TRI-MUNICIPAL
REGIONAL PLAN

Housing Needs Assessment and Strategy

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GORDON & ASSOCIATES
Consulting Services

with

APPLICATIONS
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TABLE OF CONTENTS

EXECUTIVE SUMMARY

The purpose of this report is to develop a Tri-Municipal Regional Housing Strategy which will be integrated as a component of the broader Tri-Municipal Regional Plan. The goal of the Housing Strategy is to "provide for a complete Tri-Municipal community by ensuring adequate, affordable and diverse housing options in support of more diverse neighborhoods, improved employment, accessibility, and overall social and economic health".

Approach and Method

While the Regional Housing Needs Assessment will cover the housing continuum, the focus is on affordability needs of families, seniors and individuals, and the subsidized and affordable housing solutions which Housing Management Bodies (HMBs) and others in Alberta have successfully used to address housing needs.

Housing Need Assessment key findings

- <u>Housing stock and household characteristics:</u>
  - The predominant form of housing is the single-family dwelling (SFD), especially in Parkland County where it accounts for 90% of the housing stock. There are few existing multi-unit forms (only 90 units) outside of Spruce Grove and Stony Plain.
  - The existing stock in the urban areas is more diverse than in the County, with the existing stock and new activity providing an increasingly more complete range of multiple unit structures and tenures. This is important because single detached homes are usually owner occupied - the ownership rate in Parkland County is over 92% - while multi-unit forms are more often rented. Consequently, the ownership rate in Spruce Grove and Stony Plain is much lower at 76%. The characteristics of the housing stock (including price) largely influence who will live there (e.g., families, younger single renters) and subsequently determine the demographic breakdown of the population.
  - New construction activity from 2013 - 19 shows that 48% of housing starts were multi-unit forms, almost exclusively in the urban areas - only 18 multi-unit starts were recorded in Parkland County during this time.
  - The data show a substantial number of households are comprised of one or two persons (singles, childless couples, and lone parents). And this is especially the case in Parkland County where 57% of the households are 1 or 2 persons and 99% of the housing stock is single detached and mobile dwellings, resulting in a mismatch of supply and demand. While many households may be content in a single-family home, smaller households may wish to downsize to a smaller home with less upkeep, or to lower their housing cost and make it more affordable. But options to downsize and stay in their own community are rare.
  - Many of these smaller households are seniors whose preference (often heard at public engagements in rural communities) is to remain in their own communities. However, some seniors cannot or do not want the responsibility of a larger home. Most seniors who own their homes have

equity that would enable them to convert into a small condominium or other smaller properties, but such options are not being created in the County.

- Existing gaps – market and non-market:
  - The main gap is the shortage or lack of smaller bachelor and one-bedroom market affordable rental units for single person households (including seniors).
  - Core housing need problems are predominantly related to affordability and mainly impact renters, reflecting lower incomes and thus greater risk of affordability challenges. The exception is Parkland County where nearly 80% of households in core need are owners, many 65 years and over who have the home equity to address their affordability problems.
  - About 1/4 or 1,245 renter households in the Tri-Municipal Region are in core housing need. Given that single seniors and lone parents have the highest incidence of need (30% and 26%respectively) and the highest number of households in need, they are the highest priority in terms of requiring assistance to meet their housing needs.
  - Nearly 80% of households in core need in Parkland County are owners, many 65 years and over who have the home equity to address their affordability problems.

Core Housing Need by Household Type and Age of Household Maintainer, 2016

	Household Maintainer by Age Cohort					
Household Type	**19-29**	**30-44**	**45-64**	**65-79**	**80+**	**TOTAL**
Couple No Children	30	20	160	130	45	385
Couple + Children	55	185	105	15	10	375
Lone Parent	130	320	170	30	20	665
Multiple Family	0	15	15	10	0	40
One Person	75	105	260	420	130	990
Two + Non-Family	15	15	20	20	0	70
TOTAL	**305**	**660**	**735**	**620**	**200**	**2,525**

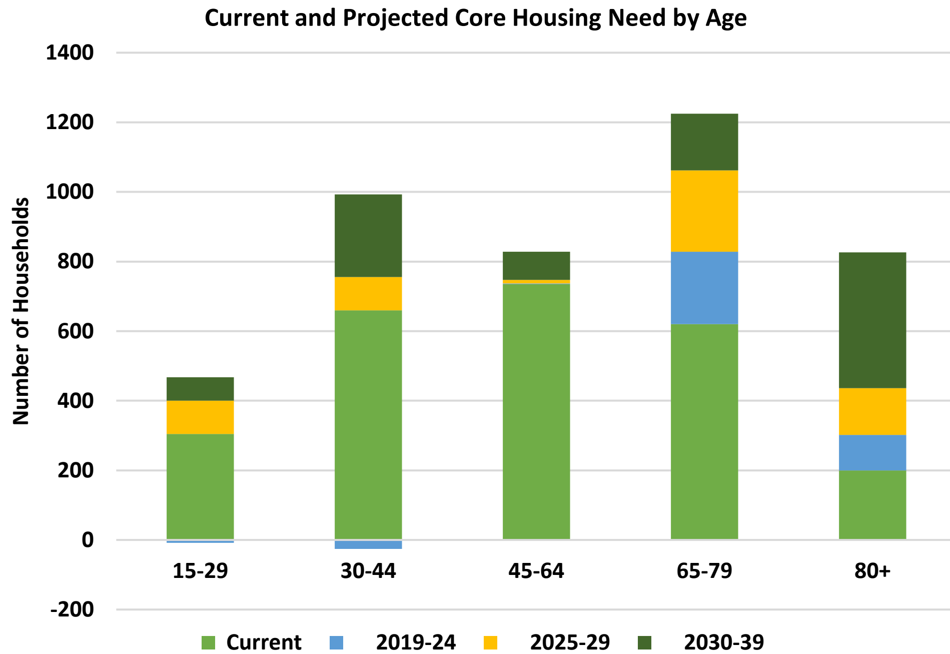
- Future Gaps – market and non-market:
  - Over the 20-year period, the number of households in core housing need will grow by 1,782 or about 90 annually (see table on the following page). The period of highest growth is 2025 - 29 when 32% of the growth in need will occur. The core housing need projections show that households aged 65 and older will have the highest growth. This will increase requirements for non-market housing for seniors, and as these populations move into the older (80+) group during the 2030 - 39 period, they will require various levels of assisted living and care.
  - While not insignificant, the 90 additional households in core need each year is relatively low when compared to the scale of the outstanding core need - 2,525 households. The 90 new households should be set as a minimum target for production of new Non-Market Housing so that the current backlog of core need is capped and does not grow further.

The current and projected number of households in core need by age are displayed in the table below.

Current and Projected Core Housing Need by Age of Household Maintainer

	Age Groups					
Timeframe	**15-29**	**30-44**	**45-64**	**65-79**	**80+**	**Total**
Current	**305**	**660**	**735**	**620**	**200**	**2,525**
Future						
2019 – 24	-8	-26	2	208	102	277
2025 – 29	95	95	10	234	134	567
2030 – 39	67	238	81	163	390	938
Sub-Total	**153**	**307**	**93**	**605**	**625**	**1,782**
Total	**458**	**967**	**828**	**1225**	**825**	**4,307**

The following graph shows the proportion of cumulative households in core need by age for the existing and future time periods.



Housing Strategy

- <u>Goals and Objectives:</u>

Several goals and objectives were developed to help the Tri-Municipal Region address existing and future housing needs.

- <u>Goal 1: Address gaps in core housing need as determined in the housing needs assessment and set delivery targets to ensure improvement.</u> The key objectives of this goal are to: (1) increase the supply of non-market housing units to priority households in need; (2) ensure that the "number of households in core housing need" does not exceed the 2016 estimate of 2,525 households moving forward; and (3) address the housing stock that is falling into disrepair.

- Goal 2: Improve opportunities for affordable housing development. The key objectives of this goal are to: (1) advocate for policy reforms to lower the cost of building housing; and (2) develop and implement municipal policies and practices to lower the cost of building affordable rental housing.
- Goal 3: Diversify the housing stock and non-market housing portfolio to support more inclusive communities. The key objectives of this goal are to: (1) promote and support higher density and innovative forms of housing; (2) increase the diversity of the housing stock; (3) to reduce neighbourhood concentrations of non-market housing by dispersing new non-market developments throughout each municipality; and (4) balance the non-market housing portfolio to reflect the households identified in the housing needs assessment.
- Goal 4: Enhance regional collaboration and capacity building to address housing challenged and issues. The key objectives of this goal are to: (1) support and strengthen existing regional organizations; and (2) develop regional policies for market and non-market housing, and (3) leverage existing partnerships.

Implementation Plan

- Capital initiatives:
  - The capital (subsidy) requirements for 1,900 non-market housing units over 20 years is $418 million. The municipal share is estimated to be $96.6 million. Options are available to reduce the municipal share by increasing the number of market units.

Capital Costs Estimates for 20-Year Strategy and Implementation Plan

	Non-Market Units	Market and Non-Market Units	Capital
2-3 bdrm. units	370	463	$105,498,852
3-4 bdrm. units	125	156	$41,357,637
PSH	30	30	$7,954,320
Bach/1 bdrm. units	400	500	$71,219,359
1-2 bdrm. units	305	381	$89,037,523
Seniors Lodge units	200	400	$110,998,620
Sub-total	1,430	1,930	$418,111,990
Housing allowances*	470	-	-
Total	**1900**	**1,930**	**$418,111,990**

* Housing allowances do not require capital

- Non-capital initiatives:
  - The non-capital actions are mainly the responsibility of the three municipalities. Costs are based on the municipal administrations doing some of the work and retaining consulting firms to do other parts of the work. Detailed cost estimates are available.

Operating Cost Estimates for Non-Capital Housing Initiatives

Goals	Timeline			Total
	Short	Medium	Long	
Goal 1. Address Gaps in Core Housing Need	$130,000	$40,000		$170,000
Goal 2. Improving Opportunities for Affordable Housing	$65,000	$165,000	$120,000	$350,000
Goal 3. Diversify Housing Stock to Support Inclusive	$50,000	$6,250		$56,250
Goal 4. Enhance Regional Collaboration & Capacity	$122,500	$6,250		$128,750
Total	**$367,500**	**$217,500**	**$120,000**	**$705,000**

- The cost of implementing the non-capital actions is $705,000, of which $70,000 will be incurred by the Meridian Housing Foundation and $250,000 has been assigned to consulting work.
- Some of the administrative costs could be reduced by creating a full time Municipal Planner - Affordable Housing position. The position could be located within any of the three municipal administrations.

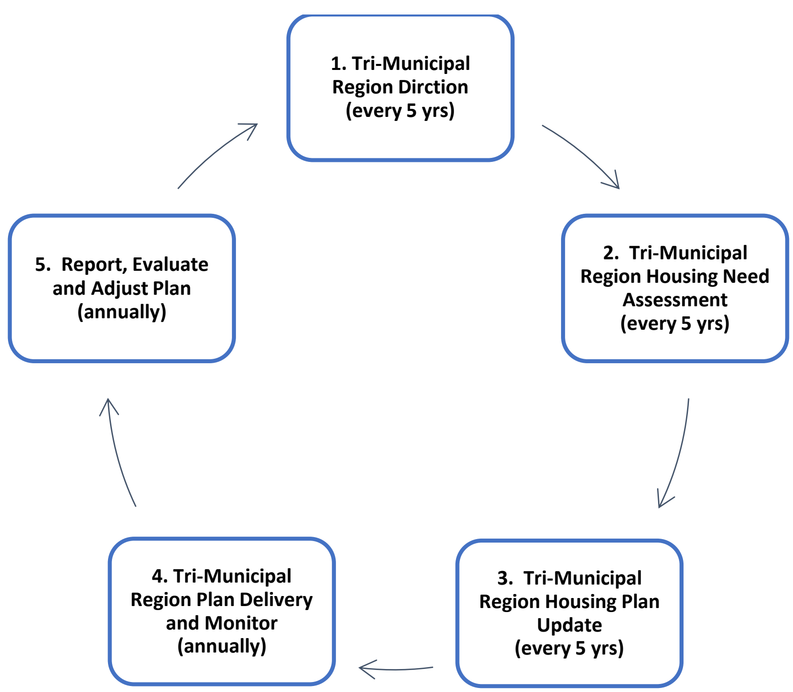
o Options to reduce the Tri-Municipal Region's share of capital costs:

- Federal and provincial funding for new non-market (affordable) housing is much more limited than previous years. It is clear from recent Alberta Government reports and communication that a new model with less provincial government funding, both capital and operating, will be the modus operandi going forward. Municipalities who provide financial and other support for new housing projects will be given a higher priority for federal and provincial funding. Put another way, some municipal funding will be required to support new affordable housing projects to make them financially viable and sustainable.
- The municipal funding role in this report is based on the provision of land as the municipal contribution, with the federal and provincial governments each contributing 25% of the capital. Most of the non-market units in the implementation plan are based on a mixed income model assuming 20% of the units are at market rental rates. If municipalities want to reduce their capital commitment, the amount of market units could be increased. Assuming a 50/50 split, the municipal contribution would decrease by over 50%. However, this level of government involvement in the private rental market could be perceived as unfair competition from private landlords. For details, see Model 6 in the financial pro forma located in Appendix Q.
- The amount of municipal involvement in non-market housing is a decision for each municipal council to determine for its citizens.

Report Recommendations

1. Support the Tri-Municipal Region Housing Need Assessment as the core analysis of housing need within the region.
2. Support and fund the implementation plan outlined in the report.
3. Support realigning the Meridian Housing Foundation mission and mandate to include all households in need in the Tri-Municipal Region.
4. Adopt CMHC's Core Housing Need as the standard data source for measuring housing need.
5. Develop and adopt a regional planning framework that incorporates monitoring and evaluation with the housing need assessment, the strategic plan and implementation.
    a. Evaluate and adjust annually.
    b. Update the Need Assessment and Strategy and Implementation Plan every 5 years.
6. Create a Municipal Planner – Affordable Housing position dedicated to implementing the actions outlined in this report.
7. Support a regional approach to aligning and coordinating housing policies and plans related to non-market (affordable) housing.

Regional Housing Plan Development, Delivery and Evaluation[1]



[1] The diagram is from the Capital Region Board Housing Committee work (2016) and was modified to the Tri-Municipal Region.

1.0 INTRODUCTION

The federal government decision to phase-out coal-fired electricity generation by 2030 was the impetus behind development of the Tri-Municipal Regional Plan. The Tri-Municipal Regional Plan will enable the partners to "strategically align land use, services, and infrastructure to achieve mutual benefit through aligned operational deployment. The Tri-Municipal Regional Plan will have a specific goal to coordinate and drive investment within the Tri-Municipal Region in a manner that enables each partner municipality to both individually and collectively achieve heightened local, regional, and global competitiveness based on the philosophy of shared investment for shared benefit". Housing is identified as a strategic area under planning.

The purpose of this report is to develop a Tri-Municipal Regional Housing Strategy which will be integrated as a component of the broader Tri-Municipal Regional Plan. The goal of the Housing Strategy is to "provide for a complete Tri-Municipal community by ensuring adequate, affordable and diverse housing options in support of more diverse neighborhoods, improved employment, accessibility, and overall social and economic health".

