affordability Gap
Total Renter Households	\$22,400	\$560	\$808	(\$248)
Family Households	\$25,753	\$644	\$929	(\$285)
Single Parent Family Households	\$25,726	\$643	\$851	(\$208)
Non-Family Households	\$19,086	\$477	\$638	(\$161)
Senior Households	\$19,731	\$493	\$728	(\$235)
Aboriginal Households	\$24,679	\$617	\$851	(\$234)

As shown in Table 17, among those in core housing need, the average income in 2006 was \$22,400. Assuming that incomes have not increased significantly since 2006, based on the current average reported rents, a household in core housing need would face an affordability gap of \$248 per month. Furthermore, assuming that these households actually experienced a loss of employment or a decline in their income, the affordability gap would be even greater.

As shown in Table 17, among those in core housing need, the average income in 2006 was \$22,400. Assuming that incomes have not increased significantly since 2006, based on the current average reported rents, a household in core housing need would face an affordability gap of \$248 per month. Furthermore, assuming that these households actually experienced a loss of employment or a decline in their income, the affordability gap would be even greater.

3.4.2 Households Requiring Subsidized Housing

In looking at the general income profile of households in Grande Prairie, it is clear that even with a recent drop in average reported rents, many households with low (incomes of \$20,000 or less) and low to moderate (incomes of between \$20,000 and \$40,000) will continue to experience difficulty in finding housing that they can afford with the resources that they have available. Waiting list data for the Grande Spirit Foundation shows that in May 2010, there were 849 households on the waiting list for subsidized housing. This includes approximately 501 family households and approximately 348 senior-led households.

Of the 348 senior-led households on the waiting list, many require both housing and support. This includes approximately 173 applicants who require extended care and approximately 86 applicants who require assisted living. The waiting list data also suggests that there are approximately 89 senior-led households who are able to live independently but have low incomes and are in need of financial assistance with their housing.

4 The Current Inventory of Affordable Housing Initiatives

Rent-Geared to Income Housing Assistance (RGI)

The Province of Alberta has a number of programs to assist low income households (families, seniors and households with special housing needs). The Province maintains an inventory of approximately 10,700 subsidized housing units Province-wide including a portfolio of 70 units in Grande Prairie. It also includes the provision of rent supplement assistance for households living in housing in the private rental market through the Province's rent support programs with approximately 430 households in Grande Prairie being assisted through these various programs.

Housing Projects

A number of affordable housing projects have been developed in Grande Prairie, with land and financial contributions from the City, including:

Emergency and Transition Housing:

Rotary House

29 shared suites (2 beds in each)

20 private suites

143 emergency beds

Affordable Housing

Willow Place – 58 bachelor suite apartment, with 38 affordable units for low income single adults (Canadian Mental Health Association)

Margaret Edgson Manor – 70 affordable units for individuals with disabilities and families

Hearthstone Manor – 40 units of affordable housing (9 fully accessible, from bachelor to 3 bedroom units)

Elders Caring Shelter – 19 beds for people 55 and over (Metis Nation of Alberta Association Local Council #1990 of Grande Prairie)

City House – 3 units of affordable housing

The City has also provided funds to Grande Spirit Foundation to expand Wild Rose Manor by 15 enhanced units for seniors, and to Grande Prairie Women's Residence Association for 15 additional affordable second stage housing units. They have also provided funds to develop 16 units for the hard to house, and grants to builders of up to \$50,000 per unit of affordable housing created.

Entry-Level Ownership Opportunities

The City has undertaken a number of initiatives to provide an expanded range of housing choices for households entering the ownership market. This includes support for Habitat for Humanity as well as targeted initiatives to support access to entry-level ownership opportunities for Aboriginal people through the Off-Reserve Aboriginal Home Ownership Assistance Program funding made available by the Alberta government. Most recently, the City has launched an Affordable Homeownership Assistance Program that provides down payment grants of up to \$20,000 to eligible households.

Homelessness in Grande Prairie

The City of Grande Prairie has continued to engage in regular homeless counts including counts in 2004, 2005, 2006 and 2008. While the 2008 homeless count showed a significant improvement in the number of street homeless, the findings suggest that the emergency shelters continue to experience significant demand. There are 134 emergency shelter beds available in Grande Prairie. The City of Grande Prairie has also adopted a Multi-Year Plan to End Homelessness which has set a target of approximately 550 new affordable housing units over the next five years, including 75 supportive units (an average of 110 units per year, including 15 supportive units).

Grande Spirit Foundation

The Grande Spirit Foundation administers a portfolio of affordable seniors and family housing units in the City of Grande Prairie and the surrounding region. The Foundation also manages wait lists for subsidized housing and administers rent supplement assistance on behalf of the Province.

Table 18. Grande Spirit Foundation Portfolio – May 2010

	Grande Prairie Region (number of housing units)	City of Grande Prairie (number of housing units)
Seniors Lodge	261	219
Seniors Apartment units	256	122
Family Housing	93	70
Rent Supplement	264	239
Direct Rent Supplement	216	n/a

5 The City's Role in Affordable Housing

The City of Grande Prairie has been actively engaged in working in partnership with the Federal and Provincial governments to explore opportunities to increase the supply of affordable housing for local residents. This has included working with the development sector to take advantage of funding from senior levels of government as well as the use of different regulatory tools and incentives to leverage additional affordable housing units. The housing that is leveraged through these partnerships has typically been targeted to households with annual incomes which fall at or below the Province's Core Need Income Thresholds (CNIT) and which typically have rent levels which are at 80% of the market rent for the area. It is the intent of the *Affordable Housing Master Plan* to address housing needs for low to moderate income households. Effective strategies for the lowest income households will be different from those market-based strategies that can address the needs of moderate income households.

6 Emerging Issues Identified through public consultation

In total there were five meetings held with stakeholders over the week of June 7 to 11, 2010 in Grande Prairie and an additional five meetings held on August 24 and 25th, including a public open house held on August 25th. Additional one-to-one interviews between the consultants and stakeholders were also conducted. Stakeholders consulted with included housing and service providers, developers and builders, senior administration and Council for the City of Grande Prairie, and the general community. Throughout the course of these meetings and conversations, there were a broad range of issues that were identified including issues related to:

- The age and condition of the existing social housing stock (30 years old, deteriorating)
- The unsuitability of much of the existing social housing stock (e.g. single family with high utility and maintenance costs)
- Gradual withdrawal of the province from subsidizing rents (RGI, or rent geared to income)
- The need for more government-supported housing units (rent geared to income)
- Gap between rents and shelter portion of social assistance payments (for example, the shelter portion for a single person is \$323, while rents at 20% below market are \$535, not including utilities).
- Lack of supply of new affordable rental housing units
- The cost/lack of affordability of the existing rental housing stock
- High cost of building new housing
- Impacts of boom and bust on housing affordability
- Disconnect between what is needed and what is being built
- Unmet housing needs of specific groups:
 - young adults
 - singles
 - people on assistance
 - working poor
 - student housing
 - workforce housing
 - seniors
- Lack of affordable housing ownership options
- Absence of cooperative housing in Grande Prairie
- High cost of utilities impacts shelter costs

- Concern that province may not continue to provide funding for supports to people who are hard to house.
- People with housing affordability issues also need supports (completing paperwork, budgeting, debt reduction, housing maintenance)
- How to keep people moving through the housing continuum as their income and capacity improves.

In addition to housing needs, housing administrative and management issues were raised, such as the benefits and costs of developing an arms length housing trust versus a municipally managed housing corporation, and the need to explore alternative financing and management models.

In addition, strengths of the Grande Prairie housing market were identified:

- The City has done much to address homelessness,
- The City has built 40 units of social housing as part of the Global Housing Initiative in partnership with the Province, the development industry and the non-profit sector
- Land is inexpensive relative to other urban centres
- While much of the existing social housing stock is over 30 years old, the overall rental stock is in relatively good condition¹³
- The City has retained ownership of land for affordable housing by providing leases for affordable housing at nominal rates
- Social housing is dispersed throughout the community
- The City administers an affordable home ownership program
- NIMBY (Not in My Backyard) has not been as prevalent an issue in Grande Prairie as in many other communities.

The results of the Literature Review and the Stakeholder Consultations were used to come up with draft strategies, which are described in the next section. Detailed results of the Stakeholder Consultations are contained in Appendix C.

¹³ While 46% of the rental housing is more than 30 years old, only 20 % is more than 40 years old, and only 8% is more than 50 years old.

7 An Overview and Assessment of Municipal Affordable Housing Strategies

Since the mid-1990s municipalities in Alberta and BC have been taking an increasing interest in exploring the ways in which they can contribute to resolving social issues in their communities. In order to ensure that residents continue to enjoy a high quality of life, a number of municipalities have developed affordable housing strategies to determine how they will respond to emerging housing challenges. The literature review in Appendix A outlines the approaches used in developing housing strategies in Alberta, BC and elsewhere, and the strategies that are being implemented by municipalities. Several key documents, including the Metro Vancouver *Affordable Housing Strategy* (2007) and Smart Growth BC's *Review of Best Practices in Affordable Housing* (2007) and *Tools for Affordable Housing* (2008) outline the kinds of actions that municipalities can undertake to increase the stock of affordable housing.

Some communities in Canada have taken more proactive approaches to the provision of affordable housing that provide useful examples for exploration. The Cities of Calgary, Vancouver, North Vancouver, Richmond, Saskatoon, and Toronto, the Town of Canmore, and the County of Wellington, Ontario, have all taken an active role in the funding and provision of affordable housing. For example, in the Saskatoon Housing Initiatives Partnership (SHIP), the city is a partner in a project that facilitates social and economic investments in the community by engaging private sector resources and actors in the construction of low-income housing.¹⁴

The Alberta Ministry of Municipal Affairs provides numerous guides and resources¹⁵. The BC Ministry of Community Services and the Office of Housing and Construction Standards provides sample bylaws for density bonusing and standards of maintenance. The US Department of Housing and Urban Development provides information about rehabilitating affordable housing stock, although the funding and regulatory environment does differ somewhat from the situation in Alberta, much of the advice is applicable in the Alberta context.

Listed below are the most popular strategies being implemented by municipalities across Alberta and British Columbia to preserve or create affordable housing, including a brief description of each strategy. This section serves as an information resource for the City,

¹⁴ <http://www.shipweb.org/index.html>

¹⁵ www.municipalaffairs.alberta.ca

while the following section provides strategies deemed to be most applicable and effective in the Grande Prairie context.

1. Permitting secondary suites

It is not surprising that this is one of the most popular tools for creation of affordable housing in municipalities. It does not require public investment (except where municipalities choose to provide subsidies), and is generally well accepted by most citizens, especially where suites are currently legal.

There are few drawbacks to legalizing secondary suites. Once suites are legalized, municipalities can choose to create incentives for owners to register their suites, ensuring that the suites are safe for the occupants. One of the challenges has been developing standards for secondary suites that provide safety for the occupants, but do not require investments that will be so onerous as to discourage owners from registering their suites, or will result in the closure of a significant number of units for non-compliance. Existing suites that have been developed without a building permit may not meet health and safety standards set out in the Alberta Building Code. Some municipalities are reluctant to legalize suites because they are concerned they may be vulnerable to lawsuits in the case of injury or death associated with unsafe suites. In 2006, the Alberta government established safety standards for secondary suites. Standards include specifications for ceiling heights, windows, fire protection, interconnected smoke detectors, heating and ventilation systems, as well as separate exits. See details at <http://www.municipalaffairs.alberta.ca/902.cfm>.

Some municipalities, but not all, choose to charge additional sewer, water and garbage fees, or require additional parking to minimize impacts on neighbours. Whether or not secondary suites are permitted in a municipality, the biggest challenge is ensuring that occupants of unregistered suites are safe, and that homeowners with secondary suites are paying a fair share of utilities and property taxes. As more municipalities shift to metered water services and garbage can limits, extra servicing costs become less of an issue.

Municipalities that charge fees for registering secondary suites attempt to keep the fees low enough to encourage owners to register their suites, but not so low that other taxpayers are subsidizing the costs of registering the suites.

In 2005 the BC Government published a Guide to Secondary suites for municipalities (<http://www.housing.gov.bc.ca/housing/suites/>). This Guide provides a good overview of the benefits and challenges of secondary suites, and provides case samples of how these challenges were addressed by eight BC municipalities.

2. Density bonusing

Under density bonusing, developers can build additional dwelling units beyond the zoning limits in exchange for providing affordable units. The number of units provided and the amount of bonusing permitted is often negotiated on a case by case basis. A number of municipalities have chosen to develop standard formulas for bonusing that provide certainty for developers and eliminate the need for lengthy negotiation processes.

Density bonusing has been used effectively in many municipalities, and has good potential as a tool for the City of Grande Prairie. Density bonusing depends upon rezoning existing land to higher residential densities.

3. Inclusionary zoning

Inclusionary Zoning (also called Inclusionary Housing) requires developers to provide a certain number or proportion of affordable housing units when land is being rezoned for development. Customarily, the requirement for inclusionary zoning applies only when the development reaches a specified size (for example, 20 or more units are being built). In most cases a percentage of the units being constructed must be affordable (usually somewhere between 5 to 20% of the total units). Some policies allow the affordable units to be built off-site, and some allow cash-in-lieu paid into a housing fund. A variation on inclusionary zoning known as linkage fees permits municipalities to charge non-residential projects a fee based on the demand for affordable housing the project is expected to generate.

In British Columbia, the Local Government Act enables B.C. municipalities to use inclusionary zoning policies only in conjunction with density bonusing. If the land is already zoned for residential use, the municipality is required to “hold harmless” the builder’s profitability, either through density bonuses or various other cost offsets. The Alberta municipalities of Banff and Canmore have begun legislative work on inclusionary zoning for affordable housing. Other jurisdictions in Alberta have been reluctant to move forward with inclusionary zoning legislation because specific powers for such have not been clearly legislated by the Municipal Government Act (MGA). As a result many municipalities fear legal action if challenged.

There are no inclusionary zoning programs currently operating in Canada that are equivalent to the programs in the United States¹⁶. A number of Canadian cities, namely

¹⁶ Canadian programs differ from conventional inclusionary zoning in the U.S. in that they are directed at securing developable land or monetary contributions for non-profit housing to be built with government funding rather than at obtaining below-market units constructed by for-profit developers. In the US, mandatory inclusionary zoning is popular, whereas in Canada, the only models in use employ voluntary, incentive-based approaches, most likely

Toronto, Vancouver, Bowen Island and Burnaby, have successfully used a variation of inclusionary zoning/density bonusing through a comprehensive rezoning process for major private redevelopment sites. The City of Langford has also been able to use inclusionary zoning/density bonusing in residential subdivision developments.

In Canada, three municipalities in British Columbia and one in Alberta currently collect fees of some type for affordable housing. Two of these — Whistler and Banff — could be considered as types of linkage fees¹⁷. In Vancouver, there is a development charge for various capital improvements, including low-rent housing. Development cost levies range from \$3 to \$13/square foot, depending upon the type and location of development¹⁸. Richmond has collected fees through its Affordable Housing Strategy for larger residential projects, and charges up to \$4 per buildable square foot in exchange for a density bonus.

4. Conversion control policies

Many municipalities have policies restricting the conversion of existing designated rental units to strata title. This policy has likely been instrumental in preserving existing rental stock. However, there are two main drawbacks to conversion control policies. In cases where rental buildings have already been converted to strata title, such regulations have no effect. Moreover, conversion control policies do not prevent owners of existing rental buildings from demolishing existing rental buildings and developing strata titled residential buildings in their place.

In 1990, the Resort Municipality of Whistler enacted an “Employee Housing Service Charge” requiring developers of commercial, tourist and industrial land to either build resident housing or contribute cash in-lieu to a designated housing fund, which the RMOW then uses to leverage bank financing to build employee housing.

In Canmore, developers will be required to provide 15-30% of the bedrooms needed by employees (15% if they are constructing new housing, and 30% if they are purchasing existing housing in the community). Units must be affordable for their employees.

5. Densification / Encouraging smaller units

Increased densities in multi-family residential zones promote the provision of what are generally more affordable housing units. The City could also encourage the provision of

because of the regulatory requirement to “hold harmless” the builder’s profitability if the land is already zoned for residential use.

¹⁷ In Whistler, fees are charged at a rate of \$10.40/square foot for commercial establishments; \$2.02 for industrial development and \$1,116 per guest room in tourist accommodation

¹⁸ The higher fees apply in the downtown core, and for larger residential projects that involve the demolition of existing affordable housing .

smaller units by basing development costs on square footage rather than number of units¹⁹. Permitting smaller units is a viable approach to creating affordable housing for singles, however, could work against the need for affordable housing for families.

6. Allowing smaller lot sizes

Infill development, or allowing subdivision of larger single family lots to provide for additional housing units in existing single family residential areas, has proven to be a popular tool for providing additional housing in Canadian municipalities. Encouraging smaller lot size does not provide housing for low income households, but can provide additional housing supply for moderate income families seeking to purchase a home.

7. Advocating and maintaining communication with senior levels of government

While municipal governments have taken a keen interest in provision of affordable housing, their resources are limited to municipal land and property tax income, and to a lesser extent, user fees and development cost charges. Without the involvement of senior governments, municipalities' ability to provide affordable housing is very limited.

8. Housing agreements to provide affordable housing units in new developments

Housing agreements provide local governments with a legally enforceable means of securing affordable housing over the long term. They are negotiated between the developer and the local government during the development review process. These agreements contain specific terms relating to issues such as the form of tenure, the groups that have access to the housing units, rent levels and management specifications. All housing agreements are filed and registered in the Land Titles Office. As a consequence, the terms of the agreement continue in force even if ownership of the land changes. Housing agreements are generally negotiated during the rezoning process.

9. Housing Funds

Affordable housing trust funds (or housing reserve funds) are funds created by municipalities or regional governments in order to provide a dedicated source of financial support for affordable housing in the community. Sources of funding can include property sales, property tax levies, gaming funds, development cost charges, a specific surcharge on new market units built, allocations from budget surpluses and corporate donations. Over time, housing funds can provide a significant source of funding for housing developments

¹⁹ Both the City of Vancouver and the City of Richmond base development cost levies on square footage rather than per unit.

that benefit the community. The City of Surrey, for example, has used their fund to purchase land that they leased to a non-profit organization at nominal rates for supportive housing. The Edmonton Housing Trust Fund was established in 1999 to identify and access sources of long-term funding to address housing and homelessness issues in the municipality, and to consolidate and leverage funding from various sources to best meet the needs outlined in the Edmonton Community Housing Plan. Even relatively small communities have been able to build up housing funds: the community of Tofino has been able to build up a reserve fund for affordable housing through amenity contributions from developers over the past 4 years.

Municipalities have limited sources of revenue to contribute to trust funds (usually through contributions from developers and property owners). Sometimes pooling revenues can prove an effective strategy. In the BC Capital Region, a regional housing trust fund was established in 2005, with 10 out of 13 municipalities in the region currently participating. Each municipality contributes to the fund in accordance with a formula based on residential and commercial assessments and number of households. Approximately \$900,000 is generated annually through the municipal contributions, and decisions on allocating the funds are made through a Housing Commission that is made up of representatives from each of the participating municipalities²⁰. This fund has allowed the participating municipalities to leverage funds from senior levels of government for affordable housing in the Capital Region.

Canadian municipalities have the authority (as delegated by the provinces) to charge development cost levies and apply these levies to affordable housing or conversely, to waive development cost charges for projects that will provide affordable housing units.²¹ Some are reluctant to do so, for fear that additional development costs will act as a disincentive to developers to build housing in their community. If the charges are regional, there will be less danger that developers will avoid working in particular municipalities to escape specialized fees. The City of Surrey applies a \$750 per residential unit rezoning charge, which goes into their Affordable Housing Fund. The City of Vancouver applies a charge based on floor area, assessed against both commercial and residential development, ranging from \$3 to \$14 a square foot, depending upon where the building is being constructed and the use of the building.²²

10. Demolition controls

Demolition controls are not widely used in Alberta but are often used in Ontario. In BC, Vancouver, Richmond and Delta apply demolition controls for rental housing, and Langley

²⁰ Henry Kamphof, Capital Regional District Housing Secretariat, personal communication, October 27, 2008.

²¹ See <http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhoid/pore/usdele/index.cfm>

²² The higher fees are applied to multi-family residential in the downtown core.

Township, Maple Ridge, Abbotsford, the City of Coquitlam and Penticton have development controls for redevelopment of mobile home parks.

The Cities of Vancouver and Toronto control demolition of affordable housing units in certain areas of their Cities by requiring council approval for the issuance of demolition permits in those areas. The City of Vancouver requires Council approval for demolition of Single Room Occupancy units (SROs), and gives Council the authority to impose conditions upon the demolition, including a charge of up to \$5,000 per unit lost. Property owners who want to demolish an existing building are required to apply for a demolition permit. In designated demolition control areas, it is at Council's discretion whether or not to issue the demolition permit. Some of the conditions that are applied before the permit will be issued can include one-to one replacement of rental units, relocation assistance for existing tenants equivalent to two months rent, and a requirement to offer the new units to the tenants for purchase (also known as "right of first refusal").

The City of Toronto adopted a Residential Rental Property Demolition and Conversion Control Bylaw in 2007 (<http://www.toronto.ca/legdocs/bylaws/2007/law0885.pdf>.) Property owners cannot demolish a building without a permit, and conditions that may be imposed on the approval of the application may include requirements to replace the rental units with rental units at similar rents, and for tenant relocation and other assistance, including the right to return to the replacement rental housing. In Toronto, there are a few cases where the developer was required to rent the new units to the existing tenants at their current rental rate for a period of time ranging from a few months to two years.

Vancouver and Richmond require one-to-one replacement of rental units in certain areas. The Maple Ridge Mobile Home Park Policy requires provision of rental units where redevelopment includes residential. The District of North Vancouver effectively used policies in the Area Plan to require replacement of rental units when rezoning was not required.

11. Shared Equity/Resale price restrictions

Shared equity financing is emerging as an effective model among community-minded developers and municipalities to provide affordable home ownership over the longer term. Under shared equity models, developers sell units to prospective buyers at a price that is below market but still allows the developer to receive a reasonable profit from the sale of the units. When purchasers decide to sell their units, they sell at below market rates based on a formula agreed upon at time of purchase. In this manner they are able to build some equity in their home, but the unit remains affordable to the next buyer. (They are essentially "sharing" the equity with the next purchaser.) The resale (and any ownership) restrictions are registered as covenants on Title. In the US, these are often called 'deed

restricted' developments. One of the beauties of this model is that (depending upon the resale formula) the units can become even more affordable (relative to market) over time. Existing models have generally involved partnerships, and have been utilized to create affordable workforce housing. The Verdant is a partnership between VanCity Enterprises and Simon Fraser University in Burnaby. SFU sold the land to VanCity at 50% of market value, and did the marketing of the units to its workforce, while VanCity reduced its profit from 12% to 6%. VanCity Enterprises has made its housing resale agreements available on the Metro Vancouver web site:

<http://www.metrovancouver.org/planning/development/housingdiversity/Pages/default.aspx>

The Resort Municipality of Whistler has had resale restricted housing for its workforce since 1997. The covenants utilized to control the use and resale of these units are available at the following link: <http://www.whistlerhousing.ca/?NmID=44>.

12. Waiving development cost charges for new affordable rental accommodations

Waiving development cost charges is used to remove financial barriers in the application and development process. Some local governments waive or reduce the development cost charges for affordable housing, rental housing, seniors housing, care facilities, supportive housing and institutional buildings. Some local governments also waive building permit fees. The dilemma with this approach is that the costs are ultimately passed on to other tax payers (residential, commercial and industrial land owners).

Of 49 municipalities surveyed by SPARC BC in the summer of 2008, ten have waived development cost charges for projects including non-market housing, and seven were considering doing so.

13. Initiating municipal partnerships with non-profit organizations

Partnerships allow groups with different types of expertise to develop holistic solutions to housing issues at a variety of scales. Local governments have formed partnerships with other local governments, groups and agencies in the community, health authorities and provincial agencies. Municipal partnerships with non-profit organizations can be entered into for the purposes of undertaking research (such as needs assessments), or for the actual building and management of affordable units.

Many municipalities have partnered with service organizations to create affordable housing task forces. These task forces have assessed local needs and issues, and have made recommendations to local and senior governments. The Revelstoke Housing committee has

broad representation from service providers, and has been meeting since the mid-1990's to identify problems, provide advocacy and support education around housing issues for marginalized residents and low income earners.