The first step in developing the Housing Strategy was to complete a comprehensive review of both internal and external documents related to housing in the Tri-Municipal Region. The document review provided a historical and strategic overview of the initiatives led by each community in the region. This high-level overview also highlighted the similarities and differences between the communities, which was key to understanding how they can best come together to collaborate on housing in the region. The documents also provided summaries of engagement exercises conducted on housing.

To gain a thorough understanding of the local demographics and needs within the Tri-Municipal Region, a custom data order was prepared and placed with Statistics Canada to acquire a variety of mainly housing and household related data collected during the 2016 Census of Canada. This data was used to assess the current state of housing in the region and to create numerous tables and graphs to illustrate the findings discussed throughout the report. Ultimately, the importance of this data is that it paints an objective and detailed picture of the housing needs across the greater Tri-Municipal Region and the unique challenges that each community within the region is facing.

In addition to the data analysis component of the Housing Strategy, a team of municipal Subject Matter Experts was assembled for engagement purposes to discuss and provide feedback throughout the project. One of the key engagement activities was a SWOT Analysis, during which the subject matter experts were asked to reflect on the strengths, weaknesses, opportunities, and threats faced by housing in the region. This activity was especially insightful because it provided the Subject Matter Experts from the three jurisdictions with an opportunity to share their unique perspectives and experiences working and living in the region. In addition to the SWOT Analysis, the Subject Matter Experts contributed to the development of goals and objectives for the Housing Strategy. This activity was also informative in that it was used to develop a series of actions related to each objective. The goals, objectives and actions were used to develop the implementation plan and related cost estimate.

After completing the document review, data analysis, and engagement sessions with the subject matter experts, the information collected was used to develop this Tri-Municipal Region Housing Needs

Assessment and Strategy Report. By undertaking a broad suite of research and analysis, the Project Team is confident that the report covers the key housing challenges faced by each municipality and the greater Tri-Municipal Region. This also places the region in a strong position to collaborate on housing issues in order to strengthen each community and provide residents with the stability and opportunities they need to thrive.

1.1 Housing Context

Alberta's non-market housing system is comprised of a mix of ownership and funding agreements between non-profit organizations, private sector companies, and the federal, provincial, and municipal governments.

The Alberta Government is both a funder and owner of non-market housing through the Alberta Social Housing Corporation (ASHC), which owns over 40 per cent of non-market housing units across the province. Most of the provincially owned facilities are managed by over 100 independent Housing Management Bodies (HMBs). Each HMB is created by Ministerial Approval (Minister of Housing) and is governed by a Board of Directors. HMBs operate independently and determine their local scope of services, manage applications for housing assistance, and select the tenants while abiding with the Housing Act and supporting regulations. The intent of the Act is to give HMBs the flexibility to be creative in developing local solutions to address the diverse housing needs of their residents.

While the Province of Alberta has the constitutional responsibility[2] for housing, the Government of Canada, mainly through the Canada Mortgage and Housing Corporation (CMHC), provides funding to the Alberta Government to design and deliver a range of non-market housing programs. The programs can involve operational support and/or capital funding for new construction or renovations of existing non-market housing units. CMHC also provides federal unilateral housing funding to on-reserve and off-reserve Indigenous households, youth, recent immigrants, and the homeless, often partnering with others to share the capital and operating costs, as well as municipalities.

Alberta municipalities can be funders and/or owners of non-market housing, depending on the approach used in each community. Many municipalities have a requisition partnership with a Housing Management Body that operates a lodge housing facility in the local or nearby community[3]. In addition, many municipalities choose to own or directly fund other types of non-market housing in the community so that they can tailor their response to resident needs.

Federal and provincial funding for new non-market (affordable) housing is much more limited than previous years. It is clear from recent Alberta Government reports and communication that a new model with less provincial government funding, both capital and operating, will be the modus operandi going forward. Municipalities who provide financial and other support for new housing projects will be given a higher priority for federal and provincial funding. Put another way, some municipal funding will be required to support new affordable housing projects to make them financially viable and sustainable.

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[2] Housing is a provincial responsibility under the Constitution of Canada.

[3] The three Tri-municipalities are requisitioned by the Meridian Housing Foundation for the seniors Lodges located in the foundation area (Parkland County geographically).

The municipal funding role in this report is based on the provision of land as the municipal contribution, with the federal and provincial governments each contributing 25% of the capital. Most of the non-market units in the implementation plan are based on a mixed income model assuming 20% of the units are at market rental rates. If municipalities want to reduce their capital commitment, the amount of market units could be increased. Assuming a 50/50 split, the municipal contribution would decrease by over 50%. However, this level of government involvement in the private rental market could be perceived as unfair competition from private landlords.

The amount of municipal involvement in non-market housing is a decision for each municipal council to determine for its citizens.

2.0 METHOD AND APPROACH

Housing affordability is not a fixed line; it is a continuum based on household capacity and affordability ranging from emergency shelters aiding the homeless to market housing, as displayed in Figure 1 below. Success would have individuals and households moving from the left to the right or toward more independence. However, the housing system does not function in a way that supports this movement because the building industry responds to demand, not need. Virtually all the non-market housing need is provided with some form of subsidy – either one-time and/or ongoing. Current and projected future supply gaps across the continuum are the focus for where policies and strategies need to be developed. A description of the different types of housing from emergency shelters to market housing is provided in Appendix I.

Figure 1: The Housing Continuum

	NON-MARKET HOUSING					MARKET HOUSING	
	SHORT-TERM		LONG-TERM				
Housing	Emergency Shelter	Short-term Supportive Housing	Long-term Supportive Housing	Subsidized Housing	Affordable Housing	Market Affordable Housing	Market Housing
Alberta examples	• Adult □ Women's emergency • Youth	• Second-stage shelters • Community residential treatment facilities	• Permanent Supportive Housing • Special Needs Housing • Continuing Care	Seniors Lodge Seniors self-contained housing Community housing Rent supplement	Affordable Housing Initiative (capital grant)	No direct subsidies Reduced costs (e.g., regulations, standards & const.)	Rental and home ownership through the private market

Level of Support & Subsidization

While the Regional Housing Needs Assessment will cover the housing continuum, the focus is on affordability needs of families, seniors and individuals, and the subsidized and affordable housing solutions which Housing Management Bodies (HMBs) and others in Alberta and elsewhere have used to address housing needs. This is the middle section of the continuum, as illustrated in the circle above.

Aggregating the data – The challenge of finding relevant data

One of the challenges with quantifying housing requirements and need is finding relevant baseline data. Data from the 2016 Statistics Canada Census of Canada was used for the housing market and needs analysis.

A data specification was developed with Statistics Canada containing the data elements required for the housing assessment. Relevant housing and household characteristics were ordered by individual municipality and in aggregate (Tri-Municipal Region), including:

- Dwelling types, age, condition, etc. of the housing stock
- Number of households by type, tenure, income, and age
- Trends in housing starts and house prices and rental rates
- Core Housing Need data was specified by household type and age and included both the number and incidence of need by aboriginal and non-aboriginal households.

Population projections were developed over the next 20 years in 5-year intervals for the Tri-Municipal Regional Plan. The headship rate method4 was used to convert population into housing requirements by type of dwelling, and household type and age group. The incidence of need in 2016 was kept constant over the 20-year forecast to estimate the number of households in need.

2.1 Data and Information Sources

The following housing data sources were used to develop this report:

- Statistics Canada 2016 Census of Canada - Custom tabulation of select housing and household variables.
- Canadian Mortgage and Housing Corporation (CMHC) housing market reports - historical rent levels and vacancies rates, and housing starts for Spruce Grove, Stony Plain and Parkland County;
- Edmonton Real Estate Board (EREB) sales data on existing house prices from the Multiple List Service (MLS) for Spruce Grove, Stony Plain and Parkland County;
- Various forms of administrative data related to non-market housing were sourced from the Meridian Housing Foundation (MHF), participating municipalities, Alberta Government Ministries, etc.
- Numerous documents on housing and demographics were considered during the development of the housing needs assessment. These documents are identified in Appendices.

2.2 Report Structure

Housing needs assessments were completed for each of the three municipalities and include a regional perspective. The assessment includes a housing market overview and assessment of current housing need

[4] The headship rate is defined as the ratio of the number of household heads or household maintainers to the population 15 years of age and older. Age-sex-specific headship rates are computed by dividing the number of household heads by the total number of persons of the same age and sex. Households in future years are projected by extrapolating the headship rates from previous years into the future.

and priorities/gaps. While the primary focus is a housing market and needs assessment, some policy implications and options are outlined for consideration.

3.0 STAKEHOLDER MAPPING AND ENGAGEMENT PLAN

A public engagement approach was not within the scope of work for the Housing Needs Assessment and Strategy. Alternatively, information from past engagement sessions held by the three municipalities was used to gain perspective on the views expressed by the public. Internal staff from all three municipalities were engaged via regular on-going meetings with the Administrative Committee and the Subject Matter Experts, and numerous email messages and phone calls to provide feedback on draft documents and overall direction on various aspects of the work. Other sources of information included contact with organizations such as the Edmonton Metropolitan Regional Board, the Meridian Housing Foundation, other secondary consultants, and other related reports and documents.

3.1 Stakeholder Mapping

We completed a scan of the documents located on the project SharePoint site to identify those with an engagement and housing and/or homelessness component. Seven reports that had feedback from the public and/or housing and service-related providers on housing and homelessness were reviewed in more detail. Key points, themes, policies, and relevant recommendations from each document were summarized and are included in the Appendix D.

Summary of key feedback received during engagement:

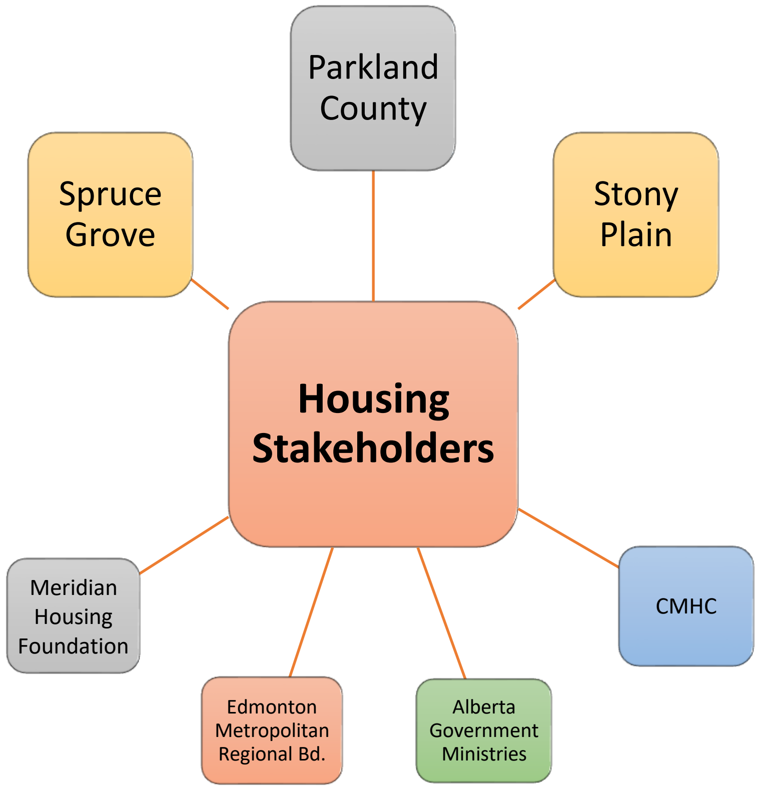
- lack of a full spectrum (continuum) of housing
- need for Indigenous sensitive housing
- local and regional public transportation gaps (affordable and accessible)
- need regional approach to service delivery
- public/service providers/businesses believe homelessness is increasing
- need to integrate affordable and market housing
- locate affordable housing close to amenities
- create affordable rental housing for people of all income levels
- develop incentives to support non-market housing
- create innovative housing types that increase affordability

3.2 Stakeholder Identification and Assessment

We consulted directly on a regular basis with key municipal stakeholders during the project to discuss and identify housing issues and to provide feedback on data sources and report content. We also engaged with key external stakeholders to gather data and information and to identify policies and funding opportunities to address priority housing needs.

Figure 2 shows the stakeholder representation followed by a listing of specific stakeholders who will be engaged during the housing project.

Figure 2: Stakeholder Identification



Municipal Representatives:

- **Spruce Grove:**
- Community Social Development
- Family and Community Support Services (FCSS)
- Planning and Infrastructure
- Economic and Business Development

- **Stony Plain:**
- Family and Community Support Services (FCSS)
- Planning and Infrastructure

- **Parkland County:**
- Planning and Development
- Family and Community Support Services (FCSS)
- Economic Diversification

* 7 Municipal Councils and CAO's will be engaged ad hoc (as requested)

External Stakeholders:

- Meridian Housing Foundation
- Edmonton Metropolitan Regional Board
- Alberta Seniors and Housing
- Canada Mortgage and Housing Corporation
- Statistics Canada (data)
- Edmonton Real Estate Board (data)

On-going discussions and conference calls were scheduled with other secondary consultants to share and receive feedback and advice. Specific components of the municipal strategy that will influence or be influenced by the housing strategy include but are not limited to:

- Social Development Strategy
- Preferred Land Use Scenario
- Economic Development Strategy
- Competitiveness Review
- Municipal Service Strategy
- Communication and Engagement

3.3 Engagement Plan

Engagement Approach

We engaged with key municipal representatives by:

- Informing them of the key findings during the development of the housing needs assessment and strategy.
- Consulting with them on all aspects of the housing needs assessment and strategy.
- Communicating with them directly through online video-conference calls and meetings, and one-on-one telephone calls and email.

External stakeholders were consulted through telephone calls and email. The occasional conference call was required.

How We Will Engage

Informing

- We shared summary and detailed information about the housing needs assessment with municipal representatives. The overall goals and objectives of the project were shared with external stakeholders.

Consulting:

- We provided periodic updates (upon request) and presented the draft and final report to the Project Committee and CAO's.
- We engaged with municipal representatives mainly through two ways:
    - Administrative Committee meetings every 2 weeks until the end of the year to review work accomplishments and updates.
    - Subject Matter Experts (SMEs) meetings to review and provide input on the housing need assessment and development of the strategy goals, objectives, and actions.
- We consulted directly with the Meridian Housing Foundation, Edmonton Metropolitan Regional Board, Government of Alberta, and CMHC via email and telephone calls.

Stakeholder	How to Consult/Frequency	What to Consult On
Tri Municipal Project Committee	◆ Online presentation on March 10, 2021	◆ Final report (information)
CAO's	◆ Online presentation (as requested)	◆ Draft and final report (feedback)
Tri-Municipal Project Administrative Committee	◆ Email and phone calls one-on-one	◆ Status updates (information/feedback) ◆ Municipal information and data (provision) ◆ Review various components of the project and draft report (feedback/suggestions)
Subject Matter Experts	◆ Online meetings scheduled as required	◆ Provide feedback and advice on methodologies, data sources and content ◆ Discuss and identify key housing issues ◆ Provide feedback and advice the housing assessment, identification of priorities and the selection and implementation of recommendations (SWOT analysis).

4.0 TRI-MUNICIPAL REGION HOUSING NEEDS ASSESSMENT

This section provides an overall regional review of the findings regarding the housing need assessment. It includes comparisons across the region, between each municipality and the Tri-Municipal Region overall, depending on the relevancy of the discussion. Specific highlights within each of the three municipalities are subsequently presented.

A healthy housing stock includes a variety of housing forms and tenures, to meet the diverse needs of residents from different socio-economic backgrounds and at every stage of their lives. Eliminating any gaps in the housing continuum enables social inclusion and overall societal cohesion. As CMHC stated on 2020 National Housing Day in November "Housing is a cornerstone of sustainable and inclusive communities. We know that housing helps people participate more fully in society, do better in school and stay healthier".

The Edmonton Metropolitan Region Growth Plan includes direction for developing "complete communities" which meet people's needs for daily living at all ages and provide convenient access to a mix of jobs, local services, a full range of housing, community infrastructure and multi-modal transportation choices. What is not included in the growth plan are the community amenities and social supports required by households in core housing need to help them live in and be contributing members of their community. While the needs assessment focuses on housing, the significant role that supports and services play is recognized. The non-market side (Figure 1 below, left side) of the housing continuum includes various services that represent an add-on to housing (accommodation). They provide varying levels of support services reflecting the *special needs* of the sub-population. This includes emergency shelters (more a social service than housing *per se*) as well as various forms of housing which incorporate support services either in house (e. g. 24/7 supervision) or delivered separately via community social service agencies (e. g. home care).

Figure 1: The Housing Continuum

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Level of Support & Subsidization

The important element from the perspective of quantifying housing need and requirements is that the housing component (platform) to facilitate the delivery of such support services is available. Mainly, this speaks to requirements for subsidized or low rent options where low-income persons transitioning from homelessness or living with mental health challenges, or with restricted ability to perform activities of daily living can afford to live while receiving additional supports.

The integration of the housing strategy with the social development strategy is required to effectively address the priority housing gaps, enabling the household members to participate in society and achieve their potential.

This section first provides an overall regional review of the findings regarding the housing need assessment. It includes comparisons across the region, and especially between the urban and rural communities. Specific details and highlights within each of the three groupings are subsequently presented.

4.1 Regional Overview

As outlined in the approach and methodology, the housing need analysis examines two aspects of need (or more accurately, requirements): (1) non-market or need for assistance (core housing need), and (2) market housing need (based on demand). This summary addresses each of these two needs or requirements separately.

In the case of non-market housing, need typically focuses on households unable to address their housing requirements in the housing market. For example, in the Tri-Municipal Region, roughly 8% of all households are deemed to be in Core Housing Need[5] (compared to 14% in Edmonton and 9% for Fort Saskatchewan). Put this way, the challenge is to reduce need. Another way to look at this is that nearly 92% of households in Tri-Municipal Region are appropriately housed, most without assistance, in market-based housing. The challenge is to extend the reach of the market (grow the 92% to 93%+) such that fewer households remain unserved, thereby minimizing the need for public assistance. It is for this reason that the assessment extends to include an assessment of the market conditions and performance. Understanding the local and regional housing marketplace is also critical for developing effective policy and program responses to housing problems.

4.1.1 Assessing the Housing Market

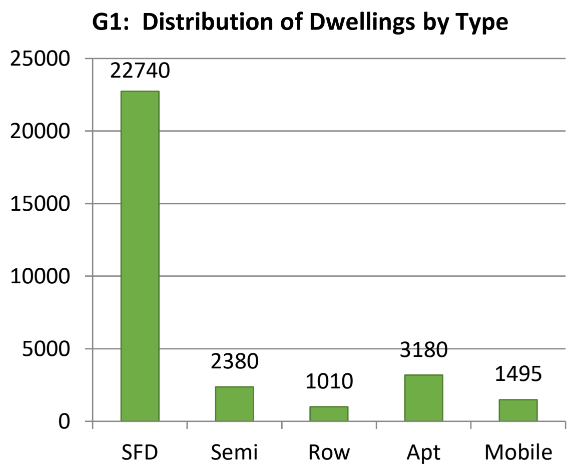
This involves an examination of both the housing stock (e.g., Single Family Dwelling (SFD); Semi detached (Semi); Row house (Row); Apartment (Apt) and Mobile home (Mobile)) and recent additions to this stock through new construction, compared to the demographics and household characteristics of the people that live in this housing.

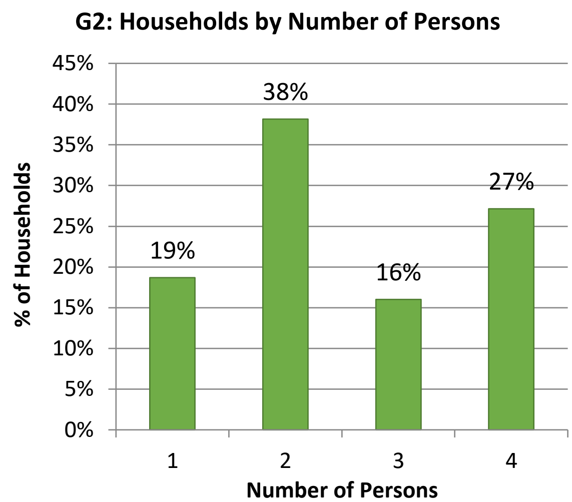
Looking first at the existing housing stock, the data shows that the predominant form of housing is the single-family dwelling (SFD), especially in Parkland County where it accounts for 90% of the housing stock. There are few existing multi-unit forms (only 90 units) outside of Spruce Grove and Stony Plain. New construction activity from 2013 - 19 shows that 48% of housing starts were multi-unit forms, almost

[5] Core Housing Need is a methodology developed by CMHC in the 1980's to assess housing need. It involves a two-step process drawing on three specific housing standards – affordability (pay over 30% of gross income for shelter cost); adequacy (dwelling in need of major repair); and suitability (a measure of crowding that compares number of bedrooms to size and composition of household). Second it establishes an income threshold to further refine the count of those in need. This is determined based on having an income above that required to pay no more than 30% to afford a median rent home of suitable size in the market area. For example, if the median 2-bed rent were $750, the income threshold would be $30,000 ($750/0.30 x 12 months. A household living below any of the three standards and with an income below the income threshold in deemed to be in core need.

exclusively in the urban areas - only 18 multi-unit starts were recorded in Parkland County during this time.

The existing stock in the urban areas is more diverse than in the County, with the existing stock and new activity providing an increasingly more complete range of multiple unit structures and tenures. This is important because single detached homes are usually owner occupied - the ownership rate in Parkland County is over 92% - while multi-unit forms are more often rented. Consequently, the ownership rate in Spruce Grove and Stony Plain is much lower at 76%. The characteristics of the housing stock (including price) largely influences who will live there (e.g., families, younger single renters) and subsequently determine the demographic breakdown of the population.



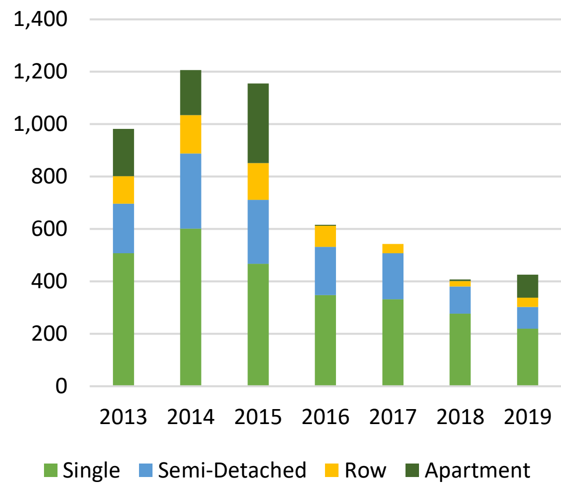


4.1.2 Lack of Market Options for Smaller Households

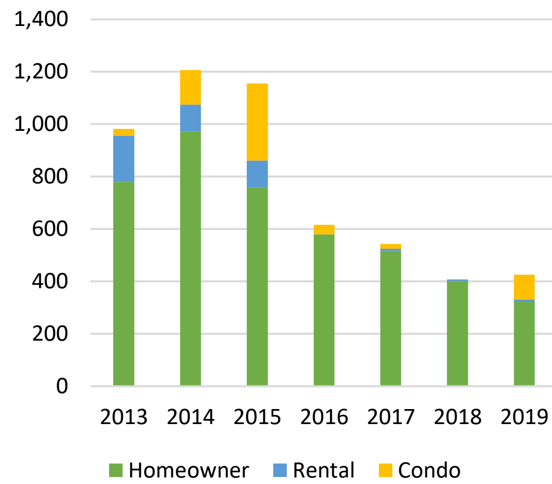
The data show a substantial number of households are comprised of one or two persons (singles, childless couples, and lone parents). And this is especially the case in Parkland County where 57% of the households are 1 and 2 person and 99% of the housing stock is single detached and mobile dwellings, resulting in a mismatch of supply and demand. While many households may be content in a single-family home, smaller households may wish to downsize to a smaller home with less upkeep, or to lower their housing cost and make it affordable. But options to downsize and stay in their own community are rare.

Many of these smaller households are seniors whose preference (often heard at public engagements in rural communities) is to remain in their own communities. However, some seniors cannot or do not want the responsibility of a larger home. Most seniors who own their homes have equity that would enable them to convert into small condominium or other smaller properties, but such options are not being created in the County. Similarly, there are few rental options for those who wish to cash out their equity as part of a downsizing process. The proceeds from the sale of the house would enable them to pay rent, beyond what their fixed-income pension may allow, and also provide some savings to fund other activities rather than having their savings tied up in their house.

G3: New Housing by Dwelling Type



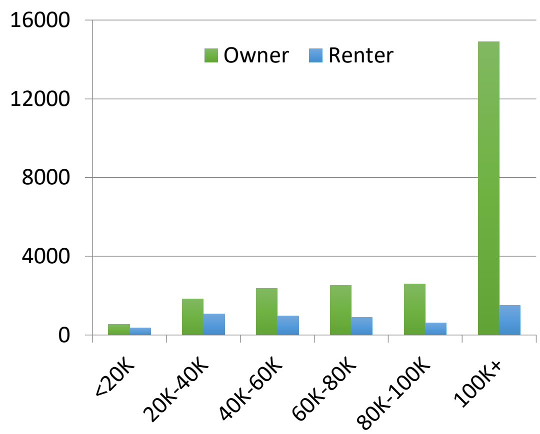
G4: New Housing by Intended Market



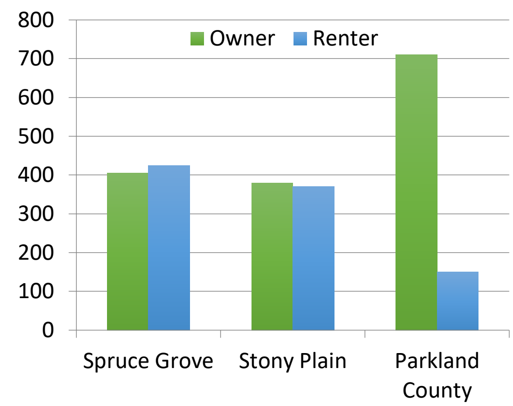
The above charts of housing starts show that the construction industry was building more multi-unit forms and purpose-built rental units up to 2015, after which time the numbers dwindled. This leaves many smaller households with few options other than to leave the Tri-Municipal Region to find appropriate housing to meet their needs. There is a need and potential for market-based solutions to expand these options and remove pressure from non-market housing waiting lists (e. g. Meridian Housing Foundation).

In terms of market-based solutions, the data show that in Parkland County, there are few households with low incomes, below $30,000 - 710 owners and 150 renters or almost 8% of all households compared to over 58% who earn over $100,000 annually. At an annual income of $30,000, households can afford to

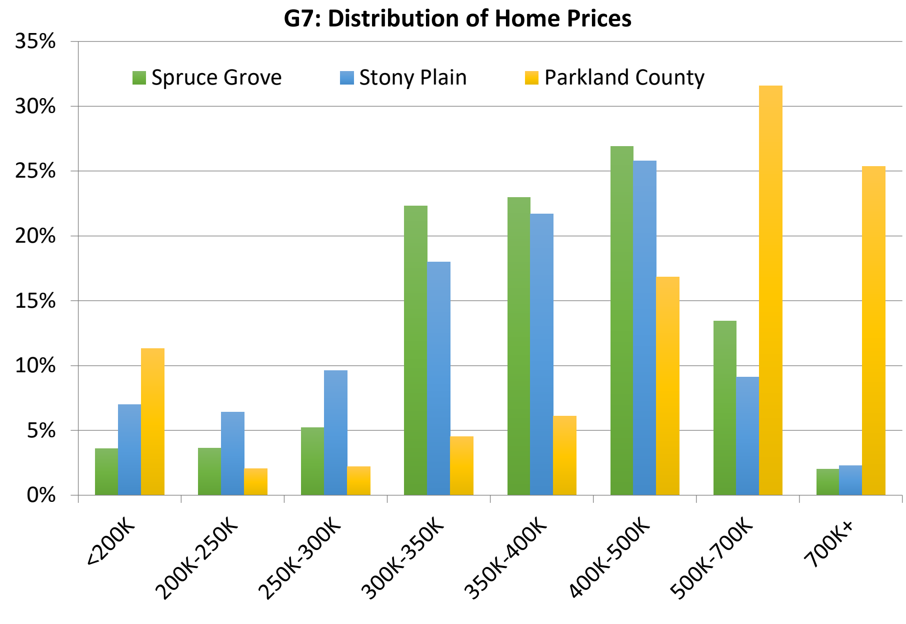
G5: Household Income by Tenure



G6: Lower Income Households (<$30K)



pay up to $750 – based on the 30% of income benchmark used to measure need. Most lower income households are renters and live in the Spruce Grove or Stony Plain – there are few lower income renters in Parkland County. Over 82% of households in Parkland County with annual incomes under $30,000 households are owners, and with accumulated equity, there is adequate purchasing power to support market-based solution.



Existing property values, most over $300,000, provide many of these homeowners, especially seniors who are likely without a mortgage, with the option to liquidate their property, and use the equity to either purchase or rent a smaller more appropriate dwelling.

In the urban areas there is a greater diversity of dwelling types and in recent new house construction activity, have added some purpose-built rental housing. However, there remains an undersupply of smaller-sized rental units.

There are potential opportunities to expand rental options through new supply: the recently implemented federal Rental Construction Financing Initiative (RCFI) provides very favourable lending to support such development (by either private or non-profit proponents).[6]

At the same time there, there are few condominium apartment units being constructed (none outside of the urban areas), so options for seniors and other smaller households who may wish to downsize (and do not require a large single detached home but seek to own) are limited.

The data on household characteristics also reveal tenure patterns and show that in Parkland County, households are almost exclusively homeowners at 92%; in the urban areas the majority are still owners, but the scale of the rental sector is much larger, accounting for over one-quarter of all households.