Typically the role of municipalities in partnerships for the provision of affordable housing has involved bringing land to the table (see strategy 16 below). The District of North Vancouver partnered with the Zajac Foundation and the Norgate House Society to develop the Zajac Norgate House for seniors and people with disabilities. The District leased the municipally owned land to the non-profit organizations at below market value for the project. The City of Burnaby purchased an existing 58 unit rental housing development under threat of demolition and leased it back to a housing co-operative for 60 years at 75% of market value.

Another way a municipality can provide support is through its planning expertise. The development of the Cool Waters non-profit housing complex in Port Alberni involved several committed community organizations and support from both the local and provincial governments. While many factors contributed to the success of this project, support from knowledgeable staff in the Port Alberni planning department was an important contribution.

14. Donating land or facilities or leasing land at low or below market rates

As discussed above, the City of Grande Prairie has leased land at below market rates to several non-profit organizations for social and affordable housing. The City has a limited supply of additional surplus land that they can use for similar types of partnerships in the future. The City should continue its policy of leasing rather than selling or donating land for community housing to ensure that land remains available to the municipality for changing future priorities and to provide sufficient oversight and assurance that the land is being used appropriately.

15. Standards of maintenance bylaws

Standards of maintenance bylaws can help ensure that rental apartment buildings, detached houses, secondary suites and condominiums meet basic standards of health, safety and comfort. Local governments are showing an interest in using standards of maintenance bylaws to ensure maintenance of housing stock in their community and protect it from premature demolition.

16. Public-private partnerships

Municipalities can enter into partnerships with private or non-profit developers to build affordable housing. A partnership is a relationship between two or more parties where the parties invest resources (e.g. financial, materials, expertise or time) and share in the risks, responsibilities and benefits. Partnerships can be distinguished from the normal purchase of goods or a contract for services by the fact that each partner makes a contribution that would not normally be expected under an ordinary business transaction.

In Leduc, the City partners with developers and builders to develop affordable housing. The City may assist developers with needs assessment, land assembly, project design, and the public consultation process, functions that the developer would normally have to fund. The City has also provided incentives such as density bonuses and modified development standards, and supports innovative housing forms.

In Burnaby, City Club was developed through a partnership between the City, the developer, and the Community Living Society. The City provided a density bonus to the developer in exchange for providing 10 virtually free units to the Community Living Society. The Society, in turn, prepaid for their units as a loan to the developer. Other partners included MRS Trust that provided the financing, and CMHC that provided mortgage insurance.

In Meadow Lake, Saskatchewan, the Province, the Town of Meadow Lake and Meadow Lake Properties partnered to convert an empty school building into affordable housing units for 12 low income families.

CMHC's Canadian Centre for Public-Private Partnerships in Housing (CCPPPH) promotes and facilitates partnerships to increase the supply of affordable housing. The Centre gives advice on legal, financial and regulatory solutions, experiments with new financing and tenure agreements and disseminates information on successful practices. It provides business leads, interest-free Proposal Development (PDF) loans, and facilitates access to mortgage insurance to assist groups to access low-cost housing financing.

CMHC has also developed a Guide to Affordable Housing Partnerships which can be downloaded for free from <http://www03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en>

17. Exemptions from parking requirements.

Municipalities have often exempted affordable housing projects from parking requirements, particularly for seniors or special needs housing. In Surrey, BC this is done on a case by

case basis, depending upon the type of tenants and the proximity to public transit²³. The YWCA project for low income single mothers will be permitted a parking exemption, based on the rate of car ownership on other similar BC Housing projects in Metro Vancouver. For the addictions recovery portion of the project, no parking is required for the residents, but parking will be provided for staff and for visitors.

Parking exemptions can be an appropriate way to increase the affordability of housing units in the City centre for seniors and people on very low incomes, when the provision of a parking space adds from \$30,000 on up to the cost of a unit. However, in areas that are not well served by public transit, most residents will continue to depend upon their vehicles and relaxing parking requirements further may not be appropriate.

18. Fast Tracking Development Applications

Giving priority to, or fast-tracking, proposals that include affordable or special needs housing encourages developers to include these forms of tenure in their developments. Lengthy approval processes also add costs to developments. Fast-tracking is a method to reduce the time and cost, thereby creating opportunities for less costly housing.

19. Establishing Land/Housing Trusts

Land or housing trusts (also known as land banking) is a method of removing land and its associated dwelling units (rental or owned) from the open market. This can provide a stock of permanently affordable housing during a time of rapidly appreciating land prices. 'Land banking' or acquiring land for affordable housing has been used successfully by Canadian communities to ensure the provision of affordable housing for their residents. The City of North Vancouver has been able to negotiate for the provision of affordable housing units when municipal land has been made available for development, as a condition of the sale.

The Calgary Community Land Trust specializes in the land acquisition component of affordable housing, preferring to collaborate with other agencies that would develop the housing and manage it. On its first project, the CCLT acquired the land and collaborated with Habitat for Humanity to get the housing developed and managed, and with MCC Employment Development to provide home ownership education and training to the households.

The Central Edmonton Community Land Trust approach is to purchase existing substandard properties, renovate the houses to current housing standards, and then rent them to member households for five years. After five years, the rent payments serve as down

²³ However, specific parking standards for seniors' housing are currently being developed.

payment equity, and the house is then offered for sale to the household. The CECLT retains title to the land at all times and leases it to the household separate of any agreements for the house.

Land can be acquired from developers in exchange (for example) for density bonusing, donated, or purchased outright by the municipality. Dedicating land already owned by the municipality is one of the least costly options, so the municipalities that are in the best position to establish land trusts for housing are those that already own significant land that is suitable for housing.

20. Establishing a Municipal Housing Corporation

A non-profit housing corporation has the capacity to own land, manage finances, address community issues, do research, explore options, and act as a liaison or centre-point between the community-at-large, the municipality, provincial associations, senior governments, and other communities. It can be set up to be 'arms-length' from municipal government and so can sometimes make difficult decisions on behalf of the municipality.

The Wood Buffalo Housing and Development Corporation (WBHDC) is a not-for-profit housing company that was created in 2001 by Regional Council to provide affordable housing and related service to senior citizens and low and middle income families within the Regional Municipality of Wood Buffalo. Its 9 member community board is appointed by Council to 3 year terms. Its vision is to create "a home for all in our community." Through affordable housing developments and the administration of provincial housing subsidy programs, WBHDC provides a range of housing options for people in the community. A memorandum of agreement between the Regional Municipality of Wood Buffalo and Wood Buffalo Housing and Development Corporation details the role of the Corporation. In accordance with the Memorandum of Agreement, the WBHDC constructs, owns and manages affordable housing, promotes co-operation, partnerships, joint ventures and other initiatives between the private sector and Government, lobbies for and seeks out new resources and funding to meet identified community housing needs, and sets eligibility criteria and priorities for families and individuals eligible for their housing programs.

The Town of Canmore has created a community housing corporation to administer an inventory of permanent affordable housing units. Detailed qualification requirements restrict those who can purchase a permanent affordable housing unit and restrict resale prices that ensure lower than-market selling prices over a long period of time.

The Resort Municipality of Whistler established the Whistler Housing Authority (WHA) in 1997 to oversee the development of resident restricted housing in Whistler through the use

of the Employee Housing Fund. WHA is a separate, legally incorporated housing authority wholly owned by the Resort Municipality of Whistler (RMOW). WHA performs the combined functions of two other agencies: the Whistler Housing Authority Ltd, a municipal corporation that is legally responsible for resident restricted housing developments, and the Whistler Valley Housing Society (WVHS), a volunteer, non-profit society formed under the Societies Act as a legal entity qualified for acquiring CMHC financing. The Whistler Housing Authority Board of Directors has seven members of the community appointed by municipal council. Four of these members also sit, along with three other directors, on the Whistler Valley Housing Society Board. One of the keys to financial sustainability for WHA has been the development and management of affordable rental housing. In the case of home ownership units, the purchaser is required to sell the unit back to the municipal housing authority at below-market based on a formula. The municipality then sells the unit to a qualified purchaser from a waiting list.

The Capital Region Housing Corporation (CRHC) is the largest provider of social and affordable housing in the Edmonton area. They develop and manage affordable and supportive housing units and administer support and rent supplement programs. They manage over 4500 social housing rental units and over 400 affordable housing rental units. Capital Region Housing Corporation was incorporated by ministerial order in 1995 under the Alberta Housing Act²⁴. The volunteer governing board consists of up to eleven members, two members appointed by Edmonton City Council and nine appointed by Capital Region Housing Corporation's Board itself. Each member may serve up to ten consecutive years. In order to carry out its mandate, the CRHC has partnered with several non-profit and for-profit organizations. The CRHC, along with CTD Housing Solutions Edmonton LTD. (A not-for-profit housing development corporation), is a shareholder in the Capital Region Housing Foundation, a registered charitable organization which has a mandate to design, finance, construct, hold, manage, maintain and operate housing for low income households.

21. Providing Direct Financial Assistance

Larger centres like the City of Calgary and Edmonton have the capacity to provide direct financial commitment for affordable housing through staffing positions like Social Planners/Housing Planners and/or through direct capital grants. Some smaller communities provide staff time or direct operational funding for their housing corporations. Others provide tax incentives for the provision of secondary suites or affordable housing (such as permissive tax exemptions). However, it is very difficult for smaller communities to squeeze funds out of strapped municipal budgets that rely on a limited tax base for income.

²⁴ Between 1970 and 1995, operations were carried out by the Edmonton Housing Authority

22. Allowing Mixed Commercial Residential Use (Residential Over Commercial)

Providing for rental units over commercial is one way of providing affordable housing in communities where the commercial district is undergoing revitalization, and it also adds to the vibrancy of the commercial areas. In Gibsons BC, an existing grocery store site was redeveloped to retain the grocery store, but add underground parking, additional commercial space and 11 townhouse units.

8 Survey Feedback from Stakeholders and the Public

In August 2010 an on-line survey was launched to gather feedback from stakeholders and residents on the potential strategies which were described in the previous section, and to get input on the preferred management model (municipal administration of affordable housing versus arms length or non-profit management). Respondents were asked to rate the strategies from “I strongly oppose this strategy” to “I strongly support this strategy”. The responses were coded into numerical (ordinal) values as follows:

I strongly oppose this strategy:	-2
I oppose this strategy:	-1
The City should explore this strategy:	+1
I support this strategy:	+2
I strongly support this strategy:	+3

Twenty-six responses were received. The survey was amended based on the first round of responses and relaunched in October, when an additional 7 responses were received, for a total of 33 responses. Twenty-seven respondents were City residents, and respondents included non-profit housing providers, landlords, private developers/builders, business owners, students, and members of the Community Advisory Board on Homelessness.

While all strategies received positive ratings, some were more highly rated than others. Concerns were received about smaller single family lots and reducing parking requirements for affordable housing, and there was limited support for mixed residential over commercial, and for alternative multi-family forms in single-family areas such as duplexes, triplexes and garden suites (although making single family homes secondary suite ready received somewhat more support). Strategies that involved incentives such as tax and fee exemptions for affordable housing and provision of land for non-profit housing were highly rated, as was incorporation of energy efficiency to keep operating costs down.

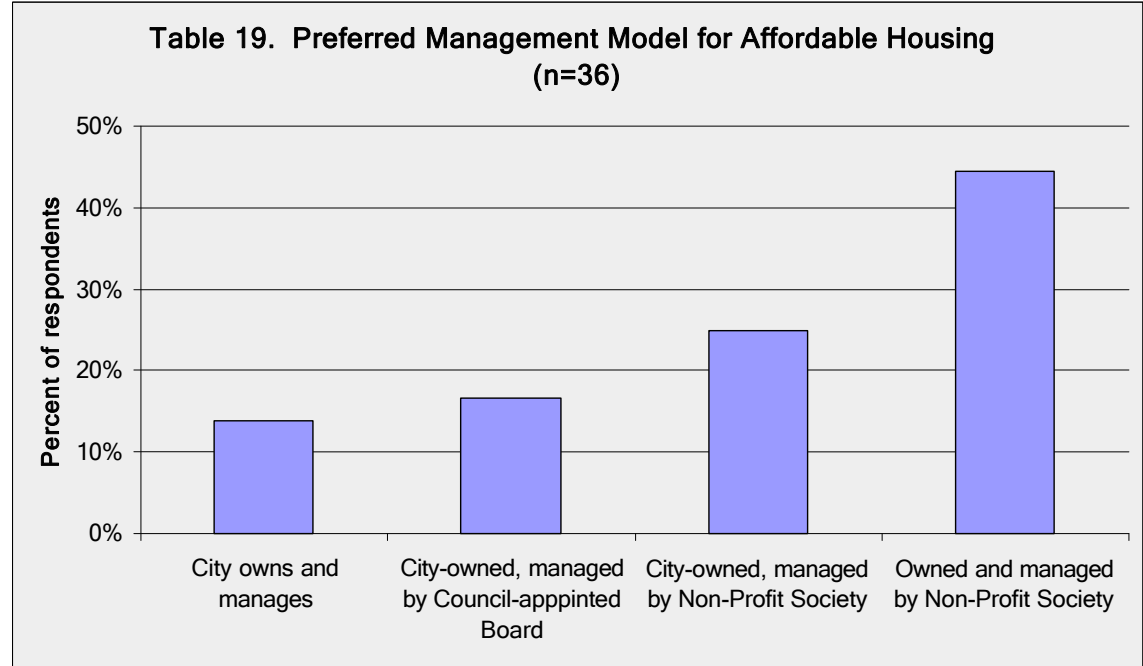
Strategies that involved public education and advocacy were all well supported.

Opinion was mixed on the value of inclusionary zoning (requiring developers to provide a certain percentage of their units as below-market units). On average, respondents supported a requirement for 10% of new residential units to be below-market.

There was strong support for shared equity units, with 19 respondents in support, and only one opposed. Under shared equity, the purchaser can buy a unit below-market, but

when they sell the unit they must sell it below-market to a qualified purchaser (or in some cases, back to the municipality). The Habitat for Humanity model of low cost home ownership and purchaser contribution of labour was strongly supported, with 25 in support and 2 opposed. There was also support for taking the Habitat model further, as was done in Sao Paulo Brazil, with 18 respondents in support of this strategy. In the Brazil model, future tenants are extensively involved in the project, including design, financing, purchasing materials, building, and management of the housing after it is built.

Opinion was divided on laneway housing, with 8 in support and nine opposed. Opinion was also mixed on the best management structure, with no clear majority opinion, although the most popular response was ownership and management of affordable housing by a non-profit society (see Table 19 below). A hybrid model was also suggested, with co-ownership and management by the City in partnership with a non-profit society. Three respondents selected more than one option.



Additional strategies were also suggested by respondents, including:

- Purchase of vacant condominium units by the City for rent-geared-to-income units
- Advocating to the Provincial and Federal governments for more rent-geared-to-income units
- Provision of accessible units for people with disabilities

- Provision of financial management and maintenance workshops for individuals entering the housing market
- Development of co-operative housing
- Development of a hostel
- Alternatives to group homes for people with mental and physical disabilities, including family housing.

One respondent provided several strategies for increasing the attractiveness of condominium living, including the provision of nearby parks and playgrounds, renovation grants, additional parking, group discounts at local commercial establishments, and an option for owners to contribute to maintenance for a reduction in condominium fees.

9 Proposed Affordable Housing Strategies for the City of Grande Prairie

While the previous section demonstrates that a wide range of affordable housing strategies are available to municipalities, some of them are more appropriate to the City of Grande Prairie context than others. The following section of the *Affordable Housing Master Plan* presents the strategies that the consultants recommend for the City of Grande Prairie, along with a summary of housing initiatives currently in place in the City; a summary of the community feedback in relation to each strategy; and a discussion of the fiscal impact of these strategies.

The *Affordable Housing Master Plan* is meant to act as a framework for the City and for the community as they work together to advance affordable housing. This a multi-year Plan, meant to be implemented over a ten year period. While some of the strategies are relatively straightforward, others require the development of detailed implementation plans, and the identification of financial and other resources. Other strategies require more consultation and exploration before they are implemented.

Most of these strategies are designed to be undertaken in partnership with others, including senior levels of government, non-profit community organizations and the development industry. The City's capacity to undertake specific strategies will be at least in part dependent upon financial support from senior levels of government, and cooperation from community partners.

In order to move the *Affordable Housing Master Plan* forward, it is recommended that Council undertake the following actions in the first year:

1. Increase the number of permanent full-time affordable housing staff.

There is currently one full-time permanent Community Housing supervisor position, which is responsible for the affordable housing and homelessness initiatives portfolios. There is also one temporary position that is funded from Affordable Housing administration, which funding is available through 2011. It is recommended that Council approve a full time established position committed solely to affordable housing that would be supervised by the Community Housing supervisor. This position should be made permanent, with a view to increasing staff once resources allow and as the City's role in housing management expands (see 3. below).

2. Establish an Affordable Housing Committee

Membership on this committee can include Council representatives, staff, stakeholders from the non-profit and development industry, and community members. The mandate of this committee would be to oversee implementation of the *Affordable Housing Master Plan*, by creating an annual work plan that sets out priorities for the upcoming year for Council approval. The Committee would establish annual priorities using the Strategies proposed below. Once their work plan was approved by Council, the Committee would develop a detailed implementation plan for each priority initiative, including the appropriate level of human and other resources necessary and potential funding sources. The Affordable Housing Committee would report back to Council at key decision points, and would report to Council annually each year on the progress made on the Plan.

3. Work toward establishing a Municipal Housing Corporation.

Because there is no one community organization that is ready to take on an expanded housing management role, it is recommended that the Municipality, at least over the short term, take on an active role in managing affordable housing. This initiative is discussed in more detail in Section 8.2.

The following section provides general principles for support of affordable housing along with the strategies deemed to be the most appropriate in the Grande Prairie context. The Principles are meant to be applied from year one, while the Strategies will be implemented over a ten year period from 2011 to 2021 based on annual priorities as determined by the Affordable Housing Committee and approved by Council.

9.1 General Principles

The following general principles are recommended as general guidelines to assist in the overall implementation of the *Affordable Housing Master Plan*.

1. Builders of new housing should be encouraged to incorporate energy efficient features, particularly those with a reasonable pay-back period (i.e. under 10 years).(*Expected cost \$7-8000*)
2. Builders of new apartment buildings should be required to incorporate basic adaptability features, including 36" door openings, reinforced bathroom walls, turning radius in bathroom and corridors, and accessible entrances.
3. Builders of single family homes, duplexes and townhomes should be encouraged to incorporate basic adaptability features.
4. The City should continue to lease rather than sell land for affordable housing.
5. Affordable housing should be located close to amenities such as parks, grocery stores, shopping, recreation facilities and public transit routes.

6. Affordable housing should be diverse, with different housing forms, tenure and sizes to meet a range of needs, including the needs of seniors, singles, single families and larger families.
7. Affordable housing should be built across the community and not confined to the City Centre.
8. Affordable housing should be integrated with market housing, wherever possible.
9. Partnerships with other levels of government, developers, and non-profit organizations should be utilized to leverage City resources.
10. Where a developer has made a commitment to the provision of units of affordable housing, the City of Grande Prairie should use housing agreements to ensure the new housing units remain affordable.

9.2 Establishing a Housing Corporation

A key component to the *Affordable Housing Master Plan* is analysis of the feasibility of continued municipal administration of affordable housing versus the creation of an arm's length body to administer same. A review of best practices in affordable housing, including diverse administration options, is included in Section 7, Number 20 (starting on page 51).

Current Administration

Administration and management of housing projects in Grande Prairie is a shared responsibility at present, with the City of Grande Prairie taking a lead role in accessing and allocating capital funding from senior levels of government, and with the responsibility for ongoing oversight of affordable housing initiatives. The Grande Spirit Foundation is the provincial contracted body to administer and oversee several housing projects, including provincial and federal affordable housing projects. Grande Spirit Foundation also administers the provincial rental supplements and has taken on the administration of several City-created affordable housing developments.

Analysis

Pros and Cons of Municipal Management of Affordable Housing

The following is a list of advantages to the City of Grande Prairie taking a hands-on role to managing housing:

- The City would enjoy the ability to set goals, targets and policies and would retain control over the implementation of the *Affordable Housing Master Plan*;
- The City may be better able to attract private investment through partnerships, as they may be seen as providing a lower level of risk than a relatively new non-profit housing trust;

- Communication is likely to be better between City Council and the Housing department/corporation if it is municipally owned;
- The City could develop mixed income housing, experiment with innovative housing forms, and experiment with different management and financing structures;
- If the City acted as a developer/property manager, the profits from the market housing portfolio (if applicable) could provide financing for the affordable housing portfolio;
- Appreciation of assets and potential operating profit can provide equity for future affordable housing development, adding to sustainability and reducing reliance on senior government funding;
- The City of Grande Prairie is accountable to residents for public funds;
- Collaboration between Community Social Development and Development Services can make it easier to complete projects;
- A third party organization's priorities and processes may not align with the City's intentions; and
- Regardless of alternate administrative structure, the City will be expected to remain involved in affordable housing, to commit resources, and to oversee existing collaborations. Even with a move to a foundation, the City will remain accountable for initiatives that it has already undertaken (i.e. Homeowner grants) so resources will have to continue to be committed in order to sustain these previous commitments.

The following are the projected disadvantages to the City of Grande Prairie taking a hands-on role to managing housing:

- The City, and therefore the affordable housing portfolio, would be subject to the political process and related pressures (Public pressures such as NIMBY may have greater impact on decisions);
- The potential turnover in City political leadership every 3 years could result in a change in affordable housing policy and direction;
- The City has restricted ability to fundraise, in comparison to a non-profit charitable society;
- The City would be bearing greater levels of responsibility for what has traditionally been in the jurisdiction of senior levels of government;
- The City will effectively hold the role of landlord, which exposes the City to difficult positions/tasks which can have political consequences (i.e. having to evict tenants);
- The ability to profit from housing investment is restricted/limited.

Pros and Cons of Establishing an arms-length Housing Foundation/Trust

The following are the projected advantages to the City of Grande Prairie transferring the administration of the affordable housing portfolio to an arms length non-profit foundation or housing trust:

- A non-profit housing foundation or housing trust would be less subject to the political process and related pressures (such as NIMBY);
- A non-profit housing foundation or housing trust would have constant priorities that are less likely to change over time;
- A non-profit charitable society has a greater capacity to fund raise and apply for grants;
- This approach separates the funding and operation of housing from enforcement of regulations, which, in the case of a municipal administration, can represent a conflict of interest.
- A non-profit society may be able to make greater use of community volunteers.
- The City can limit the extent of its financial involvement in the Foundation;
- The City would not be bearing greater levels of responsibility for affordable housing – this responsibility would largely stay with the Province and the Foundation, though City contributions will likely continue to be required.

The following is a list of disadvantages to the City of Grande Prairie transferring the administration of the affordable housing portfolio to an arms length non-profit foundation or housing trust:

- A third party organization's priorities and processes may not align with the City's intentions;
- The City of Grande Prairie is accountable to residents for public funds, while a third party organization will only be accountable to its membership and funders, and will not necessarily have a mandate for the broader community good;
- It may be hard for a non-profit association to retain the kinds of expertise required to operate a successful housing foundation (see below);
- Even with a move to a foundation, the City will remain accountable for initiatives that it has already undertaken (i.e. Homeowner grants) so resources will have to continue to be committed in order to sustain these previous commitments;
- City contribution of resources and involvement will likely continue to be expected/required for affordable housing; and
- The City would have decreased/limited ability to impact and influence affordable housing in the community.

It is also possible to overcome some of the shortcomings of either approach with an appropriately structured governing body.

A City-managed entity can have a Board consisting of community representatives that can provide advice and direction to Council without the kind of public pressures faced by Council. Under either scenario, the organization's Board or committee can be made up of "experts" from a broad range of sectors, including the non-profit housing sector, finance, and the development industry.

The City can create a housing management entity which is governed independently of the City, but which operates under strict terms of reference and criteria (i.e. for selection of the eligible tenants) that are set by the City, to ensure that the goals of the *Affordable Housing Master Plan* are met.

In order to be successful at leveraging public funds and managing the resulting developments, either type of organization must operate on a sufficient scale to be cost effective. They also need in-house knowledge, skills and capacity in a range of areas to support their involvement in property acquisition, housing development, asset management, property management, tenancy management, body corporate management, private rental management and possibly community building, economic development or the administration of home purchase schemes.²⁵

Under either model, the City must ensure that the system first benefits those most in need and delivers housing that is genuinely affordable and appropriate for low income tenants and people with complex needs, and that any new system does not undermine the viability and sustainability of the existing social housing facilities.

²⁵ Source: Anglicare Tasmania Social Action and Research Centre, 2008, retrieved from the world wide web on November 4, 2010 at www.anglicare-tas.org.au.

Comparison of Housing Administration Models

	Municipal Housing Corporation	Housing Foundation/ Housing Trust	Non-Profit Society
Oversight	Appointed by Council Council is the shareholder	Oversight delegated to a community-based board appointed by Council	Non-profit Board
Management	Employed by the City	Employed by the Foundation	Employed by the Non-Profit Board
Accountability	Accountable to City Council	Accountable to the Shareholder which could be the City	Accountable to the Board of Directors
Funding	Eligible for Federal/Provincial Funding Annual budget/departmental allocation Leveraged funding –i.e. cash-in-lieu contributions Becomes part of the City's annual budget setting process	Same as the municipal corporation, however, Council could set funding priorities and limits. –i.e. the Housing Foundation/Trust might be established to provide oversight to the management of the City's housing reserve funds and to make recommendations to Council on eligible projects Partnership model, expected to fund raise/generate funding from other sources	Mostly dependent on Federal/Provincial funding/programs
Skills	Property management expertise Development expertise Financial, legal, and policy expertise	Depends on the scope and nature of the trust and the responsibilities delegated by Council May be able to attract expertise from across sectors to the Board Contract expertise as needed	Depends on the specific mandate/purpose of the non-profit society – ranges from volunteer driven to highly professional

	Municipal Housing Corporation	Housing Foundation/ Housing Trust	Non-Profit Society
Decisions Around Priorities/Allocation of Resources	Council	Make recommendations to Council within scope of authority delegated by Council	Independent
Reporting	Audited financial statements Annual report from staff to council	Audited financial statements Annual report from the CEO/Chair of the Foundation to Council	Audited Financial Statement Annual General Meeting
Risks	Political pressure to respond to needs when there is inadequate funding	More of a partnership model – may have greater potential to leverage additional funding –work to bring all of the partners to the table	
Provincial relationship	City has a more direct relationship with the Province	Less direct relationship with the Province	Direct funding relationship with the Province but on specific projects

Conclusions

At least in the short term, it is recommended that the City of Grande Prairie take the lead and greater management role in new affordable housing developed, and that the City continue overseeing administration of any previously committed affordable housing that is managed by a third party (either by the Grande Spirit Foundation or a community partner).

An analysis of alternative administration options did not reveal an ideal candidate to manage affordable housing in Grande Prairie in the imminent future. Grande Spirit Foundation (GSF), which is the logical body to take on this role, does not appear to have the desire or capacity to expand beyond their current role, and would prefer to focus on seniors housing. The priorities of the Grande Spirit Foundation therefore do not entirely align with the proposed affordable housing initiatives contained in the *Affordable Housing Master Plan*.

In order to effectively manage the affordable housing produced under the *Affordable Housing Master Plan*, and in the absence of an obvious third-party organization able to

immediately take on this role, the City will require additional staff resources, at least over the short to medium term. The City could choose to continue its hands-on administration of affordable housing on a long term basis, or it could set a goal of creating capacity within the community via mentoring/supporting an existing non-profit organization to take on this new role, or via developing and supporting a new arm's length organization to take on this role. Temporary City staff hired on a contract basis to establish a new organization could eventually take on the Executive Director's role for the newly created organization. Should Council choose this direction, it is recommended that the City continue to retain some oversight, through establishing a very clear mandate, terms of reference, and qualifying criteria. Additionally, Council or staff membership on the governing Board of the organization may be appropriate.

Fiscal Impact

It is clear that this type of strategy would have significant financial, operational, legal and administrative implications for the City and would require further consultation and consideration.

Consultation Feedback

There was a lack of a strong consensus from stakeholders on the preference of City-run affordable housing initiatives versus creation of an arm's length housing organization. Different opinions on the subject were apparent in multiple consultations with varied stakeholders, with the preference being for whichever model that proves most effective for the community.

9.3 Planning/Regulatory Initiatives

One of the most successful ways a municipality can facilitate the development of affordable housing is through planning and regulatory initiatives which fall under its jurisdiction and purview. While the municipality has regulatory abilities that can encourage affordable housing, the municipality by itself is not in the position to develop affordable housing through planning/regulatory initiatives without the cooperation of partners, particularly those in the private sector.

Current Planning/Regulatory Initiatives

The City of Grande Prairie has already undertaken considerable planning and regulatory initiatives that promote affordable housing, including:

- Permitting secondary suites in single-family zones
- Encouraging infill and intensification in existing residential neighbourhoods under the Municipal Development Plan
- Limiting low density development to 25% of new residential development in the Municipal Development Plan
- Creating small lots in recent subdivisions
- Exceeding adaptable building guidelines in the City's affordable housing units
- Density Bonus Policy (609) was adopted in 2007

Recommended Strategies

It is recommended that the City of Grande Prairie build on its solid foundation of encouraging affordable housing through additional planning and regulatory initiatives described below.

1. *Implement Inclusionary zoning/density bonusing for new subdivisions.*

The City of Grande Prairie has undeveloped residential reserve land, as well as the power to annex additional land from the County. As a condition of rezoning the land to residential use, the City of Grande Prairie could require the developer to provide some "entry level" ownership and/or rental within the subdivision. This can range from:

- a. The provision of one non-market single family unit for every 10 single family lots that are subdivided and developed. The non-market unit should be affordable to a Grande Prairie resident at or below the Core Need Income Threshold and could be targeted to larger low income families who have fewer choices along the housing spectrum. The non-market unit could take the form of affordable homeownership or affordable rental, depending on the City's priority.
- b. The provision of a certain proportion of multi-family units, likely townhouses or duplexes in new subdivisions. These units should also be affordable to residents at or below the Core Need Income Threshold and can be either affordable homeownership or affordable rental units.

2. *Encourage innovative housing forms that allow for gentle intensification densification in Single Family areas.*

- a. *pre-wire and plumb the SF homes to be secondary suite ready*
- b. *allow for increased housing diversity through provisions for duplexes and triplexes in some areas*

The City of Grande Prairie already has strong policies encouraging densification in the City. The Municipal Development Plan encourages infill and intensification in residential neighbourhoods and limits low density residential. Increased densities promote the provision of what are generally more affordable single and multi-family housing units.

In recent years, in, the City of Grande Prairie was experiencing increased demand for smaller single family lots (34 foot lots). Smaller single family lots, with their resultant decreased purchase price, provide a more affordable form of homeownership. Most recently, the City has once again seen a shift in demand for the traditional single family lot sizes. This shift in demand produces an opportunity for the City to encourage innovative housing forms that allow for densification in exchange for allowing development on a larger lot.

It is recommended that the City provide the developer who wants to build on larger single family lots the following choices:

- a. pre-wire and plumb the single family homes to be secondary suite ready; or
- b. build a duplex or triplex.

A developer who does not wish to plumb/build neither the secondary suite nor the duplex/triplex may elect to forgo the density bonus and may build a traditional single family house on the smaller 34 foot lot.

Generally, secondary suites are more affordable than purpose-built rental units and also increase the rental housing stock in the City for residents who are not able to enter the homeownership market. Additionally, a secondary suite increases affordability for the homeowner through its “mortgage helper” revenue. Parking in new small lot subdivisions and lack of open space on these lots were raised as issues during public consultations. It will be important to design sufficient road width in new subdivisions to accommodate on-street parking, and ensure that there are sufficient neighbourhood parks in order to address the need for sufficient green space for multiple families.

To satisfy the strong demand in Grande Prairie for the traditional large single family house on a large lot, it is recommended that this density bonusing approach be applied only to a certain proportion of new housing subdivisions.

3. Explore the use of density bonuses as a means of improving the cost profile for new housing developments and for providing an expanded range of housing choices.

The City of Grande Prairie can apply a density bonus when land in the City centre is being rezoned to higher densities, to encourage the development of affordable housing. Project economics and analysis of the development pro-forma should be used to determine the appropriate level of density bonus to be granted, however, all affordable housing built should be located on the same site as the market housing.

Under this initiative, affordability is enhanced through multi-family ownership options which are more affordable than single family houses, and by purpose-built affordable units. These affordable housing units can take the form of rental or ownership tenure, as per the City's need, demand, and priorities. The City can also assist in affordability by providing reductions in parking requirements or other municipal fees. The City could also encourage the provision of smaller (and thus more affordable) units by basing development costs on square footage rather than number of units²⁶. However, smaller units have proved less popular in Grand Prairie. While permitting smaller units is a viable approach to creating affordable housing for singles, it does not assist in providing affordable housing for larger families.

4. Encourage the development of mixed residential and commercial spaces including provisions for the inclusion of residential units over commercial spaces especially in the City Centre.

The City of Grande Prairie Downtown Enhancement Plan already encourages mixed use developments in the Downtown Commercial Area.

5. Explore the use of an employment linkage fee which would require that new industrial or commercial developments also include a contribution toward key worker housing or employee housing.

It is recommended that the City introduce an employee housing policy that requires developers of industrial or commercial land to provide a percentage of the required employee housing, whenever the current vacancy rate dips below 4%. Following the Canmore model, the developer can either build new housing or purchase existing housing. Alternatively, following the Whistler model, the City may choose to charge developers a levy for employee housing.

Fiscal Impact

While the City has several planning/regulatory options at its discretion for facilitating affordable housing, the City requires the cooperation and assistance of partners in the private sector in order for these initiatives to be successful. Specifically, the City will require cooperation and support from the development and landlord community for the development and ongoing administration of housing that is produced through inclusionary zoning/density bonusing.

²⁶ Both the City of Vancouver and the City of Richmond base development cost levies on square footage rather than per unit.

The majority of the actual costs used to produce affordable housing through density bonusing/inclusionary zoning will be borne by the developer. These costs are offset by the City's provision of a density bonus which provides the developer with increased market housing stock that ultimately offsets (in whole or in part) the construction costs of the affordable housing units. In this scenario, there are no tangible costs to the City, and costs to the developer are mitigated to a certain extent through both the density bonus and through the revenues created through the sale or ongoing rental revenue generated from the affordable housing unit. Exact financial impacts to the developer depend largely on project economics, the pro-forma, financing, and the market.

The City will, however, face a financial impact due to the time demands on its staff for the execution and administration of legal housing agreements used to secure the affordable housing, and with the ongoing administration and oversight of the housing developed.

In addition, the City will feel tangible costs in implementing these planning/regulatory recommendations where it elects to waive or reduce fees. Waived or reduced development cost charges and other municipal fees will need to be offset either by alternate municipal funding sources (the potential Affordable Housing Reserve Fund could be a good funding source) or be ultimately borne by other community tax-payers.

Consultation Feedback

Generally speaking, stakeholders in Grande Prairie are open to various planning/regulatory initiatives. There are mixed feelings in the community about the various initiatives, including secondary suites and multi-family developments, so any strategy that is adopted by the City should be done so on a trial basis and should be reviewed on a regular basis to ensure it is achieving the desired effect. Some stakeholders challenged the attractiveness of secondary suites, but at the same time seemed open to the idea, particularly if they were purpose-built and addressed concerns such as parking requirements, natural light, adequate greenspace and privacy. The City may wish to expand their secondary suite policy with provisions that address these concerns, including design considerations and other requirements. This can help generate increased community acceptance of secondary suites.

Stakeholders had mixed feelings about densification and moving towards greater levels of multi-family development. While it was clear in the consultations that the goal for many in the community is for single family homeownership, there was some openness to exploring multi-family housing. Some concerns with multi-family are harder to address than others – the high cost of condo fees and the lack of privacy and space can not be regulated by the City. However, increasing education and awareness on this form of housing may show

greater levels of acceptance and may provide the City with an acceptable and attractive form of entry-level homeownership for the future.

All stakeholders, including developers themselves, were in favour of some aspect of developer-built affordable housing in exchange for a density bonus or other City contributions (i.e. waiver of fees).

There was also clear support for employers bearing more of the housing responsibility for employees, particularly during boom times.

9.4 Fiscal Strategies

In the current political and economic climate where federal and provincial governments are reducing their role in the provision of affordable housing, a municipality is increasingly bearing greater levels of responsibility for funding/financing affordable housing for its community. While it is clear that a municipality has limited resources available for direct funding of affordable housing initiatives, the City of Grande Prairie to date has successfully leveraged its funding in order to obtain increased commitments to affordable housing from the government, non-profit, and private sectors. It is recommended that the City of Grande Prairie continue to build on this foundation and commit financial resources as it is able, as per the recommendations outlined below.

Current Initiatives

The City of Grande Prairie has undertaken several fiscal measures to promote affordable housing to date, including:

- Funding one full time permanent housing staff position;
- Undertaking a Global Housing Initiative to provide a variety of housing forms, including affordable housing, on a sustainable basis;
- Providing multiple parcels of land for lease at nominal rates for social and affordable housing;
- Applying for and utilizing block and conditional housing funding from the Province to provide grants to developers of non-profit and affordable market housing, and to provide Home Ownership Grants and rent supplements;
- Providing fee exemptions to developers of social and affordable housing.

Recommended Strategies

The following fiscal strategies are recommended as part of the City's *Affordable Housing Master Plan*, however, these recommendations are based on the assumption that funding is

also contributed by the Provincial government, as the City of Grande Prairie has limited capacity to provide direct financial assistance to affordable housing initiatives without such Provincial or Federal funding.

1. Increase the number of permanent housing staff.

The City currently has one permanent full-time staff person dedicated to affordable housing and homelessness. While this shows a concrete commitment by the City to affordable housing, the City will need additional dedicated housing staff to implement the *Affordable Housing Master Plan* and oversee its initiatives, as well as to report on results. The number of staff persons required will depend upon the time frame adopted for implementation, and on whether a separate Housing Organization is created or if affordable housing will continue to be managed in-house.

2. Establish a perpetual affordable housing fund that would be available to support affordable housing initiatives for both affordable rental and entry-level ownership.

The Alberta government has entered into partnerships with municipalities and non-profit organizations to fund affordable housing, including the City of Grande Prairie. The City has created effective partnerships with non-profit organizations and private developers to create social and affordable housing in the community. In many cases the City has leased land for social housing at nominal rates, to create financially viable projects. The supply of municipal land is limited, however, so establishment of a perpetual affordable housing fund that is self-perpetuating is an important long term strategy to ensure that the City continues to have resources available to bring to housing partnerships. It is therefore recommended that the City establish a self-sustaining perpetual affordable housing fund. These funds can be leveraged to gain additional funding and collaborations with senior levels of government as well as with the private and public sectors and can address varying affordable housing priorities over time. Initial funding sources can include:

- a. Block funding from the Province
- b. Amenity contributions from developers of rezoned properties
- c. Proceeds of sale of housing units turned over to the City of Grande Prairie by the Province
- d. Any operating surpluses from existing affordable housing projects
- e. An annual contribution from the City's general revenues.

The City's existing Affordable Home Ownership Assistance Program uses provincial block funding to provide low income home purchasers with a grant of up to \$20,000 to cover the down payment for their first home. A portion of the grant is paid back to the City if the home is sold within 5 years. It is pro-rated based on the number of years the

homeowner has owned the home. After 5 years has passed, the homeowner is able to sell the home without repaying any portion of the grant. A new expanded program could be initiated for people who do not necessarily qualify for the existing program, utilizing additional funds (such as Provincial block funding or the affordable housing fund). The new program would differ however, in that the financial assistance for these recipients would come in the form of an interest free loan. No matter when the homeowner sells, they would be required to repay the loan at that time. That way the funds become available to assist other low to moderate income home purchasers.

3. Purchase vacant condominium units.

The City of Grande Prairie is currently experiencing a reduction in the real estate market, with a reported 20 month supply of housing available on the market and a resultant decrease in real estate prices. In such an economic climate, it is difficult to recommend direct investment in new housing development by either the City or by the Province. On the other hand, the current economic situation in the housing market provides a timely opportunity for the City to directly purchase existing vacant condominium housing units in the city, and to use these units as City-administered affordable housing. The City would be purchasing these units at a “low” price point and would receive the benefits of the housing in both the short term by providing needed affordable housing, as well as in the long term by leveraging the assets to develop more affordable housing. The purchase of the empty condominium units may also assist in reducing the current high vacancy rate and also provides an avenue for educating the community on the realities of condominium living, albeit in a modified form.

It is recommended that the City explore the potential of acquiring units to be rented at below market rates. The intention would be to set rents at a level which would meet the needs of households with low to moderate incomes where the rents that are charged are no more than 30% of the tenant’s gross household income. A mixed income model is recommended. It is further recommended that the units be City managed so as to maintain greater control over the ongoing administration of the units. In the event that these units generate any operating surplus, this funding could be used to cover program administration costs or purchase additional affordable housing units in the future.

In addition, it may be possible to leverage City funding by:

- a. Encouraging current owners to sell at below-market value, potentially in exchange for a donation receipt by the City if applicable
- b. Asking Strata Councils to reduce or maintain strata fees at current rates, which the City would be paying on behalf of their tenants.

4. *Lease municipal land at nominal rates to non-profit housing providers to develop shared equity condo units.*

The City of Grande Prairie can benefit from opportunities to enter into partnerships that provide for shared equity ownership, particularly where the City contributes land or financial resources. It is recommended that the City lease municipal land (or land it acquires in the future) to non-profit partners for the purpose of developing shared equity condominium units. In return for “free” use of the land, the non-profit developer would sell the affordable ownership unit at below market to a qualified low income household or to a non-profit housing provider. (The purchaser would own the unit but not the land). When the owner wants to sell, the unit it would be sold to another qualifying household, or back to the City of Grande Prairie, based on the value of the unit at time of sale (excluding land value). In an alternative model, the City of Grande Prairie and/or the non-profit organization can rent the units they own to qualified low income households, depending on the needs and priorities in the community and the overall financial feasibility.

An alternative would be for an organization like the Grande Prairie Regional College, provided they have land or resources available to enter into a shared equity arrangement with a developer, to provide staff and student housing. This project could be encouraged and supported by the municipality, without necessarily requiring a financial contribution from the City.

6. *Provide renovation grants to landlords, on the condition that the units receiving the grants remain at below median/market rental rates for 5 years.*

In order to preserve and maintain existing rental and affordable rental housing stock, it is recommended that the City consider providing renovation grants to landlords to maintain older rental stock. Units that are provided such grant assistance can have various conditions, including rental and/or occupancy restrictions and the grants should be forgivable over a set amount of time, depending on the value of the grant and the conditions applied. In addition to or instead of direct provision of grants, the City can advocate for enhanced funding under the Federal government’s existing renovation and rehabilitation programs, and work with landlords to help ensure that they are aware of the programs and that wherever possible they qualify.

7. *Continue to provide financial incentives to developers of perpetually affordable housing through grants, waiving or reducing development fees, reducing parking requirements or providing property tax exemptions as appropriate.*

The City of Grande Prairie has exempted social housing units from development levies, and can do the same for affordable rental housing units. In order to encourage the development of affordable housing, it is recommended that the City continue waiving or reducing development and other municipal fees on a case by case basis. In determining eligible projects, the City should consider the extent to which a development is contributing to an expanded pool of affordable housing units including the length of time that the units are expected to remain in the pool. Existing levels of City resources would also need to be taken into consideration.

Generally, exemptions alone are not enough to ensure that the development is financially feasible at the desired rent levels (low end of market). Therefore, it is necessary to explore the full range of potential partnerships or financial incentives that might be available. This would include the use of density bonus provisions as well as partnership grants and equity contributions. Given the cyclical economy in Grande Prairie and the absence of rental controls in Alberta, the City may also wish to consider placing some specific restrictions on the rents that can be charged in order to ensure that the units that are developed through these types of contributions remain affordable over the longer term.

Fiscal Impact

To implement the initiatives as outlined above, it is clear that there would be staffing and resource implications for the City. In considering the range of potential measures, the City may wish to explore those options where a contribution at the municipal level helps to leverage increased funding and resources from other partners. These types of initiatives can also help to play a role in demonstrating a serious commitment by the City to affordable housing and can help to encourage other partners to come to the table. This includes both the Federal and Provincial governments-both of whom have an important role to play in responding to housing needs.

Consultation Feedback

There is general acceptance (and perhaps even an expectation) that the City contribute financially to affordable housing. Stakeholders were receptive to examples of case studies where a municipality provided incentives/contributions to partnerships involving other levels of government and the private or non-profit sectors for the development of affordable

housing. Forms of investment that would be sustainable over the long-term were supported and preferred by stakeholders. The developers and landlords cohort identified the need to work with the development community on the difficulties they experienced in accessing financing for the development of affordable housing.

9.5 Education and Awareness Raising

Housing affordability has become an increasingly prominent issue for Grande Prairie residents in the last five years. The economic boom Grande Prairie experienced between 2005 and 2007 resulted in increased demand for housing in the community and at the same time increased public awareness of the need for adequate and affordable housing for all community residents, in all cycles of the economy. While certain sectors of the community have always struggled to obtain affordable housing the recent economic climate has broadened the spectrum of those in need, with even middle income households experiencing housing affordability challenges. Raising community awareness about the broad reach of housing affordability challenges would help reduce the stigma that currently exists around the concept of “affordable housing”, and educating members of the community around housing issues would increase community support for housing initiatives. It is recommended that the City, along with community partners, participate in the following education activities as resources permit.

Current Initiatives

The City has undertaken multiple initiatives and programs in recent years to address homelessness and the need affordable housing. The City has developed positive working relationships with the federal and provincial governments and is increasing community awareness of housing needs through its work. The City provides annual stakeholder reports on the City’s housing initiatives. The City also lends support to the Alberta Real Estate Association’s HOME Program which provides information, education and assistance to homeowners as well as down payment assistance to eligible homeowners.

Recommended Strategies

It is recommended that the City work with community partners to increase education and awareness in the community for affordable housing via the following strategies.

1. Work with CMHC to provide workshops on CMHC funding programs.

The City currently enjoys a positive working relationship with Canada Mortgage and Housing Corporation (CMHC). It is recommended that the City build on this positive relationship and explore the possibility of co-hosting workshops in Grande Prairie on CMHC programs and funding. These funding programs include:

- a. Homeowner assistance grants from CMHC for the building of new secondary suites for low-income senior citizens and persons with disabilities.
- b. Landlord assistance programs (Residential Rehabilitation Assistance Program) which provides grants to upgrade rental housing units in order to address health and safety concerns.

2. Raise awareness about the existence of municipally administered grants for home purchase.

The city currently has a program to assist eligible homeowner households with down payment grant assistance. This is a timely initiative undertaken by the City, as real estate prices in the community are currently low, and down payment assistance, combined with lower prices may make home ownership affordable to more community residents. It is recommended that the City continue promoting this current program to the community, in order to ensure eligible households are aware of the program, and to capitalize on current favourable real estate conditions.

3. Continue to collaborate with the HOME program.

The HOME program is a collaborative program jointly provided by the Alberta Real Estate Association's Affordable Housing Initiative, Canada Mortgage and Housing Corporation, the Alberta Real Estate Foundation and the Capital Regional Housing's CTD Housing Solutions. The City currently collaborates with the HOME program by requiring recipients of its down payment homeowner assistance grants to attend the HOME program educational and awareness sessions on homeownership responsibilities and maintenance. It is recommended that this partnership continue.

4. Publish housing materials on the City of Grande Prairie web site, including the Affordable Housing Master Plan.

It is recommended that the City use its high profile website to publish materials on housing needs and issues in the City, to raise public awareness about the breadth of the need in the community, and to address existing stereotypes about affordable housing. It is also recommended that the website be used as a means of educating the community of all

housing initiatives undertaken by the City and currently available to community residents, so as to increase awareness and uptake.

The City's website is a powerful marketing tool and has the ability to reach a large number of community residents. It is recommended that the *Affordable Housing Master Plan* be published on the City website, and that the City invite further public feedback and comment on the Plan.

5. Provide a public "Grande Prairie 101" Information Session.

In order to increase community understanding, it is recommended that the City deliver an information session to the general public about the jurisdiction of the City, the role of staff, municipal structure, and processes, and governance. The session can include presentations from key staff members on their roles and responsibilities, and how to navigate City processes and access public resources. Participants can be provided with a list of staff members who can be contacted in regards to specific subjects. Sessions could include presentations on the City's role in housing, social planning, the development process, and the legal context within which the City operates.