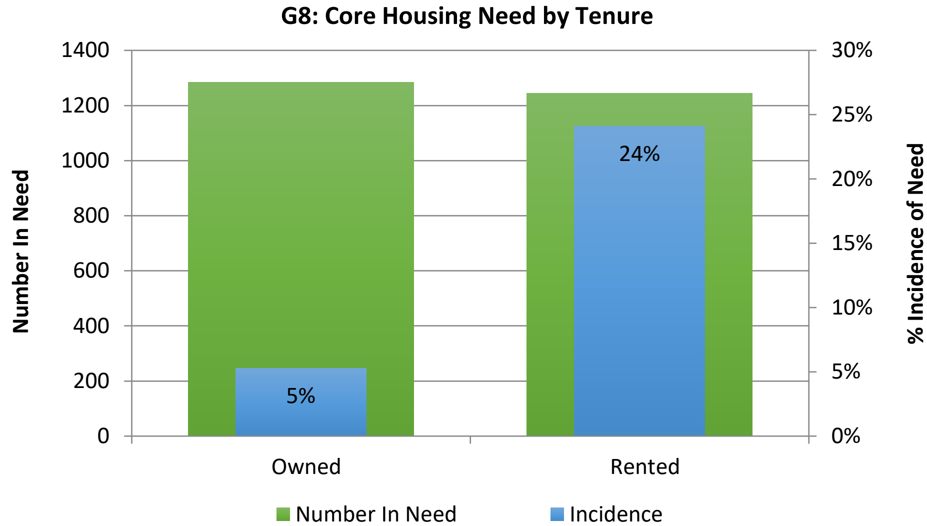
These tenure patterns are important in the determination and differentiation of housing need as discussed in the next section. Notably, the limited stock and supply of smaller one and two-bedroom rental options means that many renters have no choice other than to rent larger single detached homes or mobile units, which tend to have more house and higher rents (and utility costs). And, for some, it is these higher rents that cause them to spend over 30% and be in core need. It is likely that if smaller, lower rent options were available in the market, fewer renter households would be in core need.

[6] Details on the CMHC RCFI program are available here: https://www.cmhc-schl.gc.ca/en/nhs/rental-construction-financing-initiative

The key point here is that it is possible to address some core housing need without subsidy, simply by enabling a more responsive set of market options - grow the reach of the market as an indirect way to reduce core housing need.

4.1.3 Examining Core Housing Need

This housing needs assessment draws on the widely used CMHC core housing need measure to identify both the quantity and nature of housing need, where some form of assistance is required.[7]



First looking at an overall assessment of core housing need across the region, the data show that in total some 2,535 households (1,245 renters and 1,285 owners) accounting for 8.6% of all households, are estimated to be in core housing need.

At an aggregate level across the Tri-Municipal Region service area, renter and owners in need are evenly distributed with about 40 more owners. However, most of the renter households are in the urban areas where 88% of all renters in need reside; only 18% of households in core housing need in the County are renter households. It should be noted that the core need methodology does not consider home asset values of owners, and as such overlooks their capacity to draw on their asset to help resolve their need (i.e., selling and using resulting proceeds as a source to pay rent, as discussed in the previous section).

While there are a substantial number (1,285) of owners in need, the frequency of need (incidence) among owners is much lower - 5% or one in every 20 owner households - than among renters where one in every four households (24%) is in need.

And as noted earlier, renters in need have fewer options (no asset or equity). For this reason, housing interventions (as reflected in the recently announced National Housing Strategy), tend to focus more on renters, where need is more extensive and acute. The exception is assistance to lower income homeowners (many of whom are seniors) who have major repair issues that could force them to move.

Notably, when CMHC initially developed the core need concept in the 1980's, it was for the purpose of allocating federal funding across the country on the basis of need (vs. simply per capita). We can similarly

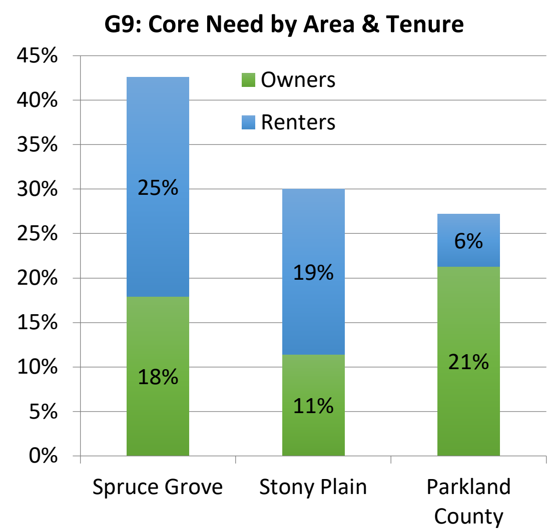
[7] See description of Core Housing Need in the footnote on page 5.

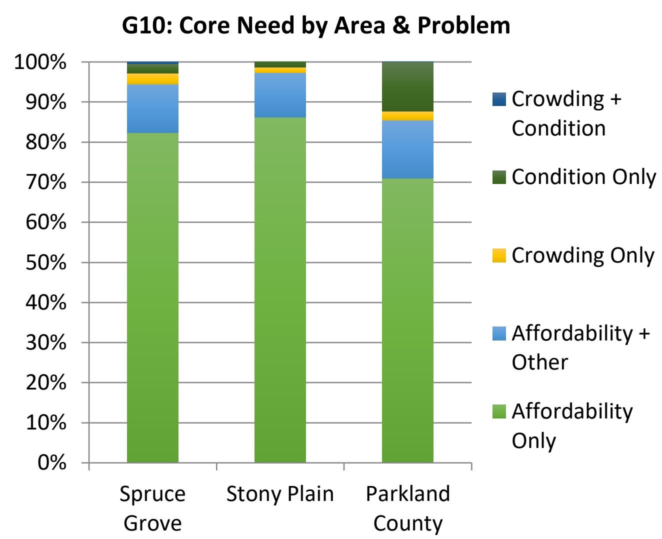
examine how need is spread across the Tri-Municipal Region, and potentially use it as an allocation mechanism.

Reflecting the population distribution, most of the core need is in the urban communities (73%) and is found mainly among renters. Parkland County has a smaller share of households in need (6.4%) and 80% of them are homeowners (see Graph 9).

4.1.4 Nature of Core Need

As noted, the core need methodology distinguishes type of need, incorporating the three housing standards: affordability, adequacy (condition) and suitability (crowding).





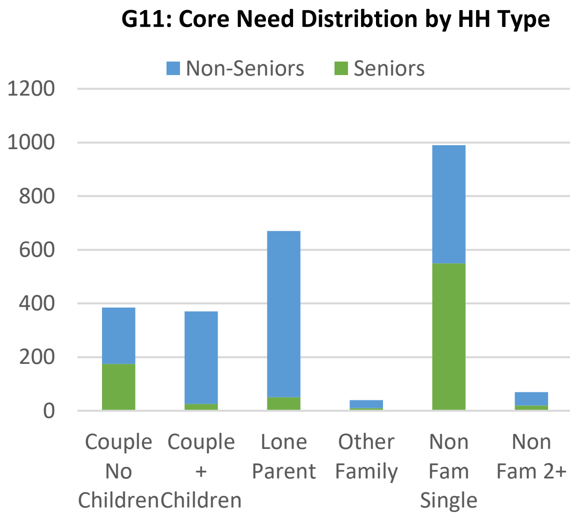
Nearly all of the core need problems relate to affordability, either alone, or in combination with the other problems. That said, there is a relatively high incidence of homes in poor condition in Parkland County - 12% compared to 2% and 3% in the urban areas. This suggests that some form of home rehabilitation program, possibly including some retrofit to support senior independence, be explored as a low-cost option to enable seniors to remain in their own home.

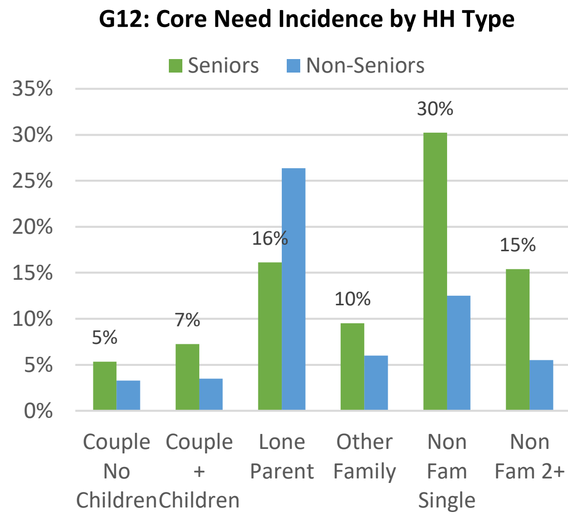
In Spruce Grove and Stony Plain, the most prominent problem is affordability (and as noted earlier, this impacts mainly renters). Here a potential remedy involves some form of housing allowance or rent supplement to help improve the household's financial capacity to cover their rent. It is not necessary to build a new affordable home for all households in need, especially if the need is exclusively related to affordability only - the household already lives in a suitable home in reasonable repair.

In fact, supply based solutions are often better directed to special-needs populations, where the target clients require delivery of ancillary support services. A congregate housing model can help to facilitate economies of scale in such service delivery. For example, home care and personal supports can be more efficiently delivered to a Lodge versus to a dispersed group of senior homeowners. And similarly, for those experiencing chronic homelessness (more than 180 days in the emergency system, or recurrent periods of 3 months or more) congregate purpose-built housing may also be an effective way to deliver Housing First responses.

4.1.5 Who is in Core Housing Need?

These housing problems are experienced differently among different household types. Because the main issue is one of affordability, it is not surprising that it tends to impact households with only one income more than that for two-income households. So single persons, including seniors, and lone parents (most female led) are the most impacted financially.





This is seen both in the absolute count of households in need (Chart 11) as well as the incidence of need (right chart), which measures the frequency of need within each category. These charts reveal that while seniors do have a significant level of need, they are not the largest group in need - non-elderly single and lone parent households both account for 23% of the total, compared to 19% among senior singles.

Actually, seniors account for only 20% of the households need in the region; non-seniors have a much higher count at 80% of all households in core need. However, on the basis of the incidence of need (right chart), the incidence of need is higher in certain populations:

- 30% of senior singles are in need, compared to only 13% among non-senior singles.
- 26% of non-senior lone parents are in core need

Note that incidence rates should be read in conjunction with the absolute count, because some groups have a high incidence, but a small total count. For example, senior lone parents appear to have a high incidence of need at 16%, but there are very few (less than 50) such households.

As suggested earlier, it is not necessary, nor appropriate to construct new housing (supply response) to address all households in core housing need. A variety of policy and program responses are possible, including rehabilitation, housing allowances (more often directed to renters, but also possible to alleviate high shelter cost burdens for owners), as well as building purpose built rental or special needs housing (with partnerships to deliver appropriate services, depending on the target client group).

4.1.6 Distinguishing Core Need from Demand

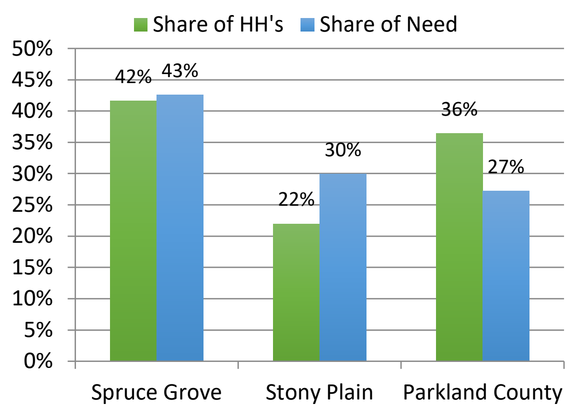
It is also important to distinguish need from demand - for various reasons not all households in core need seek out assistance. While almost 1,055 households 65 and older are estimated to be in core housing need, the Meridian Housing Foundation's current waiting list for seniors housing is less than one third of this number (around 300).

Homeowner households 65+ in Parkland County that wish to stay in their community may not be interested in facilities being built in the Spruce Grove or Stony Plain. And some seniors may prefer to age in their own home, rather than moving, in part because having retired the mortgage, they see this as the lowest cost option compared, for example, to renting. Access to homecare provides this option for many seniors who do not want to move.

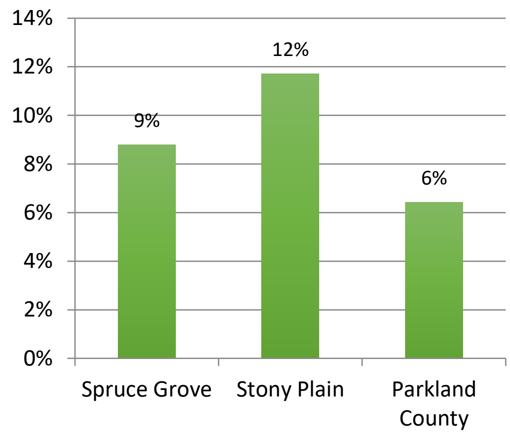
4.1.7 Allocation of Core Housing Need

Quantifying both the nature and type of need, and who it impacts can however be useful in designing an array of remedies as well as being a way to allocate limited budgets across different household types and geographic areas.

G13: Share of Households versus Need



G14: Incidence of Need by Area



Looking across the region we can examine the distribution of all households compared to the distribution of core housing need. This can show areas that have a disproportionate level of households in need (share of all households vs. share of households in need).

As shown in Chart G13, the share of households is lower than the share of core need in both urban areas, especially Stony Plain where the difference is noticeable - 22% compared to 30%; however, in Parkland County, the share of households exceeds the share of need - so need is underrepresented in rural Parkland, mainly due to higher incomes and large proportion of homeowners.

The incidence of core need adds another dimension to this assessment (Chart G14). It determines, for each municipality, what proportion of all households' experience core housing need. We see the highest incidence of need is in Stony Plain (at 12% of all households vs. overall region incidence of 9%), which also had the most significant mismatch between share of households and share of need across the Tri-Municipal Region.

If the three municipalities are ranked on these two measures (disproportionate share of need and incidence of need), Stony Plain ranks the highest. Such a prioritization ranking approach does, however, overlook the absolute level of need, which is highest in Spruce Grove where 43% of all core need exists, and mostly affects renters, who have fewer assets and ability to address their need without assistance.

So, it remains necessary to consider this distribution in the allocation of resources to address need, but again emphasizing this should include a mix of responses and some, such as rehabilitation assistance and housing allowances, may involve a lower cost per household of financial assistance.