6. Prepare an Annual Progress Report and Work Plan.

It is recommended that staff prepare an Affordable Housing annual progress report and work plan for Council approval. The work plan should outline the implementation plan for the coming year, while the progress report should describe the achievements enjoyed by the City through implementation of the *Affordable Housing Master Plan*. The annual progress report would also provide an opportunity for staff, Council, and the general public to monitor and evaluate the effectiveness of the initiatives undertaken, and to make any changes that may be required. The *Affordable Housing Master Plan* should be viewed as a work in progress, and it is expected that through implementation, improvements and efficiencies will be determined. It is further recommended that the work plan and progress report be published on the City's web site for review by the community.

Fiscal Impact

The awareness and education strategies recommended above do not require significant direct financial investment by the City. However, they require an on-going commitment to ensuring that there is sufficient staffing and internal resources to deliver on these strategies. It is also likely that the City would be making a number of in-kind contributions through staff time, meeting rooms, and website maintenance. The above initiatives will also likely require additional direct meeting expenses.

Consultation Feedback

Stakeholders identified that home owners and renters alike need assistance with financial planning, budgeting, etc. Some new homeowners will require supports and assistance in order to maintain their homes – as evidenced by the large number of recent foreclosures which were repeatedly noted during the consultation sessions. The consultations confirmed the need and desire in the community to reduce the stigma of affordable housing and provide increased awareness that affordable housing affects the entire community, not just the most vulnerable.

Stakeholders also indicated that they often did not know who to approach at the City and did not understand City operations, though they noted the improvement in the affordable housing portfolio over the last several years. There also appears to be a good opportunity for increasing community knowledge of all the existing resources and grants available to them.

9.6 Advocacy

Advocacy initiatives form an important part of any municipality's affordable housing strategy and should be included in the City of Grande Prairie's *Affordable Housing Master Plan*. The lack of any guaranteed long term funding or resources for housing from the federal and provincial governments, and the uncertain future of current funding programs, make it difficult for a municipality to effectively address the affordable housing needs of its community. Canadian municipalities increasingly bear greater responsibility for housing issues. While municipalities do have a contribution to make towards affordable housing, they are increasingly taking on housing roles that were traditionally held by other levels of government and do not possess the financial resources to adequately fill the gap. It is therefore recommended that efforts be made by the City to advocate for greater funding and involvement by the federal and provincial governments, and for funding that addresses the specific community needs of Grande Prairie.

Recommended Strategies

The following recommended strategies all constitute a form of lobbying. For the purposes of this report, lobbying efforts undertaken are at the discretion of the City and can include:

- Continuing to arrange meetings with the general public to discuss housing issues
- Arranging meetings with senior Provincial or Federal staff members
- Arranging political meetings with the Provincial Housing Minister or Federal Housing Minister
- Phoning or writing to local Members of Parliament

- Phoning or writing to local Members or Ministers of the Legislative Assembly
- Spearheading a letter writing campaign by drafting a letter and circulating amongst like-minded organizations and individuals
- Organizing rallies or demonstrations
- Building coalitions with like-minded organizations and individuals
- Starting a petition and gathering signatures
- Obtaining press coverage
- Disseminating research to stakeholders
- Supporting like-minded organizations with their efforts.

1. *Continue to seek opportunities to draw attention to unmet housing needs in the community and to work with the Provincial government to increase the number of subsidized (rent-geared- to-income) units in the City of Grande Prairie.*

The need and demand analysis and stakeholder consultations confirm the need for additional units of social housing (RGI units whereby the tenant pays 30% of their income towards rent) in Grande Prairie. Community residents living at the lower end of the income spectrum are unable to afford current vacant 'affordable' housing units and require a form of monetary subsidy or assistance that is beyond the ability and purview of the municipality to provide. In addition, over the last number of years, the Province of Alberta has been transferring social housing units to the City of Grande Prairie. It is therefore recommended that the City lobby the Provincial government for immediate increased funding commitments towards social housing, and for the development of 1,000 new social housing units in Grande Prairie in order to meet the need identified by the 2006 Census (1,225 households in core need) and by the current social housing waitlist maintained by the Grande Spirit Foundation (849 households on the waitlist). The City should also lobby for additional commitments to social housing which will be needed as the population of Grande Prairie continues to grow.

2. *Advocate for stronger tenant protections measures including enhanced rent controls.*

While improvements to Alberta's market rental controls have been seen in recent years, the Province does not set a cap for the amount that market rental rates can be increased annually. The lack of such legislation adversely affects market rental affordability in Grande Prairie, particularly during a boom economic cycle. It is recommended that the City lobby the Province to impose a rent increase cap in order to increase affordability of market rental housing.

3. *Request changes to Provincial legislation which would require that contributions for employee housing be included in the approvals for resource development projects.*

The community of Grande Prairie faces a significant need for affordable and adequate employee housing, particularly during a boom economic cycle and for employees in the oil industry, including temporary and foreign workers. The City of Grande Prairie does not have the resources or capacity required to ensure appropriate housing for the influx of temporary industry employees and it is therefore recommended that the City lobby the Provincial government to require that developers of new industry projects contribute a minimum of 15 percent of anticipated housing requirements by way of new construction, in the closest urban centres to the work site, when vacancy rates in those communities are below five percent. This 15 percent of required housing is over and above work camps, which have proved inadequate in Grande Prairie during boom economic cycles.

4. *Advocate for changes in the Federal tax treatment of new rental housing to encourage increased investment in new rental housing supply.*

Existing research and lobbying efforts are underway by various organizations which are lobbying for changes to current federal tax structures which inhibit the viability of new market rental housing development. It is recommended that the City advocate for changes in the Federal tax treatment of rental housing. Some of the specific changes which have been identified by industry experts include:

- Elimination of capital gains on donations of real estate to registered charities for affordable housing
- Elimination of HST on construction materials associated with affordable housing
- Permit the deferral of capital gains tax and recapture of the capital cost allowance upon re-investment in rental housing
- Increase the capital cost allowance for rental and affordable housing
- Permit small landlords to be taxed at the small business corporate tax rate.²⁷

5. *Advocate to the Federal government for a National Housing Strategy, which includes federal financial commitments.*

There is an acute and growing shortage of quality, affordable housing in Canada. For every homeless person visible on the street, up to four families are at risk of losing the roof over their heads. In order to address this issue, there need to be contributions from all three levels of government. The Federation of Canadian Municipalities is calling upon the Canadian government to undertake a comprehensive response to the need for affordable housing

²⁷ Streethome Foundation 10 Year Plan for Vancouver

across the nation. They are calling for a National Housing Strategy to significantly address immediate needs and provide the basis for a sustainable, long-term solution. This strategy would involve all orders of government, builders, developers, lenders and non-profit housing organizations. A National approach will ensure that adequate resources are provided, and a coordinated and comprehensive approach is applied to solving the lack of affordable housing. The core of their proposal is for a ten year flexible federal capital grant program to support initiatives to create affordable units. Such a program would enable municipalities like the City of Grande Prairie to meet local housing needs without straining municipal resources or increasing the burden on property taxes.

Fiscal Impact

The advocacy strategies proposed can be supported through the City's staffing and resources. The specific staff and resource requirements would be tied to the level of effort needed to implement an effective campaign including the level of research and collaboration required across different partners. Should the City wish to engage in significant lobbying efforts on any of the above strategies, the use of a consultant to assist in lobbying and/or research efforts may be required. If so, this would constitute a direct financial expense to the City.

Consultation Feedback

It was very clear during stakeholder consultations that stakeholders would like to see long-term, sustainable funding and partnerships from senior levels of government for affordable housing. Existing provincial funding is unreliable and does not always address Grande Prairie's particular needs. Stakeholders noted that there is a disconnect between the demand and the supply of social housing (i.e. RGI). The gap between Rent Geared to Income (RGI) and "affordable" rental housing and the lack of sufficient RGI units for the community are prominent issues which require increased provincial involvement and partnership.

Stakeholders also noted a concern with the lack of affordable housing for the Grande Prairie workforce, including temporary workers. The high cost of living in Grande Prairie was also noted, which contributes to the need for affordable housing for employees/workers.

9.7 Monitoring

Ongoing monitoring, review, and adjustments are necessary elements to the successful implementation of this *Affordable Housing Master Plan*. This *Plan* attempts to provide effective tools for addressing housing needs in the community of Grande Prairie at this point

in time. However, it is clear that the economic and housing picture in Grande Prairie can change significantly over a very short time period and in order for this Plan to effectively respond to changing housing needs and priorities, it is recommended that the City commit to ongoing monitoring and making adjustments to the Plan as required.

Current Initiatives

As the *Affordable Housing Master Plan* has yet to be adopted by Council, the City is not currently formally monitoring the effectiveness of the Plan. However, the City monitors various affordable housing and homelessness related programs, initiatives, needs, and statistics on an ongoing basis. Additionally, Grande Prairie's Multi-Year Plan to End Homelessness calls for a data management system to be established to monitor needs and progress in accomplishing the goals of the plan. It also calls for annual reports and communications to keep the community and agencies informed.

Recommended Strategies

1. *Maintain an inventory of social and affordable housing in the City.*

In order to evaluate the effectiveness of the various housing strategies in producing social and affordable housing it is recommended that an inventory be developed and continually updated as new stock is developed. This will not only assist the City in evaluating the progress made on *Affordable Housing Master Plan* initiatives, but will also provide community residents looking for affordable housing options with a resource/guide. Should the City choose to establish annual affordable housing targets, the inventory will assist in comparing the actual change in stock annually to the established targets.

2. *Monitor vacancy rates and rental rates relative to incomes to identify housing pressures.*

As noted above, the *Affordable Housing Master Plan* was developed at a specific point in time, and at a certain point in Grande Prairie's economic cycle. Housing needs and demands, and simultaneously the City's housing priorities, will change over time. In an economically dynamic environment such as Grande Prairie's, it is important and therefore recommended that the City continue to monitor the housing market, as well as incomes, to identify any new pressure points that may arise following adoption of the *Affordable Housing Master Plan*. Downward changes in vacancy rates may prove particularly important for monitoring, as Provincial funding for new development may be easier to acquire when vacancy rates are low.

Fiscal Impact

As with the advocacy initiatives, the greatest financial impact to the City for adopting monitoring-focused strategies will be the use of City staff time and resources, along with

their associated costs, or the use and costs associated with hiring consultants to perform the required monitoring.

Consultation Feedback

Monitoring was not addressed during the public consultations.

9.8 Direct Service and/or Partnership Approaches

The City has already shown a keen interest and commitment to the collaborative development of affordable housing through partnerships with various groups and governments in the community. Indeed, while the municipality is able to contribute to affordable housing, it cannot succeed without partnerships and contributions from the private, government, and non-profit sectors. Many of the recommended strategies in the *Affordable Housing Master Plan* rely on collaborative approaches to addressing affordable housing needs.

Current Initiatives

The City has successfully contributed to the development of hundreds of units of affordable housing, of various forms and tenure arrangements, due to its proactive application for funding from the Province, as well as due to its flexibility and willingness to work with community partners in order to successfully meet mutual needs.

Recommended Strategies

The following recommendations support and encourage the efforts already undertaken by the City.

1. Continue to seek affordable housing funding from Federal and Provincial Governments.

It is recommended that the City continue its efforts to seek opportunities to obtain capital and operating funding/financing from senior levels of government to help fund affordable housing projects.

2. Continue to enter into partnerships with developers and non-profit housing providers to build and operate affordable housing.

In the absence of an *Affordable Housing Master Plan*, the City has successfully created multiple effective partnerships with private and non-profit partners in the community to

meet affordable housing needs. The City of Grande Prairie has worked with private developers to provide low cost housing and low barrier housing for people with challenges. Working in partnership with private and public partners to develop affordable housing (below and low end of market) appears to be a viable strategy for Grande Prairie. It is recommended that the City continue to explore such opportunities as they arise.

Fiscal Impact

Pursuing partnership opportunities with parties in the public and private sector will require a direct financial contribution from the City. This could be in the form of a one-time grant for a specific development or through an annual contribution into a housing reserve fund which could be leveraged to secure additional funding from other partners. As an initial starting point, the City may wish to consider the different potential projects and partnership opportunities on a case by case basis or it may wish to allocate specific funds and issue a proposal call to determine if there are potential partnership opportunities which can be leveraged.

Consultation Feedback

Generally, stakeholders were encouraged by the efforts recently made by the City towards affordable housing, but noted that there were additional housing needs in the community which would benefit from City involvement and resource commitment. At the same time, there was a sense of understanding that the City alone could not meet all community housing needs.

Feedback also included the preference by stakeholders for the establishment of clearer direction and policies on partnership opportunities with the City.

9.9 Other Potential Strategies for consideration

The above sections of this report outline the key affordable housing strategies recommended for the City of Grande Prairie at this time. The following potential strategies are provided for reference and information purposes, as they may prove effective strategies for the future, or upon evaluation and monitoring of the implementation of the *Affordable Housing Master Plan*.

1. *Fast track the approvals process for affordable housing projects*

2. *Implement a conversion control policy*

This policy would prohibit conversion of rental units to condominium if rental vacancy rates fall below a set value, typically 2 to 3%.

3. *Consider putting out a call for proposals to develop a hostel on a suitable municipal site*

This would be a private development, to target new arrivals to the community, especially during the boom.

4. *Consider amending the boarding house definition to " 5 or more unrelated persons in a single family home" in order to facilitate shared accommodation*

5. *Encourage and support innovative forms of housing such as lock-off units in multi-family housing, zero lot-line fee simple housing²⁸, prefabricated housing, cooperative housing and co-housing*

6. *Provide variances when appropriate to allow for more affordable housing forms*

7. *Consider providing grants or property tax holidays for developers of energy efficient housing and adaptable housing to help cover the extra costs*

8. *Draft a policy that supports the replacement of rental units during redevelopment* *Incentives such as density bonusing may be effective here.*

9. *Develop a Standards of Maintenance Bylaw for rental units*

10. *Introduce a demolition control policy*

11. *Permit density transfers*

Developer is allowed to increase densities on one site in exchange for providing a different site to the City for social or affordable housing.

12. *Utilize working groups to develop new policy*

These groups can follow the model of having two people in support, two people opposed and two people undecided. If a consensus among the working group can be found, then findings and recommendations are taken forward by Staff. The make-up of each working group will depend on the issue and level of commitment.

²⁸

Two recent examples of fee simple row housing can be seen at: Parklane Homes' Bedford Landing in Langley (<http://www.bedfordlanding.com/>) and Aragon's Port Royal development in Queensborough, New Westminster (<http://www.portroyalhomes.ca/>)

- 13. *Draft a rooming house policy that sets minimum acceptable standards for shared accommodation in a house***
- 14. *Provide assistance to non-market housing providers by assigning a staff person to shepherd non-market housing proposals through the development process***
- 15. *Implement proposal calls to non-profit operators for housing that targets special needs groups that may be under-served in the community.***

This would involve partnership with other levels of government and identification of priority target groups.

- 16. *Establish a committee to manage the allocation of affordable housing dollars in the Housing Fund (if developed).***

10 Conclusion

The City of Grande Prairie has shown considerable leadership in supporting affordable and supportive housing projects in the community. The City's Plan to End Homelessness was adopted by Council in 2009, and the development and implementation of an Affordable Housing Master Plan will ensure that the City of Grande Prairie remains a leader in this area, and that the quality of life in the City of Grande Prairie remains high for all its citizens in all economic cycles.

Appendix A: Literature Review

This literature review is intended to assist Council in identifying the existing housing issues in the community, as well as to provide background about the scope of existing issues and potential solutions or ideas that might contribute to addressing those issues. To the extent possible, the literature review also seeks to identify existing capacity in the community.

The first section of the literature review addresses the above considerations and is specific to the Grande Prairie context. Section two provides an overview of the approaches taken in developing affordable housing strategies in other municipalities in Alberta, BC, other parts of Canada, and internationally.

The Grande Prairie Context

Previous and Current Grande Prairie Affordable Housing Initiatives

The City of Grande Prairie completed a *Housing Needs Assessment* in 1998 and updated the Report in 1999. In June 2000, the City adopted a *Grande Prairie Affordable Housing Plan for 2000-2003*. In 2003, a *Community Plan* was adopted to facilitate the provision of emergency and transitional units and outreach services, and set direction for a *Global Housing Initiative*. In 2009, a *Multi-Year Plan to End Homelessness* was adopted.

Over the years, the City of Grande Prairie has worked in partnership with senior levels of government, non-profit organizations and developers and builders to provide affordable and supportive housing for those with housing challenges. A summary of the projects is provided below²⁹:

Wapiti Community Dorm—operated by the Wapiti Community Dorm Society since 1997, this facility provided 13 beds to people in need of affordable housing. The City leased land for the dorm at a nominal rate, helping to make this project possible. In 2009, the Wapiti Dorm was replaced by the Rotary House (below).

Rotary House—this facility opened in December 2009, providing 143 emergency shelter beds, 29 shared suites (2 beds in each) and 20 private suites. The land is leased from the City at nominal cost, and the City contributed over \$7 million from its Affordable Housing Initiatives towards this project.

Willow Place—completed in 2003, Willow Place is a 58 unit bachelor suite apartment building which provides 38 units of affordable housing for low income single adults. The Canadian Mental Health Association Alberta Northwest Region leases land from the City for this building at nominal rates, and a grant of \$950,000 was put towards this project.

Margaret Edgson Manor opened in 2005, providing 70 affordable housing units (including 16 wheelchair accessible units) for low- to moderate-income individuals with disabilities and families in Grande Prairie. The land is leased from the City at nominal rates.

Hearthstone Manor is a City owned building providing 40 units of affordable housing. The units range in size from bachelor to three bedroom apartments, and there are 9 fully accessible units. This project was completed in August 2008.

²⁹ Source: Request for Proposals 04-431-10 for City of Grande Prairie Affordable Housing Master Plan

Habitat for Humanity has housed 9 families in Grande Prairie since 1996, allowing low-income families the opportunity of home ownership.

The Métis Urban Housing Corporation was incorporated in 1982, to provide affordable housing for low and moderate income Métis (and other Aboriginal) families across Alberta. Currently, it provides 30 houses in Grande Prairie.

Grande Spirit Foundation was established to provide seniors housing in the Grande Prairie Region, but expanded their mandate in 1993 to include housing services for low income families and individuals. They currently provide eight 1-2 bedroom units, twenty-eight 3-4 bedroom units, forty-one 2-4 bedroom direct rental units, 245 rent supplements to tenants, and 253 rent supplements to landlords.

The Elders Caring Shelter is operated by the Métis Nation of Alberta Association Local Council #1990 of Grande Prairie, providing 19 beds to people 55 years or older. This land is also leased from the City at nominal rates.

Wild Rose Manor is operated by the Grande Spirit Foundation. It is expanding in 2010 to offer 15 enhanced units for seniors units, using a capital grant from the City.

City House is a City-owned duplex that has been renovated to create a basement suite for a total of 3 units.

Incentive for Builders—\$1.25 million was awarded to builders of affordable housing in 2009 to construct affordable housing, with \$50,000 per unit available.

Hard to House—\$1.3 million was awarded in 2009 for the development of 16 units for people facing any barrier preventing them from attaining adequate housing, including low-income, disability or addiction.

The Off-Reserve Aboriginal Home Ownership Assistance Program (AB HOAP) consists of 24 grants (totaling \$494,000) to be used to fund down payments on homes, with the intent to assist Aboriginal people in the community enter into homeownership.

In 2010, a second Home Ownership Assistance Program was initiated to provide grants to non-aboriginal households.

Rent Supplements—\$90,000 in funding is used to supplement the rent of qualifying residents.

Second Stage Housing Program—\$2.2 million was awarded to the Grande Prairie Women's Residence Association in October 2009. This will create an additional 15 affordable housing units.

Grande Prairie's Multi-year Plan to End Homelessness 2009-2014 (2009)

In July 2007 the City of Grande Prairie adopted the Housing First philosophy to End Homelessness, following the Streets to Home model from Toronto. Grande Prairie's Multi-year Plan to End Homelessness, completed in 2009, aims to end homelessness in 5 years. It has 5 goals and strategies to ensure success:

1. Facilitate an adequate supply of appropriate permanent housing options for our homeless.

2. Provide enhanced and coordinated services for people who are homeless.
3. Ensure appropriate emergency accommodation is available as needed, but transition people quickly into permanent housing.
4. Prevent people from becoming homeless.
5. Establish an implementation process for the Plan that builds on the strengths of the community; develops capacity; promotes collaboration, innovation and cost-effectiveness; and measures progress.

The Plan sets a target of 550 affordable housing units, including 75 supportive units. These units will be created through partnerships with private and non-profit housing providers and Provincial government funding. Strategies include provision of down payment grants for home ownership, provision of below market land for developers, funding/financing assistance, tax incentives, zoning variances, expedited permitting, density bonusing and inclusionary zoning.

Organizations funded through the Housing First Program include the Canadian Mental Health Association, Centrepont Facilitation, Salvation Army, North Country Community Church (Rising Above) and Grande Prairie Friendship Centre.

While the report concludes that there is no one cause of homelessness, poverty is common to virtually all people experiencing homelessness. Lack of affordable housing is a significant contributor to homelessness in Grande Prairie, and the report also notes that homelessness gets worse during times of economic boom. While 2184 multi-family dwellings were completed in Grande Prairie between 1997 and 2006, none of these would be considered “affordable” for low or even moderate income households.

City of Grande Prairie *Downtown Enhancement Plan, Bylaw C-1130*, September 20, 2004

The Downtown Enhancement Plan recognizes the importance of residential development in the downtown core, acknowledging that a “vibrant downtown is further enhanced by ensuring that people activity is fostered. This means a re-emphasis on residential and mixed land use in the city centre. This generates new activity and creates a convenient market for businesses and services located in the city centre.” Amenities such as Jubilee Park and the Crystal Centre make the downtown a good location for residential use.

The following policies contained in the Downtown Enhancement Plan support residential development in the downtown:

Policy 4.1.2 In order to introduce vitality and people to the downtown, Council will give favourable consideration to proposals for medium density residential land use within retail areas, except on 100th Avenue where ground floor commercial/office use is required. Preferably any new buildings should contain a mix of both retail and residential.

Policy 4.1.3 Development of four storey apartment buildings in and around the perimeter of the core, as defined by the Land Use designations on the Land Use Concept Map (Map 1) is encouraged.

Policy 4.1.5 The City will encourage public and private investment that will result in the upgrading of 102nd Avenue from Jubilee Park west to Bear Creek as a landscaped boulevard and will further support this by permitting adjacent parcels to be redeveloped to medium density residential housing (at a density of approximately 110 units/ha; higher for underground parking).

City of Grande Prairie Global Housing Initiative, Williams Western Consulting, 2003

This initiative recognized the growing demand for affordable housing in the City, due in part to Grande Prairie's rapid growth. The purpose of the initiative was to create an environment in which a variety of housing forms are available, including affordable housing, on a sustainable basis.

The Alberta Context

The Alberta Government is committed to ending homelessness in 10 years (by 2019). Alberta is the first province across the country to develop a province-wide Plan to End Homelessness. Through this Plan, grants have been made available to Alberta municipalities to address the need for emergency assistance, affordable housing, and client centred support services.

The Community Housing Program provides subsidized rental housing to low-income families, senior citizens, and individuals with special needs who cannot afford private sector accommodation. Applicants whose income falls below local income limits are eligible to apply. Management and tenant selection is delegated to the local housing operators. Applicants are given priority based on need, as determined by income, assets, and current housing condition. A tenant's rent, which includes heat, water and sewer expenses, is based on 30 percent of a household's adjusted income.

The Seniors Self Contained Housing program provides apartment type accommodation to low and moderate-income seniors who are functionally independent with or without the assistance of existing community based services. A tenant's rent, which includes heat, water and sewer expenses, is based on 30 percent of a household's adjusted income. The province owns most apartments under this program, and any operating deficits are fully funded by the province through an annual budget review process. Management and tenant selection are delegated to the local housing operators. Senior citizens whose income falls below local limits and who are functionally independent, with or without the help of existing community based services are eligible. Applicants are prioritized on the basis of need.

As of March 31, 2008, there are 1,634 special needs housing units subsidized by the provincial government. The federal government shares the subsidy costs on most of these units. In most cases, the subsidies allow the occupants to pay a reduced rent based on 30% of their adjusted family income.

Since Phase 1 of the Canada-Alberta Affordable Housing Program Agreement was signed in June 2002, approximately \$200 million has been invested by the Government of Canada and the Government of Alberta to create an estimated 3,150 affordable housing units under Phase I and II of the program.

The Housing Capital Initiatives program provides one-time capital funding assistance through a competitive request for proposals process to eligible organizations to address housing affordability issues for low- to moderate-income families, individuals, seniors, persons with special needs and the homeless. Eligible projects include affordable housing units for low- to moderate-income families, individuals, seniors, persons with special needs and the homeless. The Budget allocation for 2010/2011: \$188.0 million.

Additional information about Alberta housing programs and initiatives, is available at <http://www.housing.alberta.ca/>.

Municipal Affordable Housing Strategies

Since the mid-1990s municipalities in Alberta and BC have been taking an increasing interest in exploring the ways in which they can contribute to resolving social issues in their communities. In order to ensure that residents continue to enjoy a high quality of life, a number of municipalities have developed affordable housing strategies to determine how they will respond to emerging housing challenges. This literature review outlines the approaches used in developing housing strategies in Alberta and BC. It also identifies the types of strategies that are being employed by municipalities.

The following are among the most popular strategies developed by municipalities across Canada to preserve or create affordable housing:

1. Permitting secondary suites
2. Density bonusing
3. Conversion control policies
4. Inclusionary zoning
5. Densification / Encouraging smaller units
6. Allowing infill
7. Advocating and maintaining communication with senior levels of government
8. Housing agreements to provide affordable housing units in new developments
9. Affordable housing trust funds
10. Demolition controls
11. Resale price restrictions
12. Waive DCCs for new rental accommodations
13. Initiating municipal partnerships with non-profit organizations
14. Donating land or facilities
15. Rent or lease land at low or below market rates
16. Standards of maintenance bylaws
17. Public-private partnerships
18. Exemptions from parking requirements

The following are a sample of good practices proposed by municipal and regional governments in their affordable housing strategies:

1. Policy Development / Regulatory actions

- a. Ensure affordable and special needs housing objectives and policies are included in Official Community Plans, area and neighbourhood.
- b. Develop and continuously implement an Affordable Housing Strategy.
- c. Work with residential developers towards the goal of an inclusionary³⁰ housing mix in residential and mixed use developments.
- d. Set targets for the number of new affordable housing units required by 2020.
- e. Adopt a Secondary Suite Policy.
 - i. Allow newly constructed duplexes, townhouses and condominiums to have a secondary suite.
 - ii. Allow the development of secondary suites in existing Single Family homes or Duplexes.

³⁰ inclusive of various income, ability and support needs

- iii. Require that all rezoning applications involving a single lot that is being rezoned but not subdivided and at least 50% of any new lots that are being rezoned and subdivided include either a secondary suite or a coach house unit.
 - iv. Encourage new detached homes to be built as “secondary suite ready”.
 - f. Incorporate Smart Growth standards into the OCP.
- 2. Zoning, Subdivision, and Building Regulations**
- a. Minimize regulatory barriers for residential developers.
 - b. Adopt inclusionary housing policies or density bonus provisions.
 - i. Require each four storey low rise apartment and every high rise development containing more than 80 residential units to construct at least 5% of the building area and not less 4 low end market rental units.
 - ii. Accept cash-in-lieu contributions for affordable housing from townhouse developments where a minimum of 4 affordable housing units are not provided.
 - a. Reduce parking requirements in areas with good access to public transit.
 - b. Explore the feasibility of up-zoning appropriate sites for multiple-unit development following Council’s adoption of area and neighbourhood plans.
 - c. Explore the feasibility of incentive-based approaches for securing affordable housing and community amenities from large scale commercial, office and industrial developments.
 - d. Allow infill.
 - e. Adopt a policy to fast-track rezoning when it includes affordable housing.
 - f. Control vacation rentals and absentee homeownership through zoning.
- 3. Land Supply / municipally-owned land**
- a. Maintain a planned supply of serviceable land for residential development of various types and densities.
 - b. Rent or lease land at low or below market rates.
 - c. Designate and/or acquire land for a “land bank” for affordable and special needs housing as opportunities become available.
 - d. Donate land or facilities (surplus land, unopened road right-of-way) (e.g. to assist with the development of a seniors housing project).
 - e. Create a Community Land Trust
 - f. Establish perpetually affordable units through life lease models and deed restricted housing.
- 4. Establish an Affordable Housing Fund**
- a. Sources of income for this AHF can include DCC levies (against both residential and other development, based on a formula), demolition permit charges., land sales, etc.
 - b. Utilize the monies collected in the Affordable Housing Reserve Fund first and primarily for subsidized housing.
- 5. Investigate creating a municipal housing corporation:**
- a. to manage non-market units;
 - b. to provide affordable housing;
 - c. to use funds to develop, own and manage your own affordable housing property.
- 6. Negotiate support for tenants who are evicted as a result of redevelopment, as part of the redevelopment process**

- a. Adopt a demolition control policy that directs planners to work with developers to achieve the following objectives:
 - i. One to one replacement of rental units.
 - ii. First right of refusal to existing tenants for new units.
 - iii. Agreement to rent to existing tenants at existing rental rates for 2 years and/or relocation assistance.
 - iv. Apply a demolition fee per unit, (e.g. \$5000 per unit) to be put into an affordable housing fund. Demolition fee to be returned for each designated rental unit created.
- 7. Support the retention of existing affordable market rental units**
 - a. Prohibit conversion of rental units to strata.
 - b. Adopt a standards of maintenance bylaw for rental housing.
 - c. Access CMHC's Rental Residential Rehabilitation Assistance Program for upgrades to existing suites.
 - d. Encourage the development industry to add more rental housing and landlords to upgrade existing rental housing.
 - i. Consider providing tax exemptions to landlords of affordable rental units as long as they provide rental units at affordable rents.
 - e. Explore partnerships with non-profit organizations and provincial and federal government to purchase an existing rental housing facility to add to the stock of permanent rental housing (HPI funds, Real Estate Foundation of BC, mix of low end market and non-market housing).
- 8. Encourage the provision of new affordable rental units**
 - a. Encourage the construction of smaller apartment units and/or lower cost finishings.
 - a. Support mixed-income and mixed use development. Rezoning approvals to be contingent upon provision of a minimum of 20% "affordable units", to be secured in perpetuity through housing agreements registered against title.
 - b. Explore the designation of land in the OCP for future multi-family development or mixed use development. Rezoning approvals to be contingent upon provision of a minimum of 20% "affordable units", to be secured in perpetuity through housing agreements registered against title.
 - c. Calculate Development Cost Charges (DCCs) based on floor area instead of number of units, and charge lower DCCs for designated rental units vs. strata units.
 - d. Waive or reduce DCCs for below market units that meet certain criteria.
 - e. Offer low cost loans and grants to non-profit organizations building below-market rental housing.
 - f. Exempt new designated rental units from property tax for a period of time (e.g. 10 years). (Example: Saskatoon: Five Year Tax Abatement for all rental and co-op affordable housing developments provided by a non-profit housing developer).
 - g. Reduce parking requirements for designated rental units and/or non-market units.
- 9. Promote affordable home ownership**
 - a. Encourage the private market to provide modest and more affordable units through the requirement of a proportion of smaller units.
 - b. Encourage developers to support modified ownership options such as equity co-operatives or shared equity residential projects.

- c. Limit the resale price of a home that has been sold initially at lower than market value (Can be tied to a resale price formula or a percentage).
- d. Encourage infill development and SF lot subdivision.

10. Assistance to Non-market Housing Providers

- a. Assist Non-market housing providers to produce additional rental and special needs affordable housing.

11. Collaboration, partnerships

- a. Establish housing agreements and partnerships with the provincial and federal governments, the private sector and non-profit organizations to provide a means of securing affordable housing.

12. Measure Accomplishments

- a. Analyze measures associated with achieving goals, spot emerging trends and monitor issues.
- b. Produce and distribute annual reports on "Progress Toward Affordable Housing" for community feedback and discussion.

13. Information and Outreach / Research

- a. Inform, educate and work with the community on the affordable housing needs, issues, benefits and progress.
- b. Develop research on affordable housing.

14. Advocacy

- a. Lobby senior governments to develop and implement National and Provincial Housing Strategies, including but not restricted to the following³¹:
 - i. tax incentives for the creation of purpose-built affordable rental housing
 - ii. provision of funding for subsidized housing and supportive housing.

Some communities in Canada have taken a more proactive approach to provision of affordable housing. The Cities of Calgary, Saskatoon, and Toronto, the Town of Canmore, and the County of Wellington, Ontario, have all taken an active role in the funding and provision of affordable housing. For example, in the Saskatoon Housing Initiatives Partnership (SHIP), the city is a partner in a project that facilitates social and economic investments in the community by engaging private sector resources and actors in the construction of low-income housing.³²

The Alberta Ministry of Housing and Urban Development provides numerous resources³³. BC Ministry of Community Services and the Office of Housing and Construction Standards provides numerous guides and resources, and in particular, provides sample bylaws for density bonusing and standards of maintenance. The US Department of Housing and Urban Development provides information about rehabilitating affordable housing stock, although the funding and regulatory environment does differ somewhat from the situation in Alberta, much of the advice is applicable in the Alberta context.

³¹ In France: According to the "1% logement" national law, all the non agricultural industries with more than 20 employees devote 1% of their payroll to the funding of both their employees' home and other social housing units.

³² <http://www.shipweb.org/index.html>

³³ <http://www.housing.alberta.ca/>

Appendix B. Grande Prairie Housing and Community Profile by Postal Code

	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total	%- Total	% - T8V	% - T8W	% - T8X
Population, 2006 - 100% data	35429	11399	6931	53759				
Total population by sex and age groups - 100% data	35425	11400	6930	53755				

	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Couple Families by Family Structure								
Total couple families by family structure and number of children	7950	2925	1740	12615				
Without children at home	3735	1055	655	5445	43%	47%	36%	38%
With children at home	4215	1870	1075	7160	57%	53%	64%	62%
1 child	1675	585	270	2530	35%	40%	31%	25%
2 children	1700	955	520	3175	44%	40%	51%	48%
3 or more children	835	325	290	1450	20%	20%	17%	27%
Lone-parent families by Sex of Parent								
Total lone-parent families by sex of parent and number of children	1430	270	180	1880				
Female parent	1065	220	130	1415	75%	74%	81%	72%
1 child	595	105	90	790	56%	56%	48%	69%
2 children	355	70	30	455	32%	33%	32%	23%
3 or more children	115	40	0	155	11%	11%	18%	0%
Male parent	365	55	55	475	25%	26%	20%	31%
1 child	240	25	20	285	60%	66%	45%	36%
2 children	85	10	35	130	46%	23%	18%	64%
3 or more children	40	15	0	55	42%	11%	27%	0%
Number of Children at Home								
Total number of children at home - 20% sample data	10095	4000	2510	16605				
Under six years of age	2695	1190	715	4600	28%	27%	30%	28%
6 to 14 years	3990	1565	1095	6650	40%	40%	39%	44%
15 to 17 years	1300	535	290	2125	13%	13%	13%	12%
18 to 24 years	1525	615	320	2460	15%	15%	15%	13%
25 years and over	585	95	90	770	5%	6%	2%	4%
Average number of children at home per census family	1.1	1.3	1.3	3.7				

Number of Persons in Census Families and Non-Census Families	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total number of persons in private households - 20% sample data	35045	11335	6920	53300				
Number of persons not in census families	7620	1210	750	9580	18%	22%	11%	11%
Living with relatives	1055	240	100	1395	15%	14%	20%	13%
Living with non-relatives only	3395	610	375	4380	46%	45%	50%	50%
Living alone	3165	355	270	3790	40%	42%	29%	36%
Number of census family persons	27425	10125	6165	43715	82%	78%	89%	89%
Average number of persons per census family	2.9	3.2	3.2	9.3				
Number of Persons Aged 65 years and over	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total number of persons aged 65 years and over - 20% sample data	2505	310	360	3175				
Number of persons not in census families aged 65 years and over	1010	70	130	1210	38%	40%	23%	36%
Living with relatives	125	35	10	170	14%	12%	50%	8%
Living with non-relatives only	95	0	15	110	9%	9%	0%	12%
Living alone	790	35	100	925	76%	78%	50%	77%
Number of census family persons aged 65 years and over	1495	240	225	1960	62%	60%	77%	63%
Number of Occupied Private Dwellings	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total number of occupied private dwellings - 20% sample data	13655	3710	2290	19655				
Average number of rooms per dwelling	6.4	7.8	7.4	21.6				
Average number of bedrooms per dwelling	2.8	3.5	3.5	9.8				
Owned	8265	3460	2140	13865	71%	61%	93%	93%
Rented	5395	250	150	5795	29%	40%	7%	7%
Total number of occupied private dwellings by housing tenure - 20% sample data	13655	3710	2290	19655				
Number of Occupied Private dwellings by period of construction	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total number of occupied private dwellings by period of construction - 20% sample data	13655	3705	2290	19650				
Period of construction, before 1946	275	0	0	275	1%	2%	0%	0%
Period of construction, 1946 to 1960	1010	0	15	1025	5%	7%	0%	1%
Period of construction, 1961 to 1970	1750	0	15	1765	9%	13%	0%	1%
Period of construction, 1971 to 1980	4270	80	85	4435	23%	31%	2%	4%
Period of construction, 1981 to 1985	1305	290	25	1620	8%	10%	8%	1%
Period of construction, 1986 to 1990	640	375	165	1180	6%	5%	10%	7%
Period of construction, 1991 to 1995	805	310	300	1415	7%	6%	8%	13%
Period of construction, 1996 to 2000	1640	850	575	3065	16%	12%	23%	25%
Period of construction, 2001 to 2006	1965	1795	1100	4860	25%	14%	48%	48%

Number of Occupited Private dwellings by structural type	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total number of occupied private dwellings by structural type of dwelling - 100% data	13610	3715	2305	19630				
Single-detached house	7575	3325	1930	12830	65%	56%	90%	84%
Semi-detached house	800	205	160	1165	6%	6%	6%	7%
Row house	600	75	45	720	4%	4%	2%	2%
Apartment, duplex	355	50	10	415	2%	3%	1%	0%
Apartment, building that has five or more storeys	140	0	0	140	1%	1%	0%	0%
Apartment, building that has fewer than five storeys	3355	45	80	3480	18%	25%	1%	3%
Other single-attached house	10	0	5	15	0%	0%	0%	0%
Movable dwelling	770	5	80	855	4%	6%	0%	3%
Number of Private Households by Household size	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total number of private households by household size - 100% data	13610	3715	2305	19630				
1 person	3125	360	305	3790	19%	23%	10%	13%
2 persons	4680	1125	695	6500	33%	34%	30%	30%
3 persons	2495	785	445	3725	19%	18%	21%	19%
4 to 5 persons	2890	1315	770	4975	25%	21%	35%	33%
6 or more persons	415	130	95	640	3%	3%	3%	4%
Number of persons in private households	35050	11385	6925	53360				
Average number of persons in private households	2.6	3.1	3	8.7				
Number of Private Households by household type	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total number of private households by household type - 20% sample data	13660	3710	2290	19660				
One-family households	8950	3075	1900	13925	71%	66%	83%	83%
Multiple-family households	215	55	10	280	1%	2%	1%	0%
Non-family households	4490	570	380	5440	28%	33%	15%	17%
Mobility Status - 1 year ago	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total - Mobility status 1 year ago - 20% sample data	34520	11130	6800	52450				
Non-movers	25415	8430	4845	38690	74%	74%	76%	71%
Movers	9105	2700	1950	13755	26%	26%	24%	29%
Non-migrants	4620	1695	1270	7585	55%	51%	63%	65%
Migrants	4490	1000	685	6175	45%	49%	37%	35%
Internal migrants	4370	975	625	5970	97%	97%	98%	91%
Intraprovincial migrants	2285	670	370	3325	56%	52%	69%	59%
Interprovincial migrants	2080	305	255	2640	44%	48%	31%	41%
External migrants	115	25	60	200	3%	3%	3%	9%

Mobility Status - 5 years ago	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total - Mobility status 5 years ago - 20% sample data	32770	10335	6290	49395				
Non-movers	13695	3510	2185	19390	39%	42%	34%	35%
Movers	19075	6820	4105	30000	61%	58%	66%	65%
Non-migrants	8535	3605	2010	14150	47%	45%	53%	49%
Migrants	10535	3215	2095	15845	53%	55%	47%	51%
Internal migrants	10100	3115	1840	15055	95%	96%	97%	88%
Intraprovincial migrants	5105	1960	1170	8235	55%	51%	63%	64%
Interprovincial migrants	4995	1160	670	6825	45%	49%	37%	36%
External migrants	440	100	255	795	5%	4%	3%	12%
Immigrant Population by Period of Immigration	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total immigrant population by period of immigration - 20% sample data	1895	690	610	3195				
Before 1961	410	65	55	530	17%	22%	9%	9%
1961 to 1970	180	45	65	290	9%	9%	7%	11%
1971 to 1980	290	130	80	500	16%	15%	19%	13%
1981 to 1990	285	215	95	595	19%	15%	31%	16%
1991 to 2000	435	170	160	765	24%	23%	25%	26%
1991 to 1995	205	85	55	345	11%	47%	50%	34%
1996 to 2000	225	90	100	415	13%	52%	53%	63%
2001 to 2006	300	55	160	515	16%	16%	8%	26%
Immigrant Population by Age at Immigration	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total immigrant population by age at immigration - 20% sample data	1895	690	610	3195				
Under 5 years	280	115	95	490	15%	15%	17%	16%
5 to 14 years	455	105	175	735	23%	24%	15%	29%
15 to 24 years	385	145	115	645	20%	20%	21%	19%
25 to 44 years	640	235	215	1090	34%	34%	34%	35%
45 years and over	130	85	15	230	7%	7%	12%	2%
Population by Aboriginal and non-Aboriginal Identity	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total population by Aboriginal and non-Aboriginal identity population - 20% sample data	35120	11340	6925	53385				
Total Aboriginal identity population	3660	875	305	4840	9%	10%	8%	4%
North American Indian single response	1595	145	100	1840	38%	44%	17%	33%
Métis single response	1990	705	180	2875	59%	54%	81%	59%
Inuit single response	40	0	10	50	1%	1%	0%	3%
Multiple Aboriginal identity responses	20	0	20	40	1%	1%	0%	7%
Aboriginal responses not included elsewhere	15	25	0	40		0%	3%	0%
Non-Aboriginal identity population	31455	10465	6615	48535	91%	90%	92%	96%

	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Population by Labour Force Activity								
Total population 15 years and over by labour force activity - 20% sample data	28355	8555	5110	42020				
In the labour force	22460	7305	4225	33990	81%	79%	85%	83%
Employed	21580	7050	4115	32745	96%	96%	97%	97%
Unemployed	880	250	105	1235	4%	4%	3%	2%
Not in the labour force	5890	1255	885	8030	19%	21%	15%	17%
Participation rate	79.2	85.4	82.7	247.3				
Employment rate	76.1	82.4	80.5	239				
Unemployment rate	3.9	3.4	2.5	9.8				
Labour Force by Class of Worker								
Total labour force 15 years and over by class of worker - 20% sample data	22465	7305	4225	33995				
Class of worker - Not applicable	55	30	10	95	0%	0%	0%	0%
All classes of worker	22405	7270	4215	33890	100%	100%	100%	100%
Paid workers	21215	6940	4080	32235	95%	95%	95%	97%
Employees	19990	6325	3765	30080	93%	94%	91%	92%
Self-employed (incorporated)	1225	615	310	2150	7%	6%	9%	8%
Without paid help	485	310	100	895	42%	40%	50%	32%
With paid help	740	300	210	1250	58%	60%	49%	68%
Self-employed (unincorporated)	1155	320	135	1610	5%	5%	4%	3%
Without paid help	835	190	85	1110	69%	72%	59%	63%
With paid help	320	130	45	495	31%	28%	41%	33%
Unpaid family workers	35	15	10	60	0%	0%	0%	0%

Labour Force by Occupation	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total labour force 15 years and over by occupation - National Occupational Classification for Statistics 2006 - 20% sample data	22465	7300	4225	33990				
Occupation - Not applicable	55	30	10	95	0%	0%	0%	0%
All occupations	22410	7275	4220	33905	100%	100%	100%	100%
A Management occupations	2100	790	415	3305	10%	9%	11%	10%
A0 Senior management occupations	65	40	20	125	4%	3%	5%	5%
A1 Specialist managers	425	140	120	685	21%	20%	18%	29%
A2 Managers in retail trade, food and accommodation services	765	305	130	1200	36%	36%	39%	31%
A3 Other managers, n.e.c.	845	310	145	1300	39%	40%	39%	35%
B Business, finance and administration occupations	3235	1395	675	5305	16%	14%	19%	16%
B0 Professional occupations in business and finance	245	145	55	445	8%	8%	10%	8%
B1 Finance and insurance administration occupations	345	190	80	615	12%	11%	14%	12%
B2 Secretaries	325	145	40	510	10%	10%	10%	6%
B3 Administrative and regulatory occupations	455	185	110	750	14%	14%	13%	16%
B4 Clerical supervisors	75	10	30	115	2%	2%	1%	4%
B5 Clerical occupations	1790	720	350	2860	54%	55%	52%	52%
C Natural and applied sciences and related occupations	1070	460	325	1855	5%	5%	6%	8%
C0 Professional occupations in natural and applied sciences	325	165	105	595	32%	30%	36%	32%
C1 Technical occupations related to natural and applied sciences	745	295	215	1255	68%	70%	64%	66%
D Health occupations	905	465	280	1650	5%	4%	6%	7%
D0 Professional occupations in health	180	85	90	355	22%	20%	18%	32%
D1 Nurse supervisors and registered nurses	215	150	55	420	25%	24%	32%	20%
D2 Technical and related occupations in health	235	140	60	435	26%	26%	30%	21%
D3 Assisting occupations in support of health services	270	85	70	425	26%	30%	18%	25%
E Occupations in social science, education, government service and religion	1190	540	260	1990	6%	5%	7%	6%
E0 Judges, lawyers, psychologists, social workers, ministers of religion, and policy and program officers	275	115	55	445	22%	23%	21%	21%
E1 Teachers and professors	585	325	145	1055	53%	49%	60%	56%
E2 Paralegals, social services workers and occupations in education and religion, n.e.c.	330	105	60	495	25%	28%	19%	23%

Labour Force by Occupation	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
F Occupations in art, culture, recreation and sport	335	115	45	495	1%	1%	2%	1%
F0 Professional occupations in art and culture	105	55	0	160	32%	31%	48%	0%
F1 Technical occupations in art, culture, recreation and sport	230	60	40	330	67%	69%	52%	89%
G Sales and service occupations	5250	1395	885	7530	22%	23%	19%	21%
G0 Sales and service supervisors	270	40	25	335	4%	5%	3%	3%
G1 Wholesale, technical, insurance, real estate sales specialists, and retail, wholesale and grain buyers	345	155	125	625	8%	7%	11%	14%
G2 Retail salespersons and sales clerks	935	325	245	1505	20%	18%	23%	28%
G3 Cashiers	440	100	40	580	8%	8%	7%	5%
G4 Chefs and cooks	365	80	30	475	6%	7%	6%	3%
G5 Occupations in food and beverage service	385	120	55	560	7%	7%	9%	6%
G6 Occupations in protective services	210	95	50	355	5%	4%	7%	6%
G7 Occupations in travel and accommodation, including attendants in recreation and sport	175	50	20	245	3%	3%	4%	2%
G8 Child care and home support workers	290	65	80	435	6%	6%	5%	9%
G9 Sales and service occupations, n.e.c.	1830	355	205	2390	32%	35%	25%	23%
H Trades, transport and equipment operators and related occupations	5865	1385	825	8075	24%	26%	19%	20%
H0 Contractors and supervisors in trades and transportation	310	55	65	430	5%	5%	4%	8%
H1 Construction trades	885	160	130	1175	15%	15%	12%	16%
H2 Stationary engineers, power station operators and electrical trades and telecommunications occupations	370	150	60	580	7%	6%	11%	7%
H3 Machinists, metal forming, shaping and erecting occupations	545	150	60	755	9%	9%	11%	7%
H4 Mechanics	895	210	160	1265	16%	15%	15%	19%
H5 Other trades, n.e.c.	370	60	55	485	6%	6%	4%	7%
H6 Heavy equipment and crane operators, including drillers	485	120	45	650	8%	8%	9%	5%
H7 Transportation equipment operators and related workers, excluding labourers	1305	260	180	1745	22%	22%	19%	22%
H8 Trades helpers, construction and transportation labourers and related occupations	695	225	70	990	12%	12%	16%	8%
I Occupations unique to primary industry	1560	515	270	2345	7%	7%	7%	6%
I0 Occupations unique to agriculture, excluding labourers	185	15	55	255	11%	12%	3%	20%
I1 Occupations unique to forestry operations, mining, oil and gas extraction and fishing, excluding labourers	940	365	170	1475	63%	60%	71%	63%
I2 Primary production labourers	435	130	45	610	26%	28%	25%	17%
J Occupations unique to processing, manufacturing and utilities	895	210	235	1340	4%	4%	3%	6%
J0 Supervisors in manufacturing	95	30	15	140	10%	11%	14%	6%
J1 Machine operators in manufacturing	530	155	160	845	63%	59%	74%	68%
J2 Assemblers in manufacturing	75	10	15	100	7%	8%	5%	6%
J3 Labourers in processing, manufacturing and utilities	195	15	40	250	19%	22%	7%	17%