4.1.8 Current Resources – non-market housing portfolio

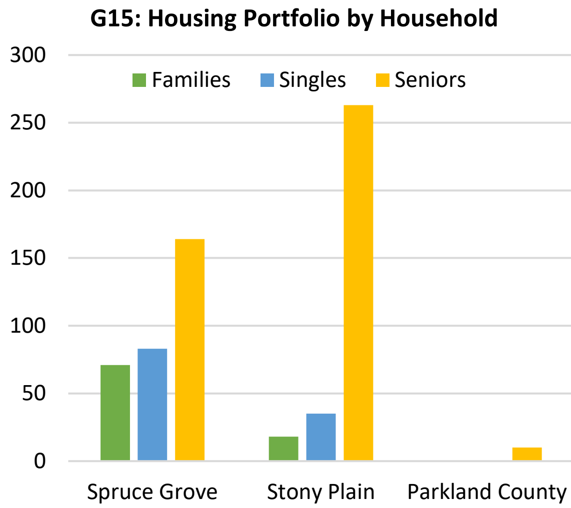
There are 629 units of non-market housing located in Spruce Grove, Stony Plain and Wabamun. The Meridian Housing Foundation, the Housing Management Body for the region, has a mandate to deliver seniors housing, initially via the traditionally funded Lodges and self-contained apartments (Rent-Geared-to-Income or RGI programs) and subsequently through affordable housing in recent years. There are several other non-profit agencies and private sector organizations that provide housing for individuals with special needs and some non-elderly singles and families, but most of the units are for seniors. There are also 53 rent supplement allocations provided for singles and families, but many of them are potentially at risk of being terminated due to government reduction measures. In addition to the non-market housing, there are also 376 continuing care spaces, of which 220 are Supportive Living (SL) 4 and (SL) 4 D (dementia) spaces mainly for seniors. These spaces are not included in the non-market housing portfolio because they are health care related accommodation and do not meet the qualifying criteria for non-market housing

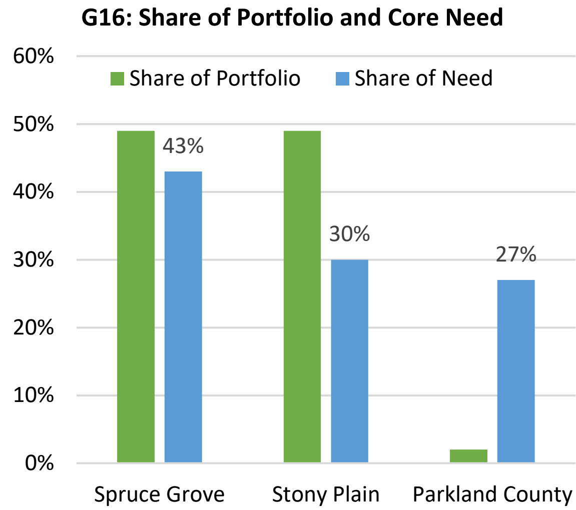
A summary of the existing non-market housing is included below, with a detailed listing located in Appendix I.

Table 1: Non-Market Housing Portfolio in the Tri-Municipal Region

Program	Type of Subsidy	Type of Client	Number of Spaces
Seniors Lodge	RGI	Seniors	99
Seniors Independent	RGI	Seniors	180
Non-Profit Housing	?	Special Needs	37
Rent Supplements	RGI	Mixed	53
Affordable Housing	10% below market	Mixed	157
Co-op Housing	Mix	Seniors	89
Habitat for Humanity	Ownership	Families	14
Total			**629**

The ability of the non-market portfolio to provide access to the households in need is an important component in determining the priority of the existing or remaining households in need. The data in the graph below on the right shows that seniors are over-served when compared to families and individuals, especially in Stony Plain. The only non-market housing within Parkland County is in the Village of Wabamun. (Note: The Village of Wabamun is outside the defined Tri-Municipal Regional Plan Study Area)





As with the comparison of household share vs. need (Graph G16), the share of units appears to over-serve Stony Plain and Spruce Grove relative to the County. However, residents of the County have access to the seniors' facilities operated by the Meridian Housing Foundation in Stony Plain and Spruce Grove.

Some rebalancing in this assisted housing stock is required in the short term by focusing on non senior housing development. This is especially true for single household maintainers in core need, many of which are between 45-64 years of age. This suggests responses targeting singles, regardless of age, rather than more narrowly targeting seniors (except where higher levels of continuing care are required). And, as noted, family housing, particularly for lone parents should be a high priority, although as suggested above, this can also be partially accommodated using rent supplements or housing allowances.

4.1.8.1 Meridian Housing Foundation

The "performance of the Meridian Housing Foundation relative to comparable benchmarks" was a specific item outlined in the Scope of Work for this project. Data on per unit costs for individual Housing Management Bodies in Alberta and for provincial averages (for seniors' apartments and lodges, and by HMB size) is available on-line. The most recent data available on provincial averages is 2017, so we used the year 2017 for comparative purposes. The data was collected and put into a table for comparison (see below). The MHF is defined as a medium size management body (i.e., 0 - 500 units) by Alberta Seniors and Housing criteria.

Table 2: Seniors Apartment & Lodge Costs - Meridian Housing Foundation vs. Provincial Average[8]

	Seniors Apartments			Seniors Lodges		
	2017 Average Cost per Unit (Provincial)	2017 Average Cost per Unit (MHF)	Difference	2017 Average Cost per Unit (Provincial)	2017 Average Cost per Unit (MHF)	Difference
Revenue						
Rental Revenue	5,845	6,713	15%	14,476	16,514	14%
Resident Services	711	654	-8%	699	1,146	64%
Non-Resident Services	28	19	-33%	292	218	-25%
Grants/Other Revenue	176			13,621	17,495	28%
Total Revenue	**6,760**	**7,386**	**9%**	**29,088**	**35,373**	**22%**
Expenses						
Taxes						
Utilities	1,649	1,620	-2%	1,979	1,787	-10%
Operating	312	199	-36%	1,097	1,371	25%
Food				2,309	2,619	13%
Operating Maintenance	1,505	2,666	77%	1,293	2,043	58%
Human Resources	1,990	1,490	-25%	15,129	20,747	37%
Administration	569	1,441	153%	1,441	1,001	-31%
Health/Other (Sc)		4		1,249		
Total Expenses	**6,025**	**7,419**	**23%**	**24,497**	**29,568**	**21%**
Net	**735**	**-33**		**4,591**	**5,805**	

Note: Numbers in red indicate where MHF's per unit revenues and expenses are higher than the provincial average.

The comparison shows that the MHF has higher revenues and expenses for both the apartment and lodge programs. In the case of the senior's apartments, revenue was 9% higher than the provincial average, mainly due to rental revenue (15% higher) and expenses were 23% higher, due mainly to operating maintenance costs (77%) and administration (153%). For the lodge program, rental revenue was 22% higher than the provincial average. Lodge expenses were 21% higher due mainly to operating maintenance (58%) and human resources (37%).

The financial bottom line for both programs is that MHF achieves a much higher net balance – the self-contained program does experience a slight deficit of $33 annually, however this is more than offset by the significantly larger surplus of $5,805 for the lodge program. This compares to the provincial average of $4,591 per unit, a difference of $1,214 or 26% higher.

[8] 2017 data for medium size Housing Management Body provided by Alberta Seniors and Housing.

It should be noted that these comparisons were made strictly with data found on-line and no discussions took place with the MHF to either confirm or provide rationale for any of the differences.

Need and Demand

The MHF maintains several wait lists, some of which are project specific, that are ranked in accordance with the Alberta Housing Act and Regulations. The September 2020 data shows that the numbers are down slightly to 302 applications – the norm is about 350. They are spread between the lodge units (64), the seniors' apartments (83) and the affordable apartments (155). The wait list information can be found in Appendix J. It is clear from the data that there is a need and demand for seniors housing in the Tri-Municipal Region area.

4.1.9 Tri-Municipal Region Summary

The gaps in the housing market and the priority non-market housing needs are summarized below. Understanding the housing market is important for (1) determining whether there are any mismatches or gaps, and (2) developing non-market housing solutions that consider current housing market conditions.

4.1.9.1 Market Housing Demand

The main gap in the housing market is the shortage or lack of smaller bachelor and one-bedroom rental units for single person (including seniors) households. While progress has been made in adding new multi-unit developments, including so7me rental and condominium units, there is demand for smaller, more affordable units. Demand from seniors (homeowners) who would like to downsize will continue to put pressure on the rental and condominium markets in Spruce Grove and Stony Plain. Recent activity in the real estate market suggests this is viable option for them if they can find a product available that meets their needs.

4.1.9.2 Non-Market Core Housing Needs

Core housing need problems are predominantly related to affordability and impact mainly renters, reflecting lower incomes and thus greater risk of affordability challenges. About 1/4 or 1,245 renter households in the Tri-Municipal Region are in core housing need. The number of households in need by age and household type is detailed in the table below.

- One person households – 990 elderly and non-elderly singles
- Lone parent households – 665 families with children

Given that lone seniors and lone parents have the highest incidence of need (30% and 26% consecutively) and the highest number of households in need, they are the highest priority in terms of requiring assistance to meet their housing needs.

Table 3: Core Housing Need by Tenure and Age of Household Maintainer

	Household Maintainer by Age Cohort					
Tenure	**19-29**	**30-44**	**45-64**	**65-79**	**80+**	**TOTAL**
Owners	65	290	470	365	100	1,285
Renters	245	375	260	250	105	1,235
TOTAL	**305**	**660**	**735**	**620**	**200**	**2,525**

Table 4: Core Housing Need by Household Type and Age of Household Maintainer

	Household Maintainer by Age Cohort					
Household Type	**19-29**	**30-44**	**45-64**	**65-79**	**80+**	**TOTAL**
Couple No Children	30	20	160	130	45	385
Couple + Children	55	185	105	15	10	375
Lone Parent	130	320	170	30	20	665
Multiple Family	0	15	15	10	0	40
One Person	75	105	260	420	130	990
Two + Non-Family	15	15	20	20	0	70
TOTAL	**305**	**660**	**735**	**620**	**200**	**2,525**

The next four sections highlight the Indigenous core need across the Tri-Municipal Region, as well as some key variations in each of the three municipalities, drawing on data, charts and information gathered for the assessment.

4.2 Indigenous Core Housing Need

Another aspect of need is the disproportionately high incidence of Indigenous people and households both in the homeless population and in core housing need.

Reviewing the core need data (which excludes any on-reserve First Nations and homeless persons), the data show that Indigenous households (as self identified in the Census) make up 12% of the households across the region, but account for 16% of core need.

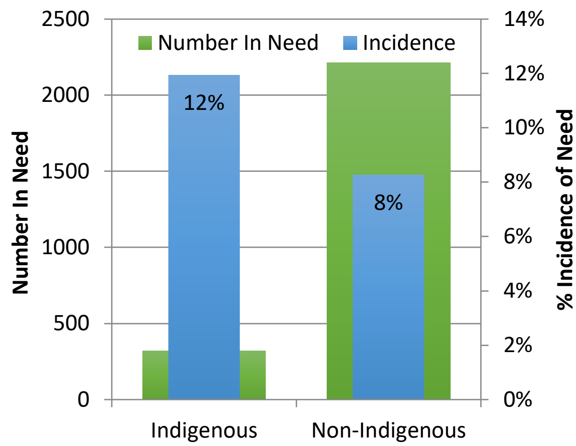
The incidence of core housing need among Indigenous households is also disproportionate – 320 or 12% of all Indigenous households are in core need, compared to an incidence rate of 8% in the non-Indigenous population. Half of Indigenous core housing need is in Spruce Grove, where those in need are mainly renters; most Indigenous housing need in Parkland County is among owners.

Among the Indigenous households in core need, the household types most impacted are families, of which over half are lone parents. Families make up the largest number (over 75%), with lone parents and individuals experiencing the highest incidence of need.

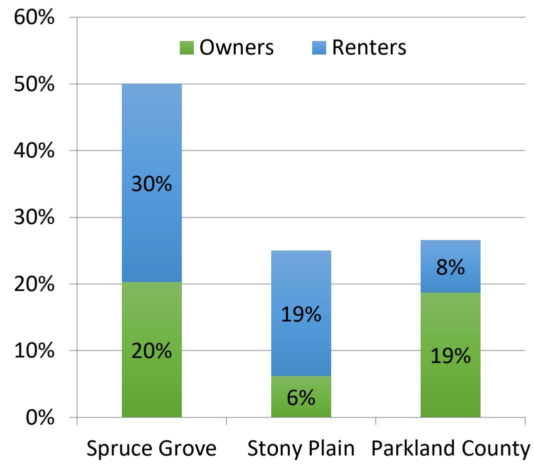
While there are a higher number of households living in crowded conditions and housing in disrepair, most of them are not in core housing need.

A critical challenge in addressing this disproportionate level of indigenous need is the absence of an indigenous housing provider in the region.

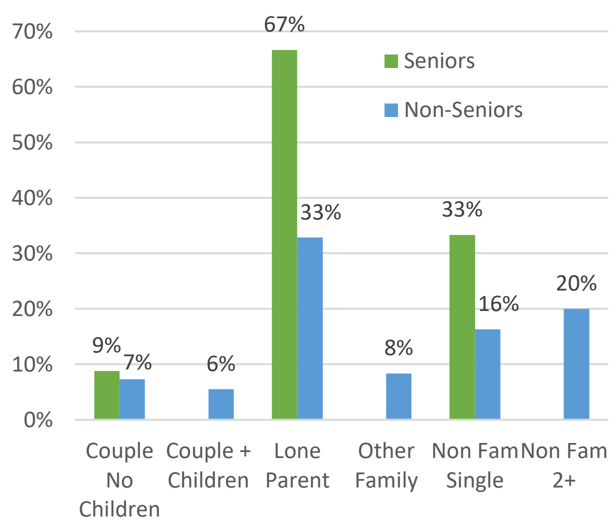
G17: Indigenous Core Housing Need



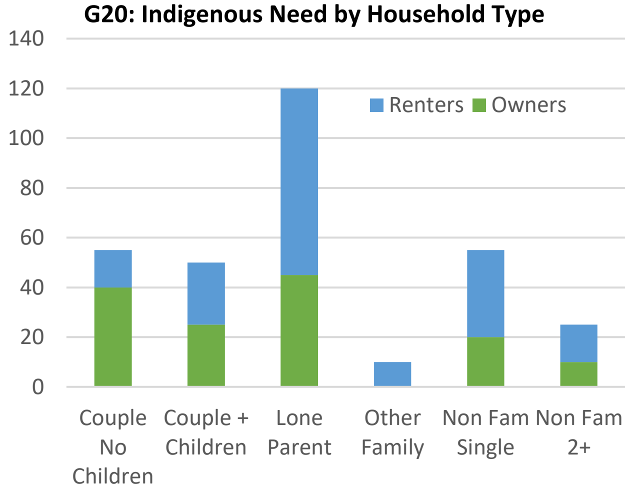
G18: Indigenous Need by Area & Tenure



G19: Need Incidence by Household Type



G20: Indigenous Need by Household Type



4.3 Town of Stony Plain

The Town of Stony Plain accounted for 21% of the Tri-Municipal Region population in 2016. The population is fairly evenly distributed, with a slightly larger proportion 65 years and over.

Compared to the Tri-Municipal Region, there is a greater diversity in built form. A majority (63%) of the structures are single detached homes, the lowest in Tri-Municipal Region. This means that other types of multi-unit structures are more prominent in Stony Plain. Apartments and semi-detached units, representing 37% of the total stock, are a more prominent form of housing more than anywhere else in the Tri-Municipal Region. About 48% of the multi unit dwellings in Stony Plain are condominiums, which could potentially result in a shortage of rental housing during economic growth periods (i.e., units could be removed from the rental stock and sold).

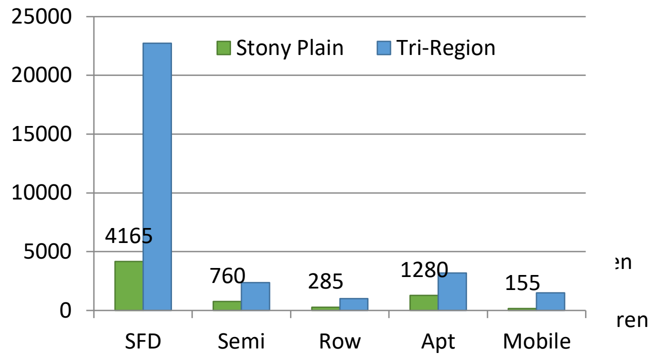
Most households are families (73%), which is consistent with the Tri-Municipal Region. However, there are slightly more childless couples (52%) and lone-parent families (13%) in Stony Plain. The percent of non-family households (27%) is consistent with the Tri-Municipal Region.