Labour Force by Industry	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total labour force 15 years and over by industry - North American Industry Classification System 2002 - 20% sample data	22465	7305	4225	33995				
Industry - Not applicable	55	30	10	95	0%	0%	0%	0%
All industries	22410	7270	4215	33895	100%	100%	100%	100%
11 Agriculture, forestry, fishing and hunting	470	95	100	665	2%	2%	1%	2%
21 Mining and oil and gas extraction	2920	1220	610	4750	14%	13%	17%	14%
22 Utilities	165	40	35	240	1%	1%	1%	1%
23 Construction	2645	645	325	3615	11%	12%	9%	8%
31-33 Manufacturing	1170	355	230	1755	5%	5%	5%	5%
41 Wholesale trade	1095	230	180	1505	4%	5%	3%	4%
44-45 Retail trade	2785	955	505	4245	13%	12%	13%	12%
48-49 Transportation and warehousing	1215	295	255	1765	5%	5%	4%	6%
51 Information and cultural industries	230	115	15	360	1%	1%	2%	0%
52 Finance and insurance	350	260	125	735	2%	2%	4%	3%
53 Real estate and rental and leasing	650	105	140	895	3%	3%	1%	3%
54 Professional, scientific and technical services	1130	560	265	1955	6%	5%	8%	6%
55 Management of companies and enterprises	15	10	0	25	0%	0%	0%	0%
56 Administrative and support, waste management and remediation services	715	140	85	940	3%	3%	2%	2%
61 Educational services	1005	455	270	1730	5%	4%	6%	6%
62 Health care and social assistance	1635	740	415	2790	8%	7%	10%	10%
71 Arts, entertainment and recreation	295	50	30	375	1%	1%	1%	1%
72 Accommodation and food services	1815	440	210	2465	7%	8%	6%	5%
81 Other services (except public administration)	1590	355	275	2220	7%	7%	5%	7%
91 Public administration	510	210	130	850	3%	2%	3%	3%
Employed Labour by Place of Work Status	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total employed labour force 15 years and over by place of work status - 20% sample data	21580	7050	4115	32745				
Usual place of work	16425	5500	3110	25035	76%	76%	78%	76%
In census subdivision of residence	12485	4575	2675	19735	79%	76%	83%	86%
In different census subdivision	3940	920	435	5295	21%	24%	17%	14%
In same census division	3235	680	360	4275				
At home	1120	375	260	1755	5%	5%	5%	6%
Outside Canada	20	0	30	50	0%	0%	0%	1%
No fixed workplace address	4010	1175	715	5900	18%	19%	17%	17%

Employed Labour Force with Usual Place of Work or no Fixed workplace by mode of Transportation	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total employed labour force 15 years and over with usual place of work or no fixed workplace address by mode of transportation - 20% sample data	20430	6680	3825	30935				
Car, truck, van, as driver	16070	5910	3405	25385	82%	79%	88%	89%
Car, truck, van, as passenger	1960	480	290	2730	9%	10%	7%	8%
Public transit	485	105	60	650	2%	2%	2%	2%
Walked	1480	125	45	1650	5%	7%	2%	1%
Bicycle	155	15	10	180	1%	1%	0%	0%
Motorcycle	35	0	0	35	0%	0%	0%	0%
Taxicab	120	0	0	120	0%	1%	0%	0%
Other method	125	30	10	165	1%	1%	0%	0%

Population by Aboriginal and Non-Aboriginal Ancestry	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total population by Aboriginal and non-Aboriginal ancestry - 20% sample data	35120	11340	6925	53385				
Total Aboriginal ancestry population	4705	1165	500	6370	12%	13%	10%	7%
North American Indian single ancestry	980	40	35	1055	17%	21%	3%	7%
North American Indian and non-Aboriginal ancestries	1860	515	255	2630	41%	40%	44%	51%
Métis single ancestry	345	150	25	520	8%	7%	13%	5%
Métis and non-Aboriginal ancestries	1170	370	180	1720	27%	25%	32%	36%
Inuit single ancestry	10	0	0	10	0%	0%	0%	0%
Inuit and non-Aboriginal ancestries	50	25	10	85	1%	1%	2%	2%
Other Aboriginal multiple ancestries	290	70	0	360	6%	6%	6%	0%
Non-Aboriginal ancestry population	30415	10175	6420	47010	88%	87%	90%	93%

Median and Average Income in 2005	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total population 15 years and over with employment income - 20% sample data	23840	7685	4500	36025				
Median employment income in 2005 \$	30882	41720	39227					
Average employment income in 2005 \$	41738	53144	52553					
Standard error of average employment income \$	1512	1889	1707					
Worked full year, full time	12645	4345	2550	19540				
Median employment income in 2005 \$	43628	56741	58489					
Average employment income in 2005 \$	52175	68524	68984					
Standard error of average employment income \$	933	2556	2517					
Worked part year or part time	10365	3125	1715	15205				
Median employment income in 2005 \$	16181	17363	18023					
Average employment income in 2005 \$	31391	34403	32637					
\$	3290	2783	1873					

	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total	% - T8V	% - T8W	% - T8X
Population in 2005 by Family Income							
Family income in 2005 of economic families - 20% sample data							
	9420	3175	1915	14510			
Under \$10,000	175	65	10	250	2%	2%	1%
\$10,000 to \$19,999	285	10	10	305	2%	3%	1%
\$20,000 to \$29,999	475	25	35	535	4%	5%	2%
\$30,000 to \$39,999	790	110	100	1000	7%	8%	5%
\$40,000 to \$49,999	670	150	35	855	6%	7%	2%
\$50,000 to \$59,999	805	145	90	1040	7%	9%	5%
\$60,000 to \$69,999	800	145	115	1060	7%	8%	6%
\$70,000 to \$79,999	870	230	140	1240	9%	9%	7%
\$80,000 to \$89,999	720	280	125	1125	8%	8%	7%
\$90,000 to \$99,999	675	270	160	1105	8%	7%	8%
\$100,000 and over	3150	1740	1100	5990	41%	33%	57%
Median family income \$	78074	105887	108043				
Average family income \$	94642	122604	122784				
Standard error of average family income \$	4022	4582	4626				
Family income in 2005 of couple economic families							
	7815	2880	1725	12420			
Under \$10,000	95	45	0	140	1%	1%	0%
\$10,000 to \$19,999	110	10	0	120	1%	1%	0%
\$20,000 to \$29,999	260	20	10	290	2%	3%	1%
\$30,000 to \$39,999	555	75	75	705	6%	7%	4%
\$40,000 to \$49,999	465	100	30	595	5%	6%	2%
\$50,000 to \$59,999	645	125	75	845	7%	8%	4%
\$60,000 to \$69,999	700	120	100	920	7%	9%	6%
\$70,000 to \$79,999	770	180	115	1065	9%	10%	7%
\$80,000 to \$89,999	675	250	115	1040	8%	9%	7%
\$90,000 to \$99,999	575	255	150	980	8%	7%	9%
\$100,000 and over	2965	1695	1040	5700	46%	38%	60%
Median family income \$	85123	109393	111367				
Average family income \$	103141	127977	127990				
Standard error of average family income \$	4797	4967	5041				

Number of Families by After-tax Income in 2005	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
After-tax income in 2005 of economic families - 20% sample data	9420	3175	1915	14510				
Under \$10,000	175	70	0	245	2%	2%	2%	0%
\$10,000 to \$19,999	300	10	10	320	2%	3%	0%	1%
\$20,000 to \$29,999	530	20	40	590	4%	6%	1%	2%
\$30,000 to \$39,999	915	150	100	1165	8%	10%	5%	5%
\$40,000 to \$49,999	940	185	95	1220	8%	10%	6%	5%
\$50,000 to \$59,999	1110	195	185	1490	10%	12%	6%	10%
\$60,000 to \$69,999	1010	310	100	1420	10%	11%	10%	5%
\$70,000 to \$79,999	1040	345	250	1635	11%	11%	11%	13%
\$80,000 and over	3405	1880	1140	6425	44%	36%	59%	60%
Median after-tax family income \$	66753	88268	87249					
Average after-tax family income \$	78089	98317	98819					
Standard error of average after-tax family income \$	2619	3097	3266					
After-tax income in 2005 of couple economic families	7815	2880	1725	12420				
Under \$10,000	95	50	0	145	1%	1%	2%	0%
\$10,000 to \$19,999	120	0	0	120	1%	2%	0%	0%
\$20,000 to \$29,999	310	15	10	335	3%	4%	1%	1%
\$30,000 to \$39,999	630	100	80	810	7%	8%	3%	5%
\$40,000 to \$49,999	705	150	85	940	8%	9%	5%	5%
\$50,000 to \$59,999	910	165	155	1230	10%	12%	6%	9%
\$60,000 to \$69,999	940	260	90	1290	10%	12%	9%	5%
\$70,000 to \$79,999	920	310	220	1450	12%	12%	11%	13%
\$80,000 and over	3190	1820	1080	6090	49%	41%	63%	63%
Median after-tax family income \$	71618	90888	88484					
Average after-tax family income \$	84518	102145	102625					
Standard error of average after-tax family income \$	3113	3347	3549					

	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total	% - T8V	% - T8W	% - T8X
Family Median and Average Income in 2005							
Family income in 2005 of all economic families - 20% sample data	9420	3175	1915	14510			
Median family income \$	78074	105887	108043				
Average family income \$	94642	122604	122784				
Standard error of average family income \$	4022	4582	4626				
Median after-tax family income \$	66753	88268	87249				
Average after-tax family income \$	78089	98317	98819				
Standard error of average after-tax family income \$	2619	3097	3266				
Family income in 2005 of couple economic families	7815	2880	1725	12420			
Median family income \$	85123	109393	111367				
Average family income \$	103141	127977	127990				
Standard error of average family income \$	4797	4967	5041				
Median after-tax family income \$	71618	90888	88484				
Average after-tax family income \$	84518	102145	102625				
Standard error of average after-tax family income \$	3113	3347	3549				
Family income in 2005 of male lone-parent economic families	315	50	55	420			
Median family income \$	68472	96337	118221				
Average family income \$	73515	102690	122114				
Standard error of average family income \$	4553	13426	9255				
Median after-tax family income \$	56815	79953	95181				
Average after-tax family income \$	61912	85276	98981				
Standard error of average after-tax family income \$	3579	10752	7191				
Family income in 2005 of female lone-parent economic families	990	200	110	1300			
Median family income \$	35295	59125	53314				
Average family income \$	41315	59061	51805				
Standard error of average family income \$	1849	4581	5130				
Median after-tax family income \$	33739	54773	46955				
Average after-tax family income \$	37749	52919	46169				
Standard error of average after-tax family income \$	1496	3843	4137				

Prevalence of Low Income in 2005 by Family Type	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Total economic families - 20% sample data	9420	3175	1920	14515				
Prevalence of low income before tax in 2005 %	7.3	3.3	0.5	11.1				
Prevalence of low income after tax in 2005 %	4.8	3	0.5	8.3				
Couple economic families	7815	2880	1725	12420	86%	83%	91%	90%
Prevalence of low income before tax in 2005 %	3.8	2.6	0	6.4				
Prevalence of low income after tax in 2005 %	2.8	2.6	0	5.4				
Male lone-parent economic families	315	55	55	425	3%	3%	2%	3%
Prevalence of low income before tax in 2005 %	4.8	0	0	4.8				
Prevalence of low income after tax in 2005 %	4.8	0	0	4.8				
Female lone-parent economic families	990	200	110	1300	9%	11%	6%	6%
Prevalence of low income before tax in 2005 %	34.7	17.5	9.1	61.3				
Prevalence of low income after tax in 2005 %	20.2	12.2	9.1	41.5				
Total persons 15 years and over not in economic families - 20% sample data	6550	945	650	8145				
Prevalence of low income before tax in 2005 %	26	15.3	17.7	59				
Prevalence of low income after tax in 2005 %	20.1	12.2	12.3	44.6				
Males 15 years and over not in economic families	3905	630	345	4880	60%	60%	67%	53%
Prevalence of low income before tax in 2005 %	20.9	7.1	5.8	33.8				
Prevalence of low income after tax in 2005 %	17.9	7.2	2.9	28				
Females 15 years and over not in economic families	2645	315	305	3265	40%	40%	33%	47%
Prevalence of low income before tax in 2005 %	33.6	29.7	32.8	96.1				
Prevalence of low income after tax in 2005 %	23.3	20.3	23	66.6				
Total persons in private households - 20% sample data	35035	11305	6920	53260				
Prevalence of low income before tax in 2005 %	10.4	4.3	2.1	16.8				
Prevalence of low income after tax in 2005 %	7.5	3.8	1.6	12.9				
Total persons less than 6 years of age	2715	1190	715	4620				
Prevalence of low income before tax in 2005 %	10.7	4.6	0	15.3				
Prevalence of low income after tax in 2005 %	7.2	3.8	0	11				
Total persons 65 years of age and over	2505	310	360	3175				
Prevalence of low income before tax in 2005 %	9.8	0	5.6	15.4				
Prevalence of low income after tax in 2005 %	0.6	0	0	0.6				

	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Population by Household Income in 2005								
Household income in 2005 of private households -								
20% sample data	13655	3705	2290	19650				
Under \$10,000	370	60	10	440	2%	3%	2%	0%
\$10,000 to \$19,999	950	25	45	1020	5%	7%	1%	2%
\$20,000 to \$29,999	1025	65	60	1150	6%	8%	2%	3%
\$30,000 to \$39,999	1285	135	135	1555	8%	9%	4%	6%
\$40,000 to \$49,999	1010	175	85	1270	6%	7%	5%	4%
\$50,000 to \$59,999	1135	205	95	1435	7%	8%	6%	4%
\$60,000 to \$69,999	1140	190	150	1480	8%	8%	5%	7%
\$70,000 to \$79,999	1160	275	170	1605	8%	8%	7%	7%
\$80,000 to \$89,999	930	355	145	1430	7%	7%	10%	6%
\$90,000 to \$99,999	810	290	165	1265	6%	6%	8%	7%
\$100,000 and over	3840	1930	1220	6990	36%	28%	52%	53%
Median household income \$	69101	102683	104173					
Average household income \$	83581	119793	116919					
Standard error of average household income \$	2842	4197	4055					
Household income in 2005 of one-person private households	3165	360	270	3795				
Under \$10,000	180	10	10	200	5%	6%	3%	4%
\$10,000 to \$19,999	710	10	45	765	20%	22%	3%	17%
\$20,000 to \$29,999	555	30	25	610	16%	18%	8%	9%
\$30,000 to \$39,999	395	35	15	445	12%	12%	10%	6%
\$40,000 to \$49,999	315	35	45	395	10%	10%	10%	17%
\$50,000 to \$59,999	255	40	10	305	8%	8%	11%	4%
\$60,000 to \$69,999	215	30	35	280	7%	7%	8%	13%
\$70,000 to \$79,999	180	40	40	260	7%	6%	11%	15%
\$80,000 to \$89,999	100	60	20	180	5%	3%	17%	7%
\$90,000 to \$99,999	55	10	0	65	2%	2%	3%	0%
\$100,000 and over	195	55	25	275	7%	6%	15%	9%
Median household income \$	32851	67792	48491					
Average household income \$	43875	85419	53425					
Standard error of average household income \$	1477	13537	3782					

Population in 2005 of Household types by After-tax Income	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
After-tax income in 2005 of private households - 20% sample data	13660	3710	2290	19660				
Under \$10,000	375	70	10	455	2%	3%	2%	0%
\$10,000 to \$19,999	1015	30	50	1095	6%	7%	1%	2%
\$20,000 to \$29,999	1165	65	70	1300	7%	9%	2%	3%
\$30,000 to \$39,999	1510	190	170	1870	10%	11%	5%	7%
\$40,000 to \$49,999	1340	230	115	1685	9%	10%	6%	5%
\$50,000 to \$59,999	1540	290	225	2055	10%	11%	8%	10%
\$60,000 to \$69,999	1340	385	140	1865	9%	10%	10%	6%
\$70,000 to \$79,999	1265	375	245	1885	10%	9%	10%	11%
\$80,000 to \$89,999	900	375	285	1560	8%	7%	10%	12%
\$90,000 to \$99,999	765	390	195	1350	7%	6%	11%	9%
\$100,000 and over	2435	1300	790	4525	23%	18%	35%	34%
Median after-tax household income \$	59289	85219	84593					
Average after-tax household income \$	69319	95993	94115					
Standard error of average after-tax household income \$	1870	2830	2893					
After-tax income in 2005 of one-person private households	3165	355	270	3790				
Under \$10,000	190	0	10	200	5%	6%	0%	4%
\$10,000 to \$19,999	755	15	40	810	21%	24%	4%	15%
\$20,000 to \$29,999	625	35	35	695	18%	20%	10%	13%
\$30,000 to \$39,999	505	55	50	610	16%	16%	15%	19%
\$40,000 to \$49,999	335	55	10	400	11%	11%	15%	4%
\$50,000 to \$59,999	320	55	55	430	11%	10%	15%	20%
\$60,000 to \$69,999	185	70	40	295	8%	6%	20%	15%
\$70,000 to \$79,999	65	15	0	80	2%	2%	4%	0%
\$80,000 to \$89,999	55	10	20	85	2%	2%	3%	7%
\$90,000 to \$99,999	25	10	0	35	1%	1%	3%	0%
\$100,000 and over	95	40	10	145	4%	3%	11%	4%
Median after-tax household income \$	30147	54656	39903					
Average after-tax household income \$	36941	66230	43186					
Standard error of average after-tax household income \$	1156	8604	2639					

	T8V (48T8V) 00010	T8W (48T8W) 00000	T8X (48T8X) 00000	Total		% - T8V	% - T8W	% - T8X
Population by Household Type Spending								
Total number of non-farm, non-reserve private dwellings occupied by usual residents - 20% sample data	13580	3700	2290	19570				
Tenant-occupied private non-farm, non-reserve dwellings	5395	250	145	5790	30%	40%	7%	6%
Average gross rent \$	950	1143	1227	3320				
Tenant-occupied households spending less than 30% of household income on gross rent	1940	125	65	2130	37%	36%	50%	45%
Tenant-occupied households spending 30% or more of household income on gross rent	1870	65	40	1975	34%	35%	26%	28%
Tenant-occupied households spending from 30% to 99% of household income on gross rent	1585	60	40	1685	29%	29%	24%	28%
Owner-occupied private non-farm, non-reserve dwellings	8185	3455	2145	13785	70%	60%	93%	94%
Average value of dwelling \$	282101	328850	328094					
Average owner major payments \$	1160	1435	1426					
Owner households spending less than 30% of household income on owner's major payments	5700	2530	1700	9935	72%	70%	73%	79%
Owner households spending 30% or more of household income on owner's major payments	1310	490	235	2035	15%	16%	14%	11%
Owner households spending 30% to 99% of household income on owner's major payments	1175	435	205	1815	13%	14%	13%	10%
Tenant one-family households without additional persons in non-farm, non-reserve private dwellings occupied by usual residents	2270	170	95	2535				
Average gross rent \$	1007	1130	1354	3491				
Tenant one-family households without additional persons spending 30% or more of household income on shelter costs	695	55	25	775	31%	31%	32%	26%
Owner one-family households without additional persons in non-farm, non-reserve private dwellings occupied by usual residents	5515	2625	1630	9770				
Average owner major payments \$	1215	1445	1492	4152				
Owner one-family households without additional persons spending 30% or more of household income on shelter costs	740	320	155	1215	12%	13%	12%	10%

Appendix C: Results of Public Consultations

City of Grande Prairie Affordable Housing Master Plan Stakeholder Engagement Session 1: Housing Providers June 8, 2010 9:00 to 11:30

In attendance:

Name	Organization
Jane Manning	Rotary House
Courtney Fowler	Grande Spirit Foundation
Deb Normington	Grande Spirit Foundation
Diana Strid	Habitat for Humanity
Melise Sears	Habitat for Humanity
Jaime Rogers	City of GP
Callie Hickey	City of GP
Brian Hillaby	Grande Spirit Foundation
Robyn Newton	Consultant
Joan D'Angola	Consultant

- Jane is also a member of the Persons with Developmental Disabilities Northwest Alberta Community Board (PDD).
- Wapiti Community Dorm Society runs Rotary House

Question how to define affordable housing

- R & J: explained the housing continuum and that the focus of the Master Plan was on low end market rental, market rental, low end market ownership but housing targeted to persons at or below the core need income threshold and paying rents of 30% of income
- Vacancy rates are high but rents are still high, perhaps because these units were purchased for a high price and high rents are needed to sustain the financing
- Things will get more challenging as the economy starts to improve again
- Rotary House:
 - 40 cots for men on first floor
 - 12 cots for women on second floor
 - 24 shared bachelor units with kitchenette used as interim housing (6 months to one year) for people who have come off the streets
 - Top floor: 20 bachelor singles units for people with developmental disability or mental illness which is permanent housing at \$425 per month (affordable housing classification)
 - opened in December
 - top floor: full occupancy
 - men's and women's shelter units are not at full capacity
- *Affordable Housing Master Plan* is expected around September or October
- Habitat wants to see more affordable land available
 - Developers have offered to sell land at 5% below market which is not enough of a discount for Habitat project to work financially
 - Habitat has recently found duplex land that is more affordable
 - They build throughout the city, normally duplexes
 - City has donated 100% land twice before
- The City no longer has land to provide
- Builder came to Habitat with reduced cost - builder to build at cost

- This makes the latest duplex project workable because of the gifted labour costs, not because the land was cheaper
- What discount on land is needed to make a project viable?
 - free land works best but 50% is likely workable, depending on what else is contributed from developers
- Distinguish social housing from affordable housing
- Social defined as CMHC and other housing projects with Rent Geared to Income (subsidies)
- Province transferred social housing units to the City. City response was to sell off an vacant units, and money would go into the Global Housing Initiative (GHI). Recently Council gave new direction (which is still in place) to not sell units due to the downturn in market.
- Any money in the Global Housing Initiative is used to fund affordable housing projects (e.g.. Hearthstone). Because Council has stopped the selling of these units, there is no money in the GHI currently.
- Social housing was single family houses or duplexes and is now older stock; the housing may no longer be appropriate because it is too large (family size has changed) or the tenants do not have the skill set needed for the running of independent homes
- There is a long waitlist for the social housing (RGI) units but many vacant affordable units (ie. vacant units in Margaret Edgson Manor and Hearthstone Manor); approximate vacancy rate of 10%
- Affordable housing projects funded by the City are 20% or below market rental rate and projects are not economically viable if you reduce the rents any lower
- There are a limited number of RGI units available
- **Important to protect existing stock**
- Social housing stock is dispersed and integrated throughout the city: CMHC obtained these units through foreclosures, and turned them over to the City.
- In 2002 City Council adopted a policy to sell these units as they became vacant (money could go further). These units were 30 years old, some were deteriorating. (this is part of Global Housing Initiative) (as per above)
- This conversion/sale program was initiated when construction costs were lower (when you could actually build something with the sale proceeds)
- Since the downturn in the market the City is not selling these units. (as per above)
- **Rationale seems to be to improve the condition of the housing stock but results in a loss of needed social housing stock**
- While most units are dispersed, social housing stock also includes a cluster of 14 duplexes (28 units) on 108th Street; one duplex is the Youth Emergency Shelter (currently closed). They are almost 40 years old.
- **Issue: moving away from social housing when there is still a need**
- Cairn in the Blvd
 - 66 units (6 units of affordable housing funded by the City, 60 units for hard to house funded with provincial \$ obtained through RFP process)
 - may include market, if they are able to build 6 storeys instead of 4 (concrete)
 - looking at building 6 floors
- Affordable housing projects:
 - all affordable housing has to be 20% below market and clients need to be at or below CNIT
- Social housing defined as RGI, with provincial subsidy (i.e. people on AISH, PPD, Workers Compensation, etc.)
- There was a policy change in Habitat for Humanity Canada in 2009 where they must charge fair market value rather than cost. Their actual cost for a duplex (2 units) is \$150,000 because of in kind donations, but they have to charge \$200,000 to \$240,000 for each unit.