The largest age group of household maintainers in Stony Plain is between 45 and 64 years of age - 46% compared to 43% for the Tri-Municipal Region. The majority of this age cohort (84%) are homeowners.

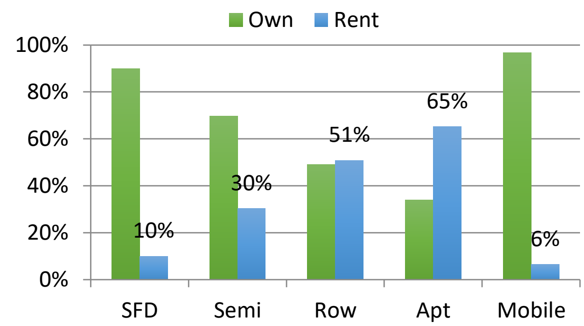
The homeownership rate among 30-44-year-old's is relatively high, but this age cohort also has the highest number of renter households.

Household maintainers under 30 years old also have a high rate of ownership at 58%. This could be a result of few rental opportunities. The 40 and under age group are usually the future first time home buyers.

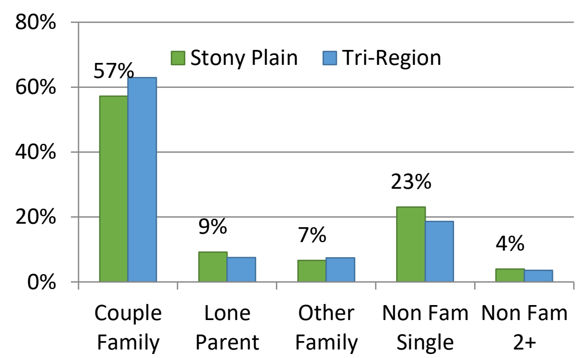
G21: Distribution of Dwellings by Type



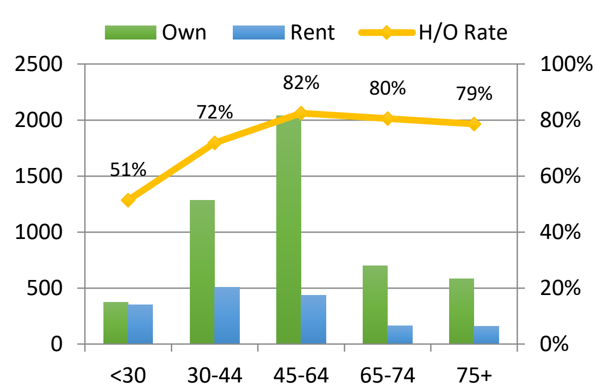
G22: Dwelling Type by Tenure



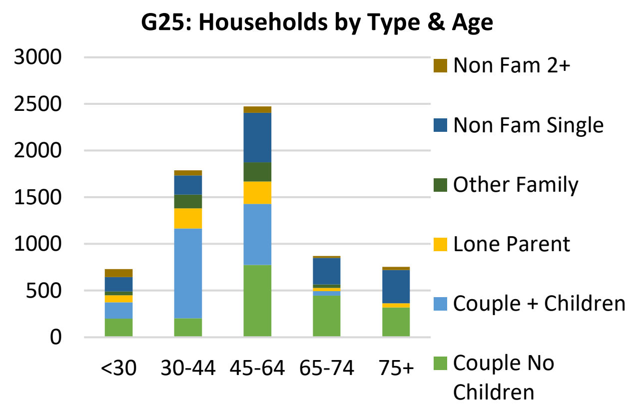
G23: Household DIstribution by Type



G24: Households by Age of Maintainer

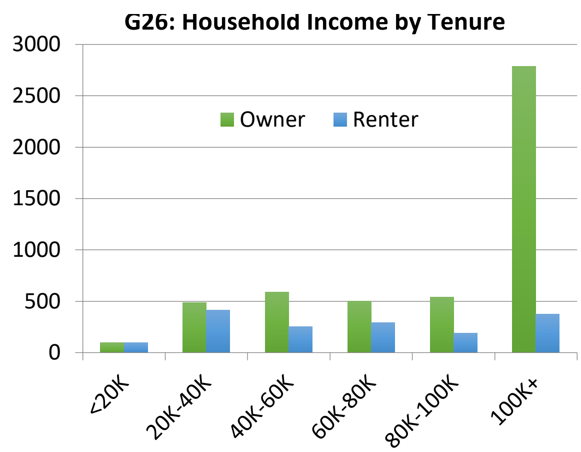


There is a rich diversity of household types by age across Stony Plain. Single person households, as well as lone parents and seniors, are a slightly higher portion than the Tri-Municipal Region overall.



G25: Households by Type & Age

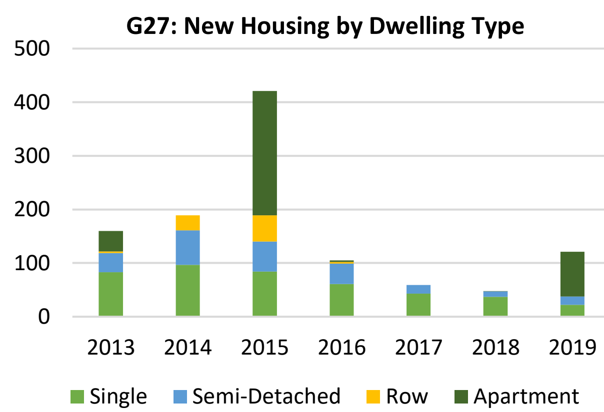
The data shows that renter incomes are much lower than owner incomes and distributed evenly at the lower income ranges. For example, the income range with the most renters (26%) are the $20,000 - $40,000 range. Most owners (56%) earn over $100,000 annually.



G26: Household Income by Tenure

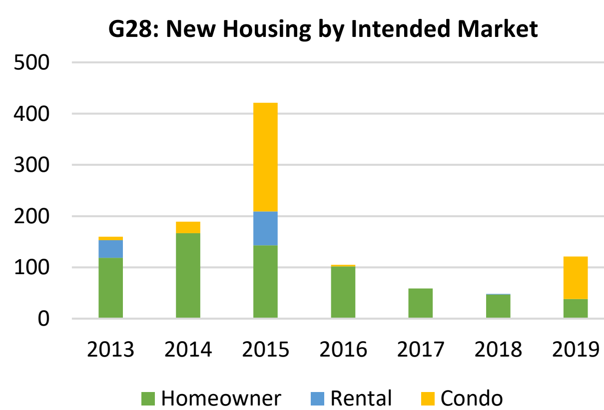
New home construction peaked in 2015 and has declined considerably since then, with a slight increase in 2019. This surge in activity can be partially explained by the construction of 232 units apartment in 2015 and another 83 units in 2019. Similarly, starts for rental housing declined from 66 in 2015 to 1 in 2018 – no other rental starts have been recorded.

Compared to the Tri-Municipal Region, the new homes being constructed include a broader range and more multi unit forms, appropriate for smaller households and renters. For example, 26% of new multi units constructed in the Tri-Municipal Region during the 2013 - 2019 timeframe is located in Stony Plain. Similarly, 25% of new rental units constructed during the same period are in Stony Plain.



G27: New Housing by Dwelling Type

Rental vacancy rates have been highly variable during the past 5 years due to the cyclical economy, both locally and provincially. In recent years, they have declined to 2.8% (2019), which is considered to be close to a balanced rental market, although there are still some challenges with 3-bedroom units. This decline in the rental vacancy rate was achieved even with high levels of new rental and condo units being constructed during this time.



G28: New Housing by Intended Market

During this same time, rental rates in the private rental market remained relatively consistent. The rental rates for one and two-bedroom units are lower than Spruce Grove and Edmonton, making the market relatively affordable for many modest income households who need the housing.

4.3.1 Core Housing Need in Stony Plain

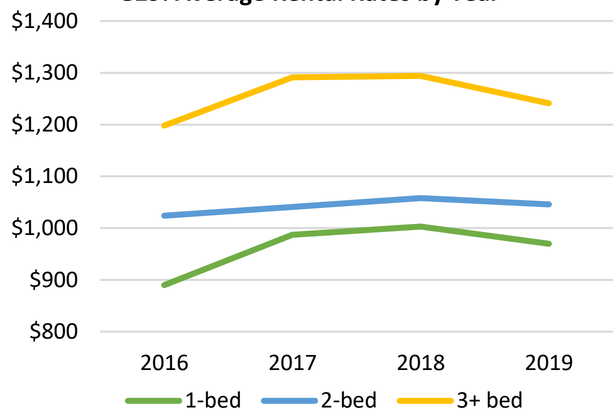
In total, there are 760 households in core need - 290 owners and 470 renters. This represents about 30% of renter need and just over 20% of owner need across the Tri-Municipal Region.

In addition to need being more skewed toward renters, the incidence of need is also much higher for renters – almost one in every three renter households (30%) is in need. This compares to only one in every 17 owners (6%).

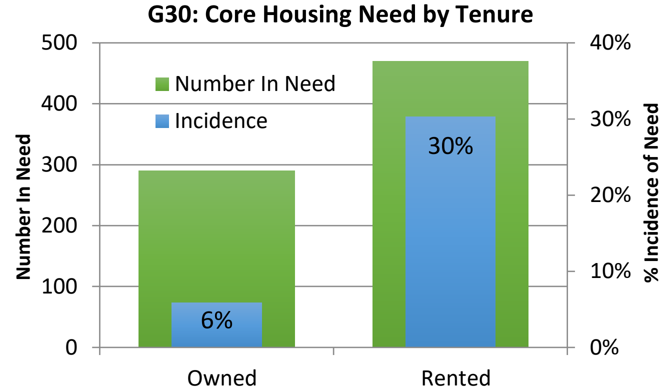
As in other areas, the primary problem is affordability, and this is even more dominant in Stony Plain - 86% of households experience an affordability only problem, while another 11% experience affordability plus either suitability or condition. In total, 97% of households in need face affordability challenges in Stony Plain. The percent of households living in homes in need of major repair (3%) or overcrowded (1%) are low by any measure.

Current core housing need is greatest in numbers among households led by (1) singles 45 and over, including seniors, and (2) lone parents under 45 years of age. As problems are mainly affordability, housing allowances can be an effective response.

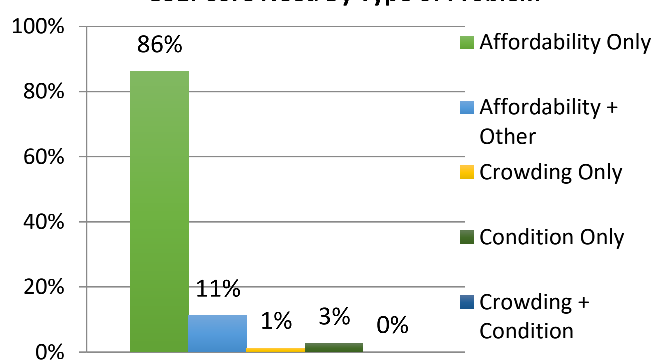
G29: Average Rental Rates by Year



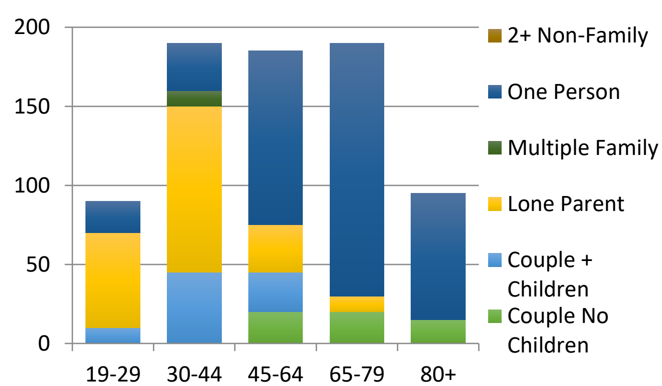
G30: Core Housing Need by Tenure



G31: Core Need By Type of Problem



G32: Core Need by Age & Household Type



4.4 Parkland County

Parkland County represents about 40% of the Tri-Municipal Region population and has a fairly large influence on the regional profile. The population can be described as "middle aged" in that 68% are between 15 and 64 years old.

Compared to the Tri-Municipal Region, there is less diversity of built form within the housing stock. Over 90% of the structures are single detached homes and 9% are mobile homes - less than 1% are multi-family structures. Over 95% of rented dwellings are single detached and mobile units. This potentially restricts some households from being able to reside in the County.

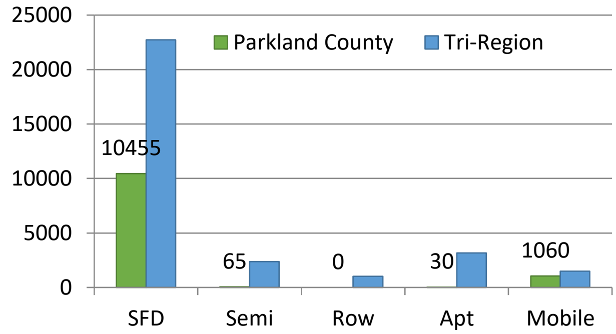
The composition of households is different than the Tri-Municipal Region. Most households are two-parent families (82%) - lone-parent families only account for 5% of households compared to 8% in the Tri-Municipal Region. The percent of non-family households (18%) is noticeably lower than the Tri-Municipal Region (23%).

The largest age group of household maintainers in Parkland County is between 45 and 64 years of age - 51% compared to 41% for the Tri-Municipal Region. The majority of this age cohort (94%) are homeowners, but it also contains the largest group of renters – 345 households or 39% of the renters.

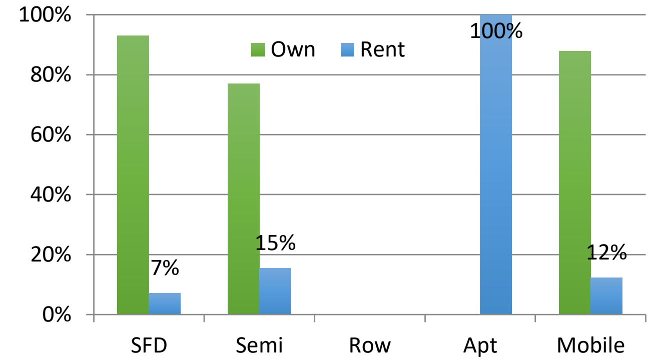
Similar to most other counties in the Edmonton Metropolitan Region, the homeownership rate among 30-44-year-old's is very high at 87%, which is much higher than the Alberta average of 80% and comparable the Tri-Municipal Region at 88%. This age cohort also has the second highest number of renters - 310 households or 38% of the renters.

Even household maintainers under 30 years old have a high rate of ownership at 73%. These high ownership rates, especially in the younger age groups, may be related to the lack of purpose-built rental housing in Parkland County.

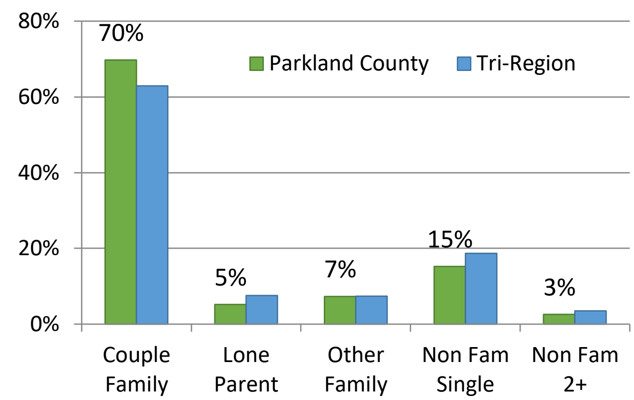
G33: Distribution of Dwellings by Type



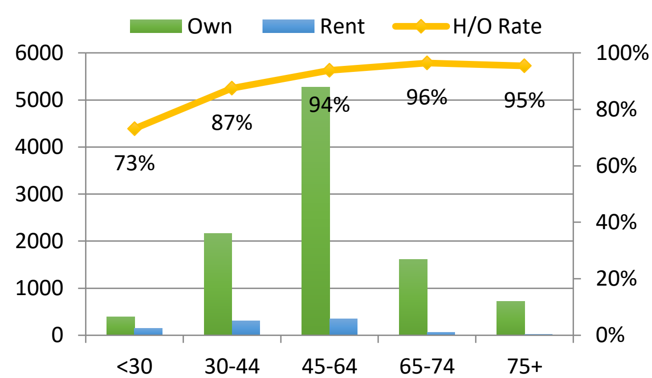
G34: Dwelling Type by Tenure



G35: Household DIstribution by Type



G36: Households by Age of Maintainer



The dominant household type in Parkland County is families which comprise 82% of households compared to 78% for the Tri-Municipal Region. The main differences are (1) more households (over 50%) are two parent families between 45 and 64 years of age, and (2) fewer lone parents and single person households, including seniors 75 years and over (they may have moved because there is no supportive living in the County).

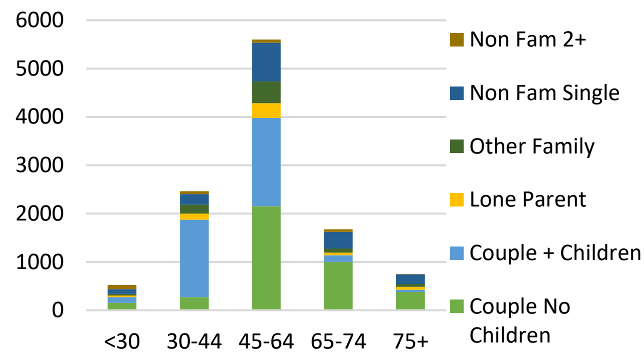
Due to the relative size and dominance of Parkland County, it influences the regional income distribution. The relatively small proportion of renter households, whose incomes tend to be lower than owners, positively impact the annual median income. The majority of households (58%) earn over $100,000 annually.

Since 2013, new home construction has declined nearly every year since 2013, reflecting the economic slowdown in Alberta. Virtually all of the starts have been single detached dwellings with a handful of multi-family units being constructed. Only 8 rental housing starts were recorded over the same time frame or less than 1% of the total starts in Parkland County. The number of mobile units declined by over 10% between the 2011 and 2016.

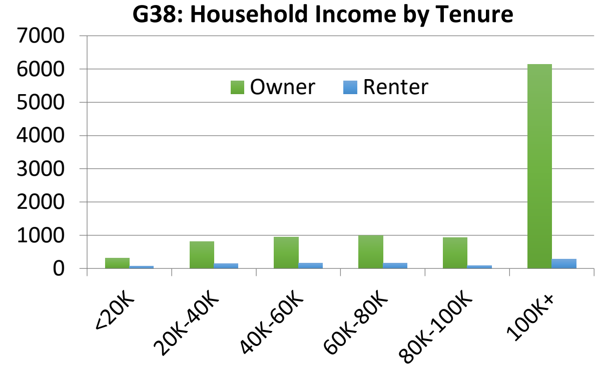
There are no vacancy surveys conducted for regional municipal entities such as Counties, MD's and ID's and Special Areas due to the fact that a traditional rental market does not exist. As mentioned earlier, any rental stock consists of single detached houses or mobile homes.

The ownership market in Parkland County is mainly county residential. Sales activity has been steady over the past 5 years at between 300 and 400 sales annually. Sales prices have been fairly constant, with some minor softening over the same time frame (see chart on top of the next page). This provides owners, especially seniors, in the County who are thinking about downsizing, the opportunity to access their house equity to finance their housing needs without assistance.

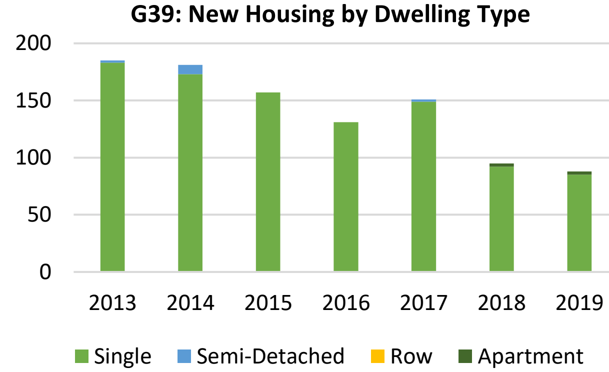
G37: Households by Type & Age



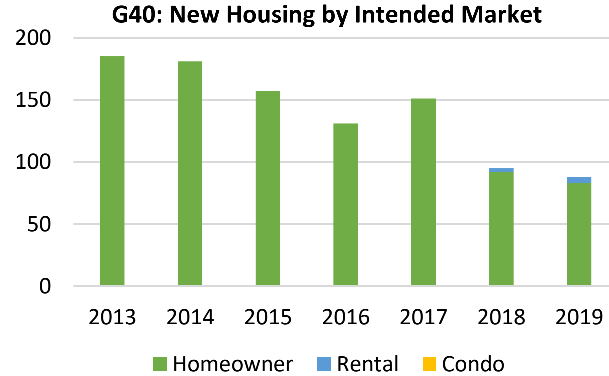
G38: Household Income by Tenure



G39: New Housing by Dwelling Type



G40: New Housing by Intended Market



4.4.1 Core Housing Need in Parkland County

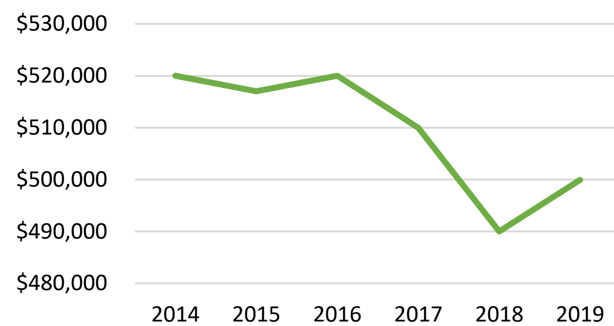
In total, there are almost 690 households in core need (540 owners and 150 renters). This represents just over 42% of owners but just 12% of renter households in need across the Tri-Municipal Region.

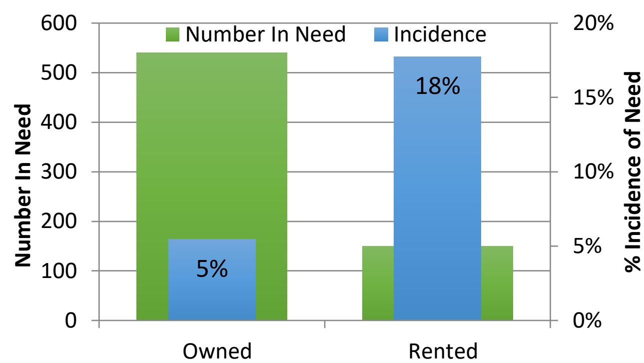
In addition to need being more skewed toward owners, the incidence of need among renters is only 18%, much lower than the 23% for renters across the Tri-Municipal Region.

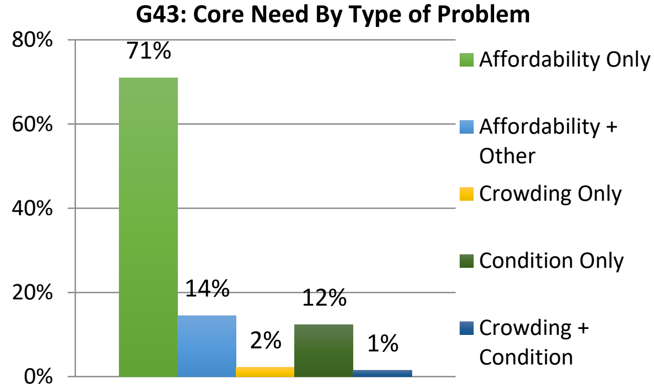
As in other areas, the primary housing problem is affordability in Parkland County. 71% of households experience an affordability only problem, while another 14% experience affordability plus either suitability or condition. A total of 85% of households in need face affordability challenges - compared to 92% for the Tri-Municipal Region

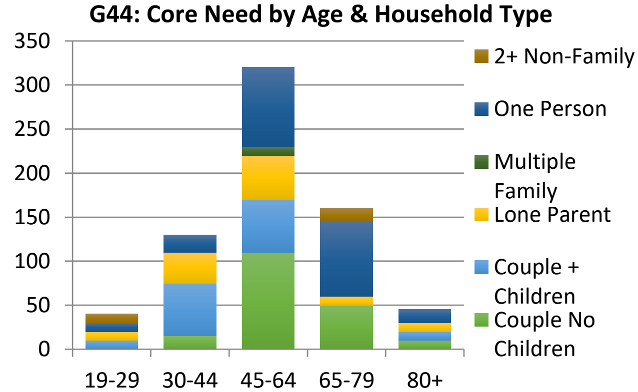
The percent of households living in homes in need of repair is high at 12% compared to 5% for the Tri-Municipal Region. This suggests the need for a rehabilitation program for lower income households.

Current core housing need is greatest in numbers among households with maintainers between 45 - 64 years of age. The rate of incidence is 46% compared to 29% for the Tri-Municipal Region. As problems are mainly affordability with some major repair issues, housing allowances can be an effective response.









4.5 City of Spruce Grove

The City of Spruce Grove represents 41% of the Tri-Municipal Region's population and has a fairly large influence on the overall regional profile. The population is younger (23% are under 15) and there are less seniors proportionately than in the other two municipalities.

Compared to the Tri-Municipal Region, there is a greater diversity in built form. A majority (65%) of the structures are single detached homes, noticeably fewer than the 74% in Tri-Municipal Region. This means multi-family structures are more prominent. Over 63% of all multi-family units across Tri-Municipal Region are in Spruce Grove and are evenly split between owner (condominium) and renter households.

Most households are families (77%) consistent with the Tri-Municipal Region. However, there are slightly less childless couples (27%) and more lone-parent families (9%) in Spruce Grove. The percent of non-family households (23%) is consistent with the Tri-Municipal Region.

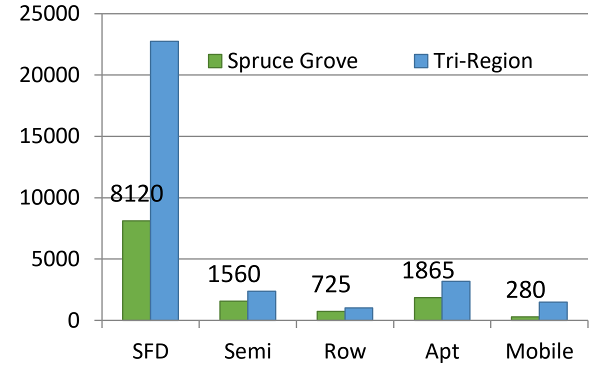
The largest group of household maintainers (35%) are between 30 and 44 years of age, comparable to the Tri-Municipal Region. Most households in this age cohort (77%) are homeowners, but it also contains the largest group of renter households (G44).

Household maintainers between 45 and 64 are the largest group of homeowners - 83% of them own. This age cohort also has the second highest number of renters.

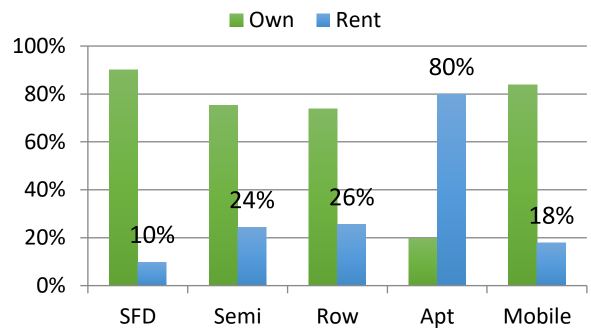
Household maintainers under 30 years old also have a high rate of ownership at 55%, but there few of them. The 40 and under age group are usually the future first and second time home buyers.

There is a rich diversity of household types by age across Spruce Grove and the Tri-Municipal Region. One difference is singles and non-family households

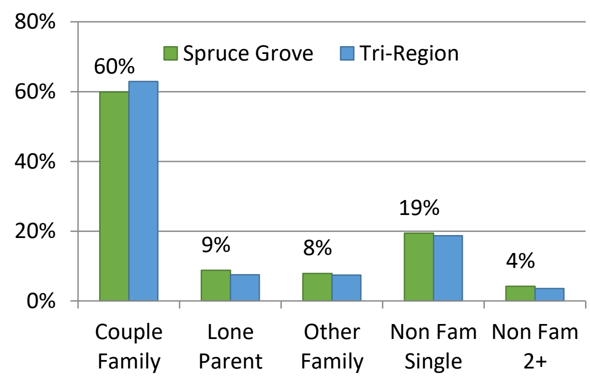
G45: Distribution of Dwellings by Type



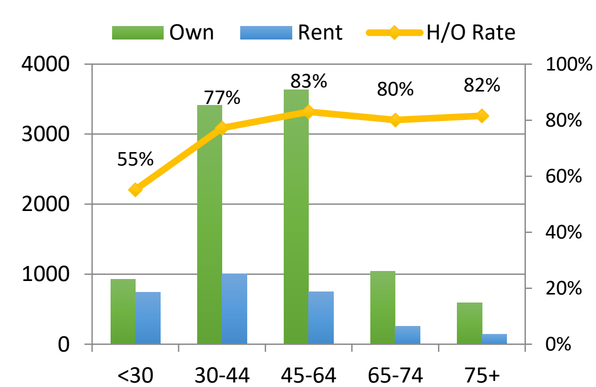
G46: Dwelling Type by Tenure



G47: Household Distribution by Type



G48: Households by Age of Maintainer



as well as lone parents and seniors are slightly higher than the Tri-Municipal Region overall.

Due to the relative size and dominance of Spruce Grove, it influences the regional income distribution. The data shows that renter incomes are much lower than owner incomes and are distributed fairly evenly at the lower income ranges. The majority of households – 62% of owners and 29% of renters - earn over $100,000 annually.