- Since this change, they've seen a significant decrease in the number of applicants
 - Habitat does use income ceilings – based on LICO
 - they currently have a duplex in construction and are worried that they don't have enough applicants
 - requires \$1,000 down payment and 500 hours of sweat equity
 - ReStore: City and Aquaterra provided Habitat with nominal lease for ReStore; this gives them money to hire staff (ED)
- Aquaterra does water and waste management for the City
- All new projects are in the core but needs to be scattered
- Affordable housing needs to be near transit; access to groceries, schools, etc.; lack of transportation facilities creates isolation
- When City approves an affordable housing project, they consider transportation, proximity to services, grocery, etc.
- Needs to be located near greenspace, park space
 - Margaret Edgson is not well located for access to schools (school was supposed to be built, but students now have to cross the highway)

Should the City have a role in affordable housing?

- Yes.
 - Asking developers for land and affordable units
 - Going after the money
 - Advocacy to senior government (but NOT providing operating dollars)
- Agree that yes the city has a role in affordable housing
 - But there are two aspects:
 - 1. create new projects
 - 2. operate new projects
 - city should not be doing #2
- It is public money: need public support
- Potentially the private sector can contribute

Role of the City in Affordable Housing (Governance/Funding)

- Is the City the best organization to do this or is another organization better? (ie. Housing Board that lobbies the Federal and Provincial governments)
- Housing Organization: can recruit influential members who can lobby/access government (ie. have someone with access to the mayor; someone with access to MPs)
- Yes City involvement but it can be more arms length
 - Province has been stepping away. It is good in the sense that communities can determine their own priorities, but the government is also withdrawing provincial funding.
 - Arms length organization with city involvement would be best
- City should NOT be sole financial contributor.
- City should continue to have a designated staff person responsibility for housing (before, it wasn't clear who to contact in the City);
- City plays a role in community education
- GSF were asked how they would feel dealing with an arms length organization:
 - Depends on the governance structure; he would want to continue to deal with one person not an entire board
- How Rotary would feel dealing with an arms length organization:
 - Could see it working either way
 - Role of the Housing Organization would be to lobby and provide oversight
 - (City owns land; Rotary runs building)
- Wants City land use bylaw that enables scattered approach

- **Important to service providers that the City continue to have dedicated and secured staff on affordable housing**
- Have seen positive changes in the City re: affordable housing in the last few years
- City should commit funding to staff people
 - One point of contact for housing related matters
 - Knows the priorities
 - Is working to implement them to manage federal and provincial housing dollars
 - to pull people together from different departments
 - City can minimize barriers for paperwork (ie. fast track approvals)
- Staff position is crucial
- The City took 3 months to issue the building permit for the last Habitat House (the permit is needed to secure gifts in kind);
 - Aquaterra charged \$12,000 for servicing hook-ups for one project;
 - need for the City to help take down barriers
- Jaime's position (Community Housing Supervisor) started in 2007. The liaison piece is important (Non profits can go to Jaime to find out who to talk to in the City when issues come up.)

Public Engagement

- Education: continuum of housing is not familiar to all
 - Help clients understand housing continuum
 - This would give a sense of direction and progress
 - Community organizations need to know how they fit in: connections in the chain
- online surveys only reach a specific population
- Special interest groups should be consulted.

Groups to be consulted::

- Canadian Mental Health
- Seniors Outreach
- GP Residential Society (clientele with disabilities)
- Bonnie MacGuffie, RWorkGroup
- Fetal Alcohol Syndrome Group;
- MS Group;
- Development Disabilities orgs, etc.
- We need to have people understand what this plan is about and how to get people out to events without feeling a consulted overload
- Discussed having some focus groups with clients; staff will pull together a list of organizations for stakeholder consultations
- Families assisted in Habitat projects would be good people to attend stakeholder consultation sessions
- Habitat Edmonton has a good project where they partnered with a seniors care organization. It includes senior's rental housing on the ground floor, staff housing for the seniors care staff, and Habitat Homes. Habitat clients can volunteer for the seniors organization as part of their "sweat equity" for their homes.
- Some seniors housing is in stream but not sure of the type
- Continuum of care concept – independent living, assisted living and long term care (Points West Living and Grande Prairie Care Centre)
- Ask the Ministry of Housing who in Alberta is doing a good job on housing and then contact those communities
 - Leduc
 - St. Albert were mentioned as good examples
- Continual lobbying for provincial funding to increase occupancy in empty affordable units; lobby for more rent supplement funding to be used at the City's discretion
- Can \$20,000 Home Ownership Grant be applied to Habitat homes?

- If people don't qualify for Habitat for Humanity homes, who can they be referred to?
- Centrepont: access for budgeting training
 - Does rehabilitation work for people with disabilities
 - Partial wage subsidies

Housing Strategies Brainstorming:

- Seniors and Habitat blended project
- \$20,000 down payment/home buyer grant partnership with Habitat
- scope of housing options by the city needs to be advised to the public
- increase awareness of existing options
- Resource document - who can we send people to
- build network "database"
- increase community awareness of the funding gap (between social and affordable housing) and increase lobbying efforts
- partner with large organizations to provide increased capacity (ie. large scale contractors)
- strengthen relationships
- development that includes rental and ownership (mixed housing)
- coordination to avoid duplication of services (i.e. we don't all have to provide financial/budget training)
- assist with lateral moves
- interest free loan from government instead of grants (similar to Habitat model)
 - how to keep renewing funding (i.e. \$20 million homeowner grants will only help a small group, how to multiply those effects)
- decreased costs associated with multi-family housing (ie. energy); economies of scale
- Question: would multi-family work in GP?
 - Most people don't want multifamily
 - GSF gets frequent requests for transfers from apartments to houses
 - If a social housing project, parents will avoid (won't send their children out)
 - Design elements can make multi family more attractive (ie. kitchen overlooks playground; access to facilities)
 - Multi-family appeals to youth
 - Quality finishings (durability)
 - Energy efficiency (long term savings)
- Lack of housing co-operatives in GP (perhaps the high value placed on independence and individuality influences this)
- Risk management; higher insurance costs because GP has risk takers
- Lobby provincial government
 - to increase RGI funding (number of RGI units in existing buildings)
 - more flexibility in how housing dollars are spent
- Residential Real Estate Board has a Homes Program – teaches new homeowners how to maintain their property, provides a \$3000 grant for the downpayment (Darlene R)
 - Habitat would like to make this program a requirement for their clients
- CentrePoint can provide a budgeting seminar
 - (They are providing a course for service providers in two weeks)

**City of Grande Prairie Affordable Housing Master Plan
Stakeholder Engagement Session: Senior Administration
June 8, 2010 1:00 to 2:40**

In attendance:

Name	Title/Department
Kim Cochrane	Development Engineering Supervisor/Engineering
Dan Whelton	Planner II/Planning
Dawn Sauve	Acting City Corporate Services Director
Greg Scerbak	City Manager
Janette Ferguson	Intergovernmental Services Director
Karen Gaviépy	Crime Prevention Manager
Donelda Laing	Community Social Development Manager
Robyn Newton	Consultant
Joan D'Angola	Consultant
Jaime Rogers	Community Housing Supervisor
Callie Hickey	Community Housing Facilitator

Subdivision in Grande Prairie

- Engineering in the City is divided into two sections: one for new development and one for existing infrastructure
- In 2006 there were 10 residential subdivisions per year
- Now the focus is on commercial and industrial development

Question: What should be included in the Plan?

- When Council adopts the Plan, there should be quick successes (low hanging fruit)
- Would like to see in the Plan 2 or 3 performance measures on affordable housing that can be measured down the road
- Plan should indicate what the role of the federal & provincial governments should be
- Robyn discussed the SPARC BC social responsibility matrix
- Plan could identify the different roles of the city, province, and federal government
- The recent FCM meeting had information on affordable housing as well as a resolution for CMHC to get back involved
- Province pushed a lot of responsibility on municipality; need to define the municipal role; affordable housing was not part of the City's mandate before 3 years ago
- The municipality's role is to make sure citizens have a good quality of life
- The Affordable Housing Task Force recommended that community housing needs to be connected and responsive to community need and that the municipality is in the best position to illustrate that need
- Long term funding commitments from the province can and have disappeared overnight, so you can't depend on provincial funding and you have to use provincial funding when you can get it
- Need to stay accountable for pieces that have been committed, even if funding dries up
- GP has a waiver of fees policy (policy 607); Council approved the waiving of fees
- City is looking at providing reduced rates on property tax
- Secondary suites can have negative repercussions: parking (small lots also raise parking issues)
- Council is iffy on high density; Staff tried to get 35% of a new area designated as multi-family but Council reduced that to 25%

- If you want to explore density bonusing, you can't attach it to multi-family because builders are not interested in building multi family
 - Builders want single family lots; density bonusing placed on single family development would work

Question: City administration of affordable housing vs. arms length organization?

- Different models were explored in the Global Housing Initiatives report
- Housing trusts – how are they run? (Different models)
- Council doesn't like the Aquaterra type of agreement so probably will not want to transfer out affordable housing oversight to a third party
- An arms length organization structure has worked for the City (airport; arctic winter games)
- Airdrie, Medicine Hat, and Fort McMurray all use the housing organization/trust model
- What are the provincial implications of having another entity managing affordable housing rather than municipal management and oversight?
- GSF does not want to expand their affordable housing portfolio with the new projects the City is developing
- Jaime's position (Community Housing Supervisor) is City funded; all other housing positions are provided through homeless/affordable housing funding administration dollars
- Not the mandate of the City to directly manage affordable units
- Oversight of the \$20,000 homeowner grant caveats needs to stay in house to work best – there is a contractual obligation to monitor them for 20 years; the City would remain responsible even if the actual oversight was contracted out
- Questions whether the role of the City is to assist in homeownership when the lower end of the spectrum is not yet cared for
 - Richmond BC had established housing priorities in the Affordable Housing Strategy; Like this approach
- GP chose to do homeownership grants because of the limited time to put together the plan and limited resources available to oversee other options
- The City is committed to providing rent supplement funding in Brad Cameron's project (.25 million to 66 units)
- Suggested consultants look at existing grants and that the Plan can be an opportunity to lobby for provincial government changes
- GP is a boom and bust economy; i.e. the City House was to be housing for City employees but is not needed for that purpose now; have to stay mindful of boom and bust economy and plan for it rather than simply react
- Council would not be supportive of Wood Buffalo Housing and Development Corporation model (builds and manages housing) – WB develops industrial land and puts the profit into whatever they choose and this builds a bigger industrial tax base as well for increased revenue
- Role of the City is to determine what GP needs, not make GP fit the province criteria but instead lobby for provincial funding and programs that fit GP
 - Provide opportunities for private and public sectors to build what is needed

Question: Does the City have a role in providing land for housing?

- Supportive of providing land for affordable housing
- Suburban model prevails in GP, so one strategy is to ask for land at time of development for affordable housing
- Access to services, transportation, etc is important for affordable housing
- Number of people needing affordable housing is only a small percentage of the population; GP is wealthy city
- Demand is for small lots right now, but only because demand is for cheap lots

- Demand strong for 34 foot lots
- There is an over-supply of condos right now
- Vacancy rates are high
 - Rents are just starting to come down
 - How does the City justify new affordable housing development when vacancies are so high?
- Idea explored: to purchase existing condo units to rent out at rents that cover operating costs (ie. strata fees, management fees, replacement reserve provisions, etc)
 - Problem: GSF does not want to manage the units
 - Idea: use a private property management firm
 - Noted that there may be issues with a private firm (ie. favouritism, targeting “easier” clients, etc.)
 - Non-profits’ capacity to manage/operate the units is limited (beyond GSF)
- How do we build community capacity?
 - Identify the skills required to be a non profit who successfully manages affordable housing

Question: What kind of public engagement should we undertake?

- both broad public and stakeholder engagement
 - Keep stakeholders process separate from broader public process
- Public engagement techniques:
 - Talking to people at Tim Horton, grocery stores, sporting events, etc

**City of Grande Prairie Affordable Housing Master Plan
Stakeholder Engagement Session: Council
June 9, 2010 9:00 to 11:00**

In attendance:

Alderman Lorne Radbourne
Alderman Dan Wong
Greg Scerbak
Jaime Rogers
Callie Hickey
Robyn Newton
Joan D'Angola

- A possible avenue to explore is to say to developers, if you want to build small single family lots, you need to build affordable housing
 - Alberta Municipal Government Act does not allow a municipality to request land for housing (you can ask for recreation though); any density bonus program will need to be voluntary
 - In the past, typical subdivisions were 200 lots; now its 25 to 50 lots
- Previous Council did density bonusing
- Density bonusing is mentioned in Municipal Development Plan
 - Developers want down-zoning not up-zoning, not interested in building higher density
- Developers may be influencing demand for single family housing because that is the bulk of what they are supplying
 - Its hard for young couples starting out to enter the market
 - But few condos available

What to have in the Plan?

- Don't assume the housing trust idea is a given; explore pros and cons, alternative models and provide background
- Plan is not expected to be black and white; just points to explore further
- Include best practices in affordable housing
 - The City's role is an important aspect of the study
 - Affordable housing is not our mandate but we do have a role; need to balance these
 - We have to have the capacity to ensure that monies from other levels of government are wisely utilized – ensure fiscal responsibility
- Capacity: are there other agencies in the city that can manage affordable housing?
- Include an explanation of existing partnerships in the Plan
 - Lorne is the Council rep on the GSF
 - GSF Board has not formally decided if they would be interested in an expanded portfolio, but informally GSF have indicated that they wish to focus on their mandate for seniors housing and don't want to spread themselves too thin
 - GSF is able to requisition municipal tax revenue (money is collected for GSF through property taxes)
 - GSF receives operating money from the province and municipalities
- If the City does expand the GSF portfolio, it would also be responsible for providing the financial resources needed
- GSF is the "housing contract management body" as referred to by the Alberta Government

- GSF would be interested in an expanded seniors portfolio
- Seniors units don't experience the "gap" that others are – they are all RGI
- GSF is expanding the Wild Rose Manor
 - GSF needs another seniors lodge
 - Replacement of care centre
 - West Point
 - Closing of long term beds
- Alberta Health – has plans for Assisted Daily Living units
- Seniors housing is going to be an issue as the "bubble" ages
- Suggest we try and find out Alberta Health's plans for seniors assisted living, long term care beds, etc.
- Very young population now; median age of 29 in GP
- Suggested consultants talk to the college about their expansion plan – there will be a need for student housing
- Young adults are a pressure point
- Discussion around the need for financial/budgeting advice to help people move along the continuum
- It's not always a City responsibility, but rather a community responsibility
- Role of the city could be to identify needs; set priorities; bring groups together and facilitate partnerships
- Do we need 2 separate plans (Homeless and Affordable Housing)?
 - We need 2 separate plans for provincial requirements; need an evaluation plan for homelessness initiatives. In reality both are part of an overarching "Community Housing Plan"
- Requested that gaps be identified in the Plan so that the City could lobby to address those gaps
- Noted that this Plan will not cover homelessness
- Include in the introduction what the Plan will address and what it won't
 - Complimentary to homeless plan
 - This is an affordability issue rather than supports issue
- Financial impact analysis – discuss the financial impacts of each identified strategy
- Include what City is spending now and indicate what you will be spending with the strategies
- Consultants noted that this is likely beyond our reach; research is not readily available but we can include this as a discussion piece but not an analysis
- Look at what percentage of income housing costs are for young people
- Noted the high cost of living in the city
- Interest rates are low so if they go up as expected, it will cause an affordability issue
- Suggested we can look at number of foreclosures
- Robyn: could use a case study example
- 50 to 60 age group are not empathetic to younger people with housing struggles
- Case study can look at inflated costs of housing compared to 40 years ago
- A few years ago, GP housing prices were lower than others; even in 2003 prices were still low comparatively but by 2006 housing prices had doubled
- GP is wealthy, \$117,000 is the average family income (but this can mask real income inequities and poverty – gap between wealthy and low income households)
- Middle class is the bulge for GP – not too many households at the low or high end of the income range
- Need to stress the social and quality of life benefits of social housing
- There is a ripple effect of not knowing how to budget – the fall of the capitalist economy can be attributed to poor debt management

Question: general public engagement or focussed stakeholder engagement?

- Wants Council to be invited to stakeholder sessions
- Invite electoral candidates
- Only invite electoral candidates to public open house as members of the public
 - Smaller focus groups are better for engaging housing clients
- What is the benefit of broad public open house?
 - Opportunity to have their say (gauge the mood of the wider public)
 - Increase awareness of housing affordability issues and acceptance of the strategies
- People won't speak openly if there is a wrong mix of people in the room
- Recommendation: do a mix of both general public open and focus groups

Question: links between the City and County for affordable housing?

- County wants City to have high density and leave low density to the County
- Doesn't affect the County as much as the areas immediately surrounding the City
- County has a simple development process; (e.g. they undercharge and under-deliver for services, and then the City inherits the county's problems when it annexes land – has to "fix" the services)
- Invite County to info sessions
- Some staff live in County
 - Influx of people moving to the City – not for affordable housing but for the services
 - Has also seen out-migration from the City, i.e. transition homeless back to their "home" in the county
 - County has land and has opportunity to build affordable housing but no interest, and no services to support it
- Engage county and municipalities to see if there are any opportunities to address housing needs regionally
- Housing references in Regional Sustainability Plan can be reviewed (currently under development)
- Involve key people in Clairmont, Sexsmith, Wembley in public consultation
 - As a courtesy
 - For potential collaboration
 - Learn about their plans
 - Not let them off the hook

Question: anything we should stay away from in the Plan?

- There is nothing that we should stay away from at this point
 - Expecting best practices and advice but Council retains the purview to decide whether or not to implement strategies
- Plan will likely include a range of strategies with the pros and cons and will have recommendations and options
- Include performance measures in the Plan
- Robyn: suggested having a Council workshop on the Plan prior to bringing it forward for adoption (to address Council's questions and concerns).

**City of Grande Prairie Affordable Housing Master Plan
Stakeholder Engagement Session: Landlords and Developers
June 10, 2010 9:00 to 11:00**

In attendance:

Name	Company
Brad Cameron	Caran on the Boulevard
Wade Greentree	Prudential Lands
Scott Pravitz	Prudential Lands
Lisa Johnson	Accredited Supportive Living
Norm Lafleur	Makati
Dave Haberman	Makati
James Haberman	Makati
Keith Tisington	T-West Construction
Rilla Websdale	Accredited Supportive Living
Callie Hickey	City of Grande Prairie
Robyn Newton	Consultant
Joan D'Angola	Consultant

General comments

- Process with the City of GP has been good. Would be interested in doing another project in GP.
- Landlord, working with Housing First Agencies has had challenges with clients.
- ASL is building between 68 and 72 units in Grimshaw.
- Interested in how our company could be part of the affordable housing picture.
- We are willing to do Multi-Family. You just need to tell us what is needed.

What would like to see in Plan

- an assessment of actual need, so we don't over-build
- How to deal with NIMBY (not an issue yet, but could become an issue)
- List of supports currently available for our clients, and a list of deficiencies
- (we can help to try and meet that need)
- If appropriate, address the disconnect between the amount people get for a shelter allowance (\$323/month) and what we are told to charge (20% below market, which is currently \$535/month, and this does not include utilities)
- Need to clarify distinction between Plan to End Homelessness and *Affordable Housing Master Plan* – how do they differ?
- Response: they focus on different parts of the housing continuum
 - Interested in employee housing – during the boom it was hard for us to find employees. When we found workers, they had no housing, would be living out of their trucks.
 - We also hire Temporary Foreign Workers – have to work within Statutes – there are conditions attached to the employment contract. However, when making \$14 an hour, they cannot afford housing.
 - Grande Prairie has a good city program
 - The RFP was well constructed, and met our needs (funded out of the conditional funding from the province).
 - Makati – is going to be oversubscribed.
 - 2 units are ours (workforce housing?)
 - 16 are 20% below market
 - Tenants need help with paperwork

- Cases:
 - Tenant who had an injury is behind in rent payments. Behind on the rent; the way it works now, to get housing assistance he needs to be homeless.
 - Man with 3 children, not good at paperwork. It would be helpful if I could give him a one-pager on who he can go to for help
- I can identify what they need – I don't know who to refer them to.
- I had a family that was behind in their rent. (Alberta Works) would provide the back rent, but I had to issue an eviction notice before that happened.
- What controls are there to ensure that people move through the continuum?
 - People's circumstances change
 - Some simply do not pay their rent. The province provides them with a cheque, but instead of paying the landlord, they disappear with the money. (The province does not like to pay the landlord directly, but can there be a "rent voucher" like a "food voucher"?)
 - Mentality – "I have a roof over my head, I am comfortable, why should I move"
 - Also a problem of lack of affordable housing supply to move in to.
- Some people will always need support (e.g. mental health issues, disability, etc.)
- Need to differentiate between who needs to stay in affordable housing legitimately and who is abusing the system
- We have a vocational exploration program – look at workforce work experiences. Did a session with employers on safety issues. Some employers are surprised at how many employees they actually have with some sort of disability.
- Most (community housing units) are being run by non-profits (whether or not they own them). They are able to provide additional support. (When I notice a problem, I can't help them). Housing First agencies can provide needed supports.
- If a non-profit is placing people, they also come with supports.
- Its easier if a unit is operated by a non-profit, they know how to serve the population & they handle the issues for the landlord
- It would be good to have someone to call for assistance
- Most of my units are managed by Grande Spirit Foundation
 - I have one tenant with mental challenges. Her unit is "grubby". There are groups available that can help her, but she needs to be willing to seek help (I can't force her).

How do you feel about secondary suites, multi-family, densification, density bonusing etc.?

- Issue 3 years ago: what should we build, and why?
- Would like to see some strategies/criteria/direction
- We support affordable housing activities and are open to these ideas/initiatives
- Best practices: Whistler workforce housing. (pre-dated Olympic funding)
- High cost of living in GP; need employee housing
- Gaps in the continuum: there is housing for families. Individuals don't qualify for the same opportunities/programs
- Lack of supports for single fathers
- While not part of formal policy, there is greater expectation for single fathers to work (less likely to get a subsidized unit).

Congregated housing or dispersed?

- There are different opinions on that. When the units are on the same piece of property, it is easier to provide service.
- It is about CHOICE. The community probably needs to provide both.
- Best practices: Kindred Place in Vancouver – 80 studio units. Mixed market and social housing (50% of each). Social housing clients are people who need a wide range of supports.
- There is very little multi-family in Grande Prairie that I would want to live in. Tenants with addictions are seen to be “risky”. To make mixed housing attractive, need to do high quality construction, make it attractive.
- Just one disruptive tenant can disrupt everyone, especially if we have workforce housing in the same facility – a real problem.
- Makati Place has been built to high standards. Restricted to affordable housing for 15 years. Already over-filled based on interest.
- Best practices - NSDA Architects in Vancouver – worked for More than a Roof, Belkin House. They know where to spend money for durability in social housing. Instead of drywall around elevator, they use hardboard (can’t kick holes in it). Instead of moulding, use OSB (don’t need to fix). Invest in heavy duty doors.
- This can be a hard sell to developers who will just be selling (not managing) units – costs 50% more than conventional construction.
- There is a disconnect between standards of accessible housing and usefulness of those standards
- Good to explore if there are written standards to increase unit effectiveness for high need clients
- Hearthstone Manor has 8 accessible units.
- There is a disconnect between what is required and what is being built.
- Best Practices: Secondary suites are the cheapest way to provide affordable housing.
- There would be a good market for secondary suites here. GP has been good – has not created barriers.
- In Mission, there was strong public opposition to units above the garage (NIMBY)
- An issue here (with secondary suites and small lots) is PARKING – people drive large trucks.
- High vacancy rates have driven costs down (in some cases, to what was formerly the 20% below market rate). However, the costs of constructing these units has not gone down much (labour is cheaper, but price of materials continues to go up). Profitability in this market is non-existent.
- Makati Place – the City has given us a 20% break on taxes for the 16 units, waived building permit fees. We would like to see the tax break in place for the full 15 years.
 - Aquaterra definitely did NOT give us a break – very experience for servicing.
 - \$1.3 grant for 16 units seems like a lot to the public, but once all the costs are taken into account, this is not really very much.
- Hearthstone – the City provided \$14,000 in concessions.
- Tier 3 – we get a better interest rate, and CMHC fees are waived, but it is not a lot of money
- Banks here are not familiar with the CMHC program. Some of us have gone to brokers to get a good rate, but once there is CMHC approval, they hold all

the cards (if we borrow the construction loan from them, we need to get the second loan from them).

- I finally reached someone at RBC who understood the system (used to work for CMHC), but they kept putting up road blocks.
- Best practices: if someone underwrites the mortgage, then we can use a broker and get the best rates.
- Canada ICI Capital Corporation is a brokerage company who KNOWS how to deal with projects funded through the RFP process. They have a “checklist” and they know how to do these things.

(The City can’t tell a developer who to use for financing, but developers can share this information with each other).

- Our facility cost \$6.1 to build, but until we have the Agreement with the City, we can’t get financing.
- Jeffrey Pomero (formerly with More than a Roof) – is now a consultant, helps people through the development process.
- have little confidence in Provincial programs
- An agreement needs to be in place (how the money is going to be allocated)
- There is a conflict between what we are being told to do and the legislation. Housing is governed by the Privacy Act and the Landlord and Tenant Act, but we are required to verify income for clients in social housing. Our lawyers are asking: which one has precedence.
- How can we legally evict people who no longer qualify for RGI units under the income test for eligibility? (Joan: you can include a clause in your rental agreement that gives you the authority to do this)

What should be the City’s role in Affordable Housing?

- It is a partnership
- Would like the City to facilitate round table meetings where developers can talk with City staff, hammer out the criteria we need to meet, which will help our lawyers develop the Agreement. It is, after all, a “fifteen year marriage”.
- City takes longer than desired
- Would like the City to provide supports (or facilitate the provision of supports) for clients. For example, we don’t even have a psychiatrist in Grande Prairie. He flies in occasionally. Can the City help address this gap?
- Would like the City to facilitate meetings like this, so we can share best practices, and explore partnership opportunities.
- City is there to call for assistance
- All the support groups need to be accountable to someone. The City can play this role (general oversight of agreements). This applies to Housing First but would also apply to affordable housing.
- Grande Spirit has a good model.
- Want to see the City’s Plan
- Our time is scarce – we are happy to participate, but would like to see outcomes as a result of our participation
- Next Council needs to be answerable (they will be the ones implementing this plan).
- Encourage rather than require partnerships.
- Good communication is crucial. Communications were unclear in the past, few results
- Housing cannot be addressed in isolation from the rest of the social spectrum

- It is also necessary to involve other Departments (for buy-in, practicality and effective implementation)

Do you prefer an arms length housing trust or City Control?

- Prefer arms length (e.g. Grande Spirit Foundation)
(removes it from the direct political realm)
- Bureaucrats cannot speak directly to councils, MLAs, MPs
- Caution: Foundations are not removed from the political realm: they are made up of political representatives, and can requisition funds through the property tax.
- When you are setting up an arms length organization, you have to be very careful how you do this. Need to make very clear:
 - Mandate
 - Terms of Reference
 - Expectations
(or you could have problems)
- Every housing authority has their own character.
- Prefers City administration; city doing a good job. Other than Grande Spirit Foundation, the other agencies don't have the capacity and skills, and don't use the funds as effectively as the City.
- Good people, with strengths in some areas, but lack other skills needed to manage this effectively. Limited number of professionals in GP.
- We need to identify what skills they have, and what skills we need to develop/recruit.
- In Edmonton, the model works (separate housing trust) Here, we are not big enough.
- When the City manages it, this facilitates discussion with other cities.
- GP organizational structure is still in its infancy – too early to judge whether or not direct administration is preferred overall arm's length
- There is danger of favouritism with a Foundation
(There can be favouritism when the City manages it as well, and can't talk to City staff directly)

Who should we invite to the public engagement process?

- I am the only local person building multifamily. You may wish to engage builders from outside the community.
- RCMP
- Social agencies
- Odyssey House

Stakeholder Consultation August Session 1: Housing Service Providers August 24, 2010 9:00 am to 11:00am

In attendance

Name	Organization
Jane Manning	Rotary House
Katherine Sheppard	Odyssey House
Mel Siggelkuw	Rising Above
Jared Grossen	HIV North Society
Shauna Bradshaw	Rising Above
Karen Muroe	Friendship Centre
Hrant Ohanian	Friendship Centre
Bobbi-Jo Reber	Friendship Centre
Callie Hickey	City of G.P.
Robyn Newton	Consultant
Joan D'Angola	Consultant

Questions

Why are condos vacant?

- Condos have strata fees; on top of mortgage these costs can add up
- Also, you are sacrificing space, condos are smaller than rental apartments so for the price its better to rent, the larger unit is often more suitable
- Condos are a relatively new form of homeownership in GP
- Maybe people are not interested in condos in GP because they are transient – they just rent until they move away so they won't have to buy and sell a year later

What kind of City do you want GP to be?

- Diverse
- Limit sprawl; don't keep moving into farmland; a compact, walkable community
- More engaging, create more of a sense of larger community for the city as a whole versus the "neighbourhood communities" that exist
- G.P is a transient community; without jobs, people leave
- Make the community attractive to encourage permanent residency

What does affordable housing mean for the City?

- Disconnect between those who can afford housing and those who can't
- Affordable housing doesn't mean just low income housing, it includes other groups such as seniors, but there is a stigma attached to the term "affordable housing" in this community

Who needs affordable housing?

- Everyone – renters and homeowners, working people
- When interest rates climb, existing homeowners may find their housing is no longer affordable
- When rents increase, renters will not have affordable housing anymore

How do we achieve affordability in housing?

- Community expectations around what age you need to be to purchase your first house in GP
- In GP, it is around the 20 to 25 year age range: in reality, much older – 30 to 40
- There is pressure, particularly on males, to purchase, which means they may purchase in a boom and then not be able to afford it when interest rates rise or the bust comes and they lose their good paying jobs
- People may be in positions of ownership or rental that is affordable now but if economics change it becomes less affordable
- Financial planning is needed and important
- Like the idea of requiring developers to provide affordable housing
- Its good when you can't tell the difference between affordable and market housing from looking at it – when it is integrated in the community
- Could use a city grant/contribution as incentive
- This is an option for both single family and multi family developments
- Like the affordable homeownership down payment grant program by the City, but wants initiatives to be more sustainable and continue – The City can continue to cycle those funds by having the grant repaid once the home is sold (noted that this program was possible due to block funding from the province)
- Could modify the existing program and make it sustainable, for example, by using a resale agreement/shared equity model

Who should administer affordable housing?

- It doesn't matter if it is municipal or non-profit.
- Whatever/whoever makes the most sense

What kind of housing do we need for the future?

- Seniors housing
- Multi story apartment buildings (10 to 15 stories) rather than increasing density in single family areas – with community amenities
- Emphasize rental
- The multi story buildings could be a mix of rental and ownership
- Need for education around the realities of densification in single family zones
 - Fears of crime, lower property values, loss of neighbourhood pride
- Could start by increasing densification in the city centre
- Affordable housing for women
- Social housing with supports is still needed
- Housing for immigrants/foreign workers is needed –companies who bring in workers need to provide housing. It should also be adequate and affordable housing (ie. not placing multiple people in a one bedroom condo).

How can we prepare for growth and housing pressures?

- Through sustainable partnerships with provincial and federal governments -instead of through revolving levels of responsibility for housing (ie. lobby for permanent provincial funding)
- Add a business initiative to an affordable housing project (example cited of a housing coop that runs an internet café to help cover operating costs)
- Need to address the full housing continuum and have appropriate strategies to address each part of the continuum
- People who are new to home ownership may need ongoing supports to help them maintain housing
- Two new seniors developments are combined assisted living and extended care. At the time the Emerald was built, this was a very new concept – took the community some

getting used to. New long term care beds that are coming will provide additional options for seniors but how long will that serve the need? Need to anticipate continuing growth in demand.

- First Nations on-reserve is a fast growing population in GP; as the on-reserve population grows, so will the Aboriginal population looking for housing off-reserve
- First Nations families are also a larger family size than the 2.7 average in GP; they need 4 to 5 bedroom affordable housing which doesn't exist in GP

What does the Affordable Housing Master Plan need to address?

- Housing for single men – some cannot even afford to rent a single room, their incomes are so low (less than \$1000 a month).

Stakeholder Consultation August Session 2: Other Social Service Agencies August 24, 2010 1:00pm to 3:00pm

In attendance

Name	Organization
Debra Stoner	Wapti Community Dorm/Rotary House
Liz Grigg	Child & Family Services
Renee Little	Northwest FASD Network
Kerry Harris	Salvation Army
Katherine Fleming	Centerpoint Facilitation
Cindy Morgan	City of GP
Nikky Olokose	City of GP
Carrie Bartsch	Centerpoint Facilitation
Julie Matheson	Mountain Plains
Jackie Jotkamp	Salvation Army
Tammy Wintzell	Centerpoint Facilitation
Lisa Watson	City of GP
Callie Hickey	City of GP
Jaime Rogers	City of GP
Robyn Newtown	Consultant
Joan D'Angola	Consultant

Questions

Why are condos vacant?

- Multi-family is the last choice for some people.
- Trying to save up for a down payment is hard
- The "culture" – people here are unfamiliar with coops or condos. If the condos had been turned into rental, they may have been able to fill them
- Company in Calgary that developed condos in Grande Prairie – decided to rent them out instead
- Suspicion – people feel that there must be something wrong with them if they have not sold yet.
- Single family is not much more expensive than condos, so people hold out until they can afford a SF home – they may be able to save more by renting.

What kind of City do you want GP to be?

- Change the way in which affordable housing is viewed; we all need affordable housing, but there is a stigma to it here
- Community is considered rich and people may be ashamed to admit they are having trouble. Instead, they try to hang in there until economy gets better
- There is a misconception about job opportunities in GP – people come here and then find there is no work
- You can get used to boom times and then in the lower times its hard to adjust
- Us boomers have been through several boom and bust cycles, but our children who are now moving out on their own have never experienced the economic downturns – they are used to prosperity and good paying jobs and have high expectations
- There are not that many women working in trades which are the higher paying jobs so the boom doesn't benefit everyone (ie. Women and their families don't necessarily benefit from the boom)

- Women without high school education finding themselves needing to work, but they cannot access well-paying jobs and cannot find affordable child care, especially if they have several children. They are embarrassed, so are their kids.

What does affordable housing mean for the City?

- Everything – rental and homeownership
- We are seeing foreclosures in GP: this is happening in more affluent areas of the community
- People are living from paycheck to paycheck – we see young families with new vehicles, travel trailers
- The days of staying with one employer is over – steady employment is replaced with series of jobs and periods of unemployment

Who needs affordable housing?

- Everyone
- People with health issues (incl. mental health)
- Health often will impact affordability (ie. Sudden onset of disease causing loss of work can throw a family into core need) – average age of cancer diagnosis is 35
- Lone Parents – women follow a different path than men – often there is a history of violence and mental health issues; they need supports above and beyond affordable housing
- Many people have moved here from elsewhere – so they do not have a natural support system, and look to the non-profit sector for that kind of support

How do we achieve affordability in housing?

- Grow homes (Montreal example) would be great here if marketed well
- Working with developers – granting density bonus in exchange for affordable housing
- Secondary suites are a good idea – garden suites provide more privacy
- Renovating older structures; beautify what we have; do retrofits (ie. Big houses converted to three flats)
- Converting single family to multi family

Who should administer affordable housing?

- Not discussed

What kind of housing do we need for the future?

- Condo fees may impact affordability when considering condos as an affordable homeownership option

How can we prepare for growth and housing pressures?

- Use existing empty condos
- Standards for apartments have come down; maintenance and upkeep standards (ie. Standards of maintenance bylaw)
- Grants for upgrading/maintenance on older apartments (ie. Montreal)
- Energy efficiency

What does the Affordable Housing Master Plan need to address?

- Needs of larger families with 4 or 5 children
- Strict criteria imposed by Grand Spirit Foundation – ie. # of rooms needed according to family size, age and gender of children, etc. Family may not qualify because suitable housing is not available in the community (can't find an affordable home with enough bedrooms for the number of children they have).
- Consider the location of housing being built – is it close to amenities, especially important for families and seniors
- Need for accessible housing

**Stakeholder Consultation August Session 3:
Community Advisory Board on Homelessness
August 25, 2010 1:00 – 3:00pm**

In attendance

Name	Organization
Paul Lemay	CABH – represents Seniors
Val Goff	Federal Govt
Mitra Zarei	City of GP CSD
Rilla Websdale	Accredited Supportive Living Services Ltd.
Nicole Mangrove	City of GP CSD – Community Housing
Donelda Laing	City of GP CSD
Vi Meck	AHS – addictions & mental health
Jaime Rogers	City of GP
Callie Hickey	City of GP
Robyn Newton	Consultant
Joan D'Angola	Consultant
Travis McNally	CABH & GP Resident
Michelle Margarit	French Canadian Ass.
Hazel Garcia	

Questions

Why are condos vacant?

- Only suitable for singles and seniors
- High condo fees (and sometimes maintenance fees are on top of condo fees)
- We have a high percentage of young families who want a yard
- Conflicts on Condo Boards – difficult to get people to sit on the board
- Conversion from rental to condo.
- Qualifying income does not take into account other debt – people here tend to have a high level of debt. It might look like people can afford condos, but they have high debt payments, and we have some of the highest utility rates in Canada, high cost of living. It is essential to have a vehicle to live here.
- The last boom was so long, people's expectations were raised – expect to own a house.

What kind of City do you want GP to be?

- How to create a greater sense of community?
- Meet the physical, cultural, and social needs in order to attract and retain people here
- Disability waitlist is growing
- Housing is the #1 factor to keep people in the community

What does affordable housing mean for the City?

- Need a mix of housing options
- Utility costs are very high so any definition of affordable housing should include local utility costs
- Energy efficient housing can address this but it has a high up-front cost

Who needs affordable housing?

- Seniors as they age need affordable housing – this population will grow in GP
- Family housing is needed – need units larger than 3 bedrooms
- People with disabilities
- Everyone needs affordable housing but there is a stigma to it
- Need housing for people with high-needs; housing choice for people with disabilities

How do we achieve affordability in housing?

- More people than the homeless need supports to maintain housing – ie. seniors, people who need financial planning supports
- Like the Quayside Village Co-Housing example
- Like the Toronto example where the City provides developers with financing
- Like having people involved in project development from the very beginning (Brazil model)
- Montreal example of input into housing
- Need to educate people on how nice low income housing can be
- Lack of information from the City – i.e. someone wants to build a group home but don't know where to start
- Education is also needed on accessibility guidelines – some building code guidelines don't go far enough to be effective in practice

Secondary Suites

Feedback:

- Secondary suites lack yards because the main owner uses the yard themselves, or because single family homes are being built on small lots without yards
- Issues with parking
- Its hard to find a secondary suite
- Hard to live in a secondary suite – no light in winter here (like living “in a hole”)
- Duplexes may be better

What kind of housing do we need for the future?

- Employers need to be more responsible for providing employee housing, before employees arrive in GP
- Employees should be notified about the availability and costs of housing in GP before they arrive

How can we prepare for growth and housing pressures?

- boom and bust – can't build during 14% vacancy but when 0.1% vacancy its too late to build

What does the Affordable Housing Master Plan need to address?

- Accessible housing should be included
- Focus should be on permanent residents – during the boom, landlords hike up rents drastically and rent to the newcomers rather to the permanent GP residents
- Employers should play a bigger role for employee housing; employee housing during boom times should be addressed

**Stakeholder Consultation August Session 4:
Developers and Landlords
August 25, 2010 9:00 am – 11:15am**

In attendance

Name	Organization
Shannon Websdale	ASLS
Wade Greentree	Prudential Lands
Brad Cameron	CAIRN
Karen Bilodeau	GP & Area Assoc. of Realtors
Jon Fulcher	Scheunhage Popek & Associates
Norman Lafleur	Makati Investments Inc.
Lisa Johnson	ASLS
Jaime Rogers	City of GP
Callie Hickey	City of GP
Robyn Newton	Consultant
Joan D'Angola	Consultant

Questions

Why are condos vacant?

- Condo fees
- People consider condos a last resort
- They are not appropriate if you have children. Even single parents will join together to buy a SF house.
- Condos are not popular because people drive large trucks and there is a lack of parking for recreation vehicles, etc.
- Companies will lay off 200 people at once – vacancy rate can change over night.

What kind of City do you want GP to be?

- Have a community within a community; be able to walk to amenities in neighbourhoods
- Economic activity in core
- Build up downtown core with specific plan for centre: provide incentives to build in core
- Revitalization in the core
- It is more expensive to build in the core rather than outlying areas so incentives are needed
- Include a mix of residential and commercial in core

What does affordable housing mean for the City?

- Affordable housing is defined as 10% below market by the province and that is not affordable – there is a gap between what is called affordable and what people can actually afford
- Financial management might be an issue rather than incomes
- Should be called attainable housing or income appropriate housing

Who needs affordable housing?

- People who have slipped through the cracks
- Single moms
- Need more flexibility in allowing people to get help from their families without jeopardizing the availability of supports from the community

- HOME Program – real estate agents contribute \$ to a pot which provides real estate/homeownership training as well as down payment assistance (\$3,500); anyone is eligible
- People are making bad decisions with their money and can't afford rent (ie. they buy trucks, quads, or beer and can't pay mortgage or rent)
- Migrants do well for themselves, have financial management skills, and set good examples
- There will always be people who will be low income their whole lives
- There is a discrepancy in incomes between men and women

How do we achieve affordability in housing?

- By determining basic needs and building to needs, not desires; expectations people have aren't always reasonable
- What are appropriate standards for affordable housing?
- Rents should be tied to incomes, not to market
- Mixed income housing projects
- There is a gap between RGI and 20% below market
- Like the idea of density bonusing – works for multi-family developments
- City should waive fees for affordable housing
- Charge less for land for affordable housing
- Building downtown:
 - Need land to be cheap in core
 - 50% capital cost is nice but ongoing security for developers is better
 - banks want lease agreements at time of financing; leases aren't in place at that time so difficult to obtain financing
 - Using a foundation to ensure tenancies and provide assurance to banks would help

Ideas re: Secondary Suites

- Included in the land use bylaw review
- Suites currently being built are causing parking issues and congestion
- Concern about children safety
- Retrofits to include suites are particularly difficult to bring up to current standards/code; when developing new housing, it is easier to include a secondary suite than when retrofitting
- Open to the idea of secondary suites
- One way to deal with parking issues is to ramp up public transportation options
- Secondary suite vacancies are probably not reflected in CMHC vacancy numbers; there are likely many vacant units right now
- Suites hurt the ability to sell houses – people don't want people in their basements
- Properties with suites are sitting on the market; properties around houses with suites are also sitting on the market
- 20 month supply of housing currently on the market
- financing makes it hard to build now

Idea: purchase empty existing condo units

Feedback:

- great idea so long as there is permanent rentals for the units; guaranteed income for a period of 10 years; developers would potentially buy these units if they were guaranteed rents

Idea: density bonus

Feedback:

- idea is great but there are issues on the design side – issues to be resolved with development services, such as parking standards – need reduction (noted that City is already altering parking standards for affordable housing)
- parking exemption would be considered a bonus

Langford model

feedback:

- cannot be expected to sell below construction costs
- not the best strategy because there are other costs to homeownership besides capital that people can't afford
- make sure that assessed values reflect the decreased purchase cost or taxes will be too high
- worth exploring\good to have an actual plan in place for affordable housing
- blending/integration of incomes is a good idea

What kind of housing do we need for the future?

- Energy efficiency is a good concept because energy costs are so high in GP
- Willing to entertain energy efficiency but it means that purchasers need to spend more up front and GP residents may not be interested/ready for that
- Larger scale energy efficiency is better, such as Okotoks Drakes Landing project
- It costs \$6 – 8,000 more to build a unit that is energy efficient
- Make sure the economics work and recover costs
- If market isn't asking for it, it won't work
- Banks don't recognize the value of energy efficiency

How can we prepare for growth and housing pressures?

The *Affordable Housing Master Plan* – let developers know what the plan is.

Who should administer affordable housing?

- A foundation is better than City-run affordable housing
- Not the foundation because of a foundation's ability to requisition
- Prefer dealing with the City because of accountability and because of greater flexibility as opposed to Grande Spirit Foundation
- No experience with a "housing trust" or foundation other than GSF, so difficult to say which is better
- With a trust, you know what you are getting; with City administration, when politics change then programs will change
- More information is needed on how a trust would be structured versus the City
- What are the differences in costs between City or Foundation?
- Use a model that gets the benefits of both City-administration and Foundation

What does the Affordable Housing Master Plan need to address?

Financial barriers

- Address financing requirements/concerns – even if a developer is on board, the bank has to ultimately be willing to provide financing
 - Need construction financing plus take-out financing
 - Would be good if developers got the same interest rate from CMHC as housing organizations do when building affordable housing
 - To get CMHC financing, you need to apply through a financial institution; if you were able to access CMHC financing directly, developers would be able to negotiate better borrowing rates from the financial institutions
 - Bonding (to 50% of the project value) is also a significant financial hurdle.
- Provide developers with guarantees or otherwise lower their risk through guaranteed rental payments, etc.

**Stakeholder Consultation August Session 5:
Open House
August 25, 2010 7:00 – 9:00pm**

In attendance

Name	Organization
Lucy Ramirez	City of GP
Dan Whelton	City of GP
Rhonda Lefebvre	City of GP
Parker Melville	Resident
Katie McLeod	Resident
Murray Thompson ³⁴	City of GP
Jaime Rogers	City of GP
Callie Hickey	City of GP
Robyn Newton	Consultant
Joan D'Angola	Consultant

Questions

Why are condos vacant?

- People with children do not want condos
- No control over condo fees – they can go up and up
- On-going concern re: maintenance funds.
- You can't choose your neighbours (people have parties, etc.)
- Concern if purchase unit, will not be able to sell it. (Condo prices fluctuate with the boom and bust – went down quite a bit).
- This is a blue collar place – people drive quads, big trucks. Parking stalls in condos are too small.
-

What kind of City do you want GP to be?

- walkable communities
- Mixed neighbourhoods;
- If City were to buy the vacant condos for affordable housing, then they should buy them throughout different buildings – don't concentrate all the affordable units in one or two condo buildings
- Integrate affordable housing throughout different condo buildings
- Community culture of inclusion, diversity, innovation
- Apartments on top of commercial
- More diverse economy. Layoffs make it hard to stay in GP permanently; there is not enough diversity in employment opportunities

What does affordable housing mean for the City?

- Not just looking at income, but also considering debt such as student debt that needs to be repaid

Who needs affordable housing?

- People with debt
- Students with student loans

³⁴ Unable to attend, but provided comments via e-mail

How do we achieve affordability in housing?

- Like the Wood Buffalo Corporation approach
 - Received a lot of money from the Province to start up
 - Were effective in getting housing built, including mixed income housing
 - Industrial profits would be put into housing (good to have money in separate pies)
 - It was the only player in affordable housing
 - Prefabricated housing went up fast
 - Leadership was good
- The City should be more involved in land development as a developer. Other cities do it, but I'm not sure if there is any affordable housing side to those efforts. If the City was more directly involved in development, rather than special building projects alone, it could construct marketable—yet more affordable—housing on City-owned lands. Instead of waiting for developers to do it, which may focus on different markets and pricing, the City could have more direct influence on the places being built. It could also incorporate newer ideas on planning and neighbourhood design that the City may wish to see that developers haven't caught onto. Instead of the City bearing all the risk (although there may be potential revenue, too), perhaps there is funding for this type of initiative from other levels of government alongside other types of housing facilities.

Secondary Suites Feedback:

- More are being built now than there used to be
- Easier to meet code requirements with new construction
- Cost of legalizing illegal suites properly are prohibitive
- The Land Use Bylaw was revised to allow secondary suites and a 2nd parking stall
- The Province had been considering changing safety standards for suites but not clear what the result of the review was
- Boarding house is defined as renting out three or more rooms in a house to unrelated people
- Idea would be to have a boarding house or hostel for employees during the boom, in the down time use the boarding house for students or for other temporary uses
- Put a density bonus on the land itself when land is being developed

Process of land annexation/zoning/subdivision:

- Land is not yet zoned but held in the urban reserve
- Land would be identified as residential in the area structure plan
- Developer prepares an outline plan which is more detailed than the area structure plan
- Council adopts land use; then land is zoned and developer applies for subdivision
- 10% of land is given to the Municipal Reserve for schools and parks as well as potentially an additional 5% depending on density (or cash in lieu)

When would a density bonus be applied most effectively?

- At the outline plan stage; this is when the size of the lots would be determined and the bonus would be identified
- The density bonus would then be applied at the subdivision stage
- Minimum lot sizes are determined by zoning

Appendix D: References

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