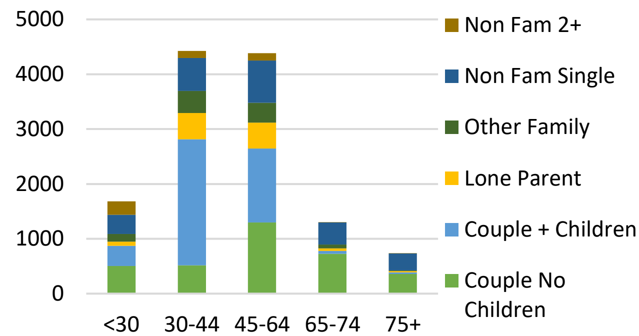
New home construction has declined consistently since 2014, reflecting the economic slowdown. There was a notable shift toward more single detached units – the share increased from 38% to 52% of total starts from 2013 to 2019. Similarly, starts for rental housing declined from 143 to 2 over the same time frame.

Compared to the Tri-Municipal Region, the new homes being constructed include a broader range and more multifamily units, appropriate for smaller households and renters. For example, 73% of new multi family units constructed in the Tri-Municipal Region during the timeframe are located in Spruce Grove. Similarly, 73% of new rental units constructed during the same period are in Spruce Grove.

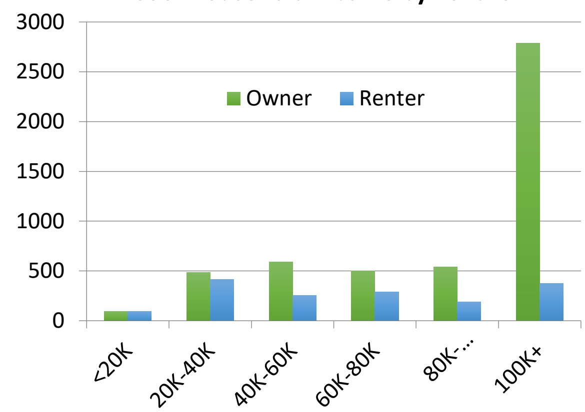
During the last five years, vacancy rates have declined from 13.4% to 4.1% in 2019. This decline in rental vacancy rates was achieved even with high levels of new rental and condo units being constructed during this time.

During this same time, rental rates in the private rental market remained relatively constant. Median rental rates for a two-bedroom unit are higher than Stony Plain and about the same as Edmonton in October 2019 - $1249 in Edmonton vs. $1,238/month in Spruce Grove - making the rental market competitive with Edmonton.

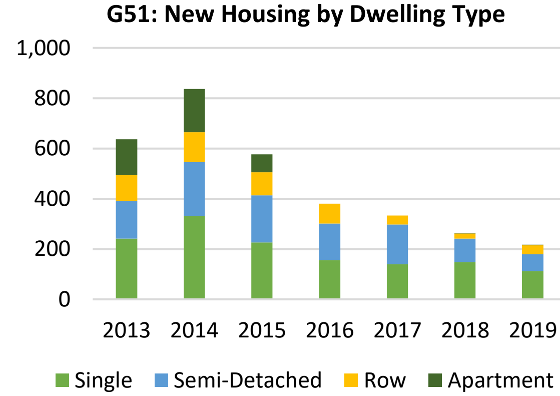
G49: Households by Type & Age



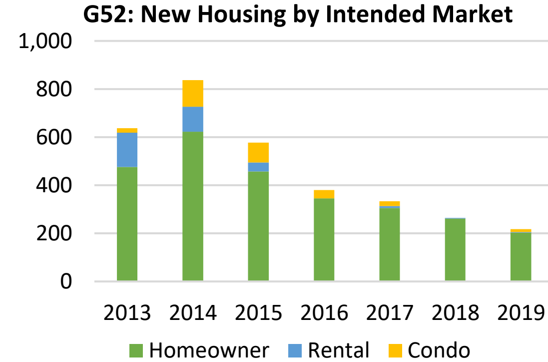
G50: Household Income by Tenure



G51: New Housing by Dwelling Type



G52: New Housing by Intended Market



4.5.1 Core Housing Need in Spruce Grove

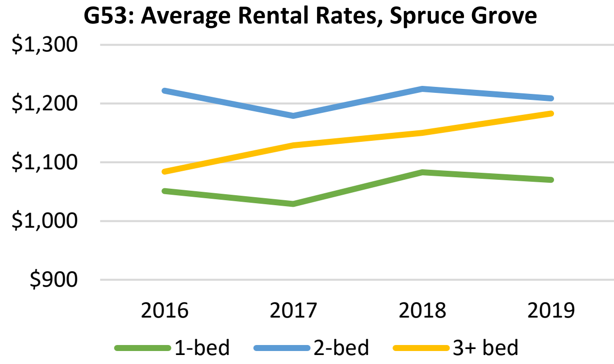
In total, there are almost 1,080 households in core need (455 owners and 625 renters). This represents half of renter need and just over 1/3 of owner need across the Tri-Municipal Region.

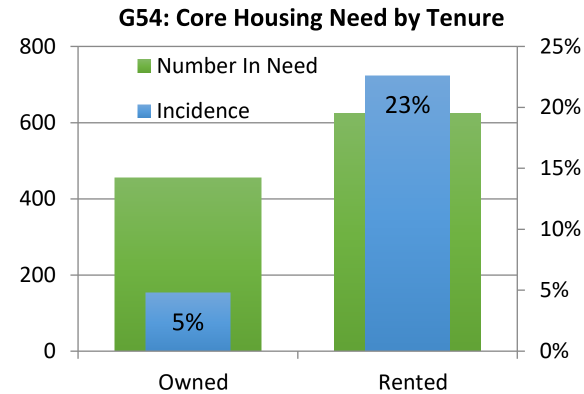
In addition to need being more skewed toward renters, the incidence of need is also much higher for renters – one in every five renter households (23%) is in need. This compares to only one in every 20 owners (5%).

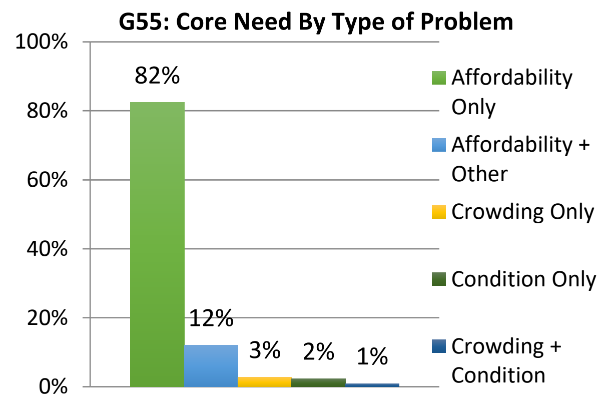
As in other areas, the primary issue is affordability, and this is even more dominant in Spruce Grove. 82% of households experience an affordability only problem, while another 12% experience affordability plus either suitability or condition, so a total of 94% of households in need face affordability challenges in Spruce Grove.

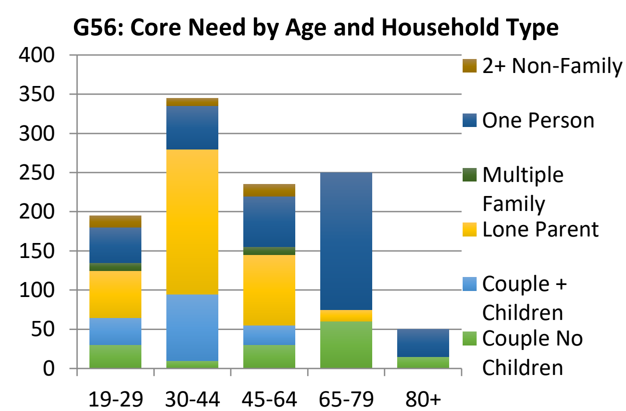
The percent of households living in homes in need of major repair (2%) or overcrowded (3%) are low by any measure.

Current core need is greatest in numbers (1) among younger households (mainly renters), (2) younger lone parents, and (3) singles including seniors. As problems are mainly affordability (few suitability or adequacy) housing allowances can be an effective response.









5.0 CURRENT AND FUTURE HOUSING REQUIREMENTS

5.1 Future Housing Requirements: Need and Demand 2019-2039

The final consideration is how housing requirements and core need change over time. Employment and population projections prepared by Applications Management for the Tri-Municipal Regional Plan were used to determine future housing requirements. The Headship Rate method, defined as the ratio of household heads or household maintainers to the population 15 years of age and older, was used to estimate the number of households required to accommodate the future population growth. Age-sex-specific headship rates were calculated by dividing the number of household heads by the total number of persons of the same age and sex cohort. The results are shown in Table 5 below with the age of the household maintainers included.

Table 5: Change in Household Growth by Age Group, 2019 – 2039

Age of Household Maintainers						
15-29	30-44	45-64	65-79	80+	Total	Annual
2019 – 24						
-103	-392	-16	1,578	539	1,606	321
2025 – 29						
1,001	1,135	80	1,480	968	4,664	933
2030 – 39						
729	3,034	1,089	980	2,208	8,040	804
Total						
1,628	3,778	1,153	3,869	3,884	14,312	716

Over the 20-year forecast period, the Tri-Municipal Region will gain another 14,312 households who will require various types of accommodation. During the 2019 - 24 period, households with maintainers under 65 years old will decline in numbers, especially the 30 - 44 ager group, which is the primary first-time home buyers age group. The younger households bounce back into positive numbers in the 2025 - 29 timeframe and even stronger in the 2030 - 39 period when the 30 - 44 age group records the highest numbers of new households.

Over the 20-year forecast period, most of the future household growth will come from households with maintainers 65 years of age and older – some 7,753 households or 54% of the overall growth. Household maintainers between 30 - 44 years old will also experience strong growth at 3,778 households or 26% of the total household growth.

Core Housing Need Forecast

Two other housing variables were also included in the forecast - the type of households and the type of dwellings. We used the type of households by age group for the core housing need forecast.

Once the future number of households by age and type were determined, the 2016 incidence rates of core housing need (by type of household and age group) were applied to the household projections to provide an estimate of the number of households in core need. The household projections are for a 20-year period and are displayed in two 5-year increments and one 10-year period in Table 6 below.

Table 6: Households in Core Housing Need by Household Type and Age Group, 2019 - 2039

	Age of Household Maintainers					
Type of Household	**15-29**	**30-44**	**45-64**	**65-79**	**80+**	**Total**
			2019 – 24			
Couple No Children	-1	-1	-1	44	23	63
Couple + Children	-2	-10	0	5	9	1
Lone Parent	-2	-7	2	8	9	11
Multiple Family	0	-4	0	9	0	5
One Person	-3	-4	1	136	61	190
Two + Non-Family	0	-1	0	7	0	6
Total	-8	-26	2	208	102	277
			2025 – 29			
Couple No Children	9	3	-1	47	30	88
Couple + Children	18	25	0	5	12	61
Lone Parent	36	39	5	10	13	102
Multiple Family	0	12	0	9	0	21
One Person	27	15	4	155	79	280
Two + Non-Family	6	2	1	7	0	16
Total	95	95	10	234	134	567
			2030 – 39			
Couple No Children	6	7	10	29	87	139
Couple + Children	13	71	9	2	42	138
Lone Parent	23	89	23	8	40	183
Multiple Family	0	30	4	6	0	40
One Person	20	36	31	115	221	423
Two + Non-Family	4	5	4	3	0	16
Total	67	238	81	163	390	938
TOTAL	**153**	**307**	**93**	**605**	**625**	**1,782**

Over the 20-year period, the number of households in core housing need will grow by 1,782 or about 90 annually. The period of highest growth is 2025 - 29 when 32% of the growth in need will occur.

The core housing need projections show the following age groups with the highest growth:

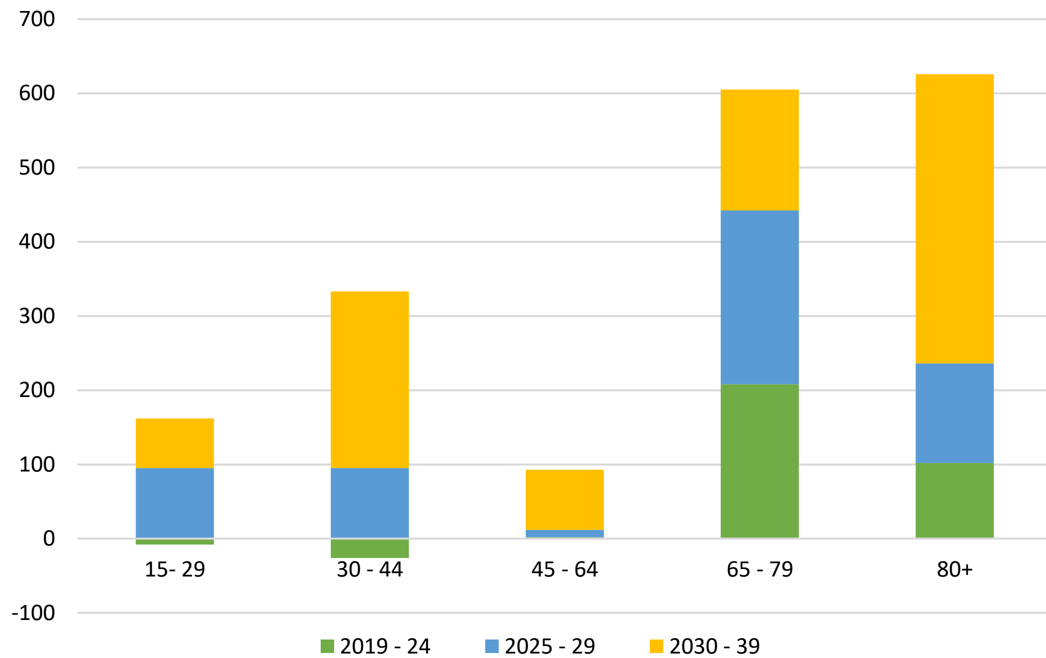
- 2019-24: households aged 65 - 79
- 2025-29: households aged 65 - 79
- 2030-39: households aged 80 and over

This will increase requirements for non-market housing for seniors, and as these populations move into the older (80+) group during the 2030 - 39 period, the requirement for various levels of assisted living and care.

Conversely, the younger age groups are declining during 2019 - 2024, with modest growth in the 2025 - 29. While growth rate does increase for the younger age groups during 2030 - 39, especially the 30 - 44 age group. In the short term, there is a sharp reduction in the growth rate for these younger households during the 2019 - 2029 period, which could have a lasting impact on the demographic composition of the Tri-Municipal Region.

The demographic growth trends over the 20-year forecast period are obvious when you examine the Graph 57 below.

G57: Households in Core Need by Age Group, 2019 - 39



While not insignificant, the 90 additional households in core need each year is relatively low when compared to the scale of the outstanding core need - 2,525 households. The 90 new households should be set as a minimum target for production of new Non-Market Housing in order that the current backlog of core need is capped and does not grow further.

5.2 Existing and Future Housing Requirements - Need and Demand

The total housing needs and requirements are a culmination of existing housing needs and future housing requirements resulting from population growth. The existing housing needs are based on the 2016 core housing need estimates from CMHC; future housing need priorities were determined by using the core need incidences by household type and age of the maintainer.

Existing core housing needs and future (annual) housing requirements and core need estimates are summarized in Table 7, with more details in Table 8 below.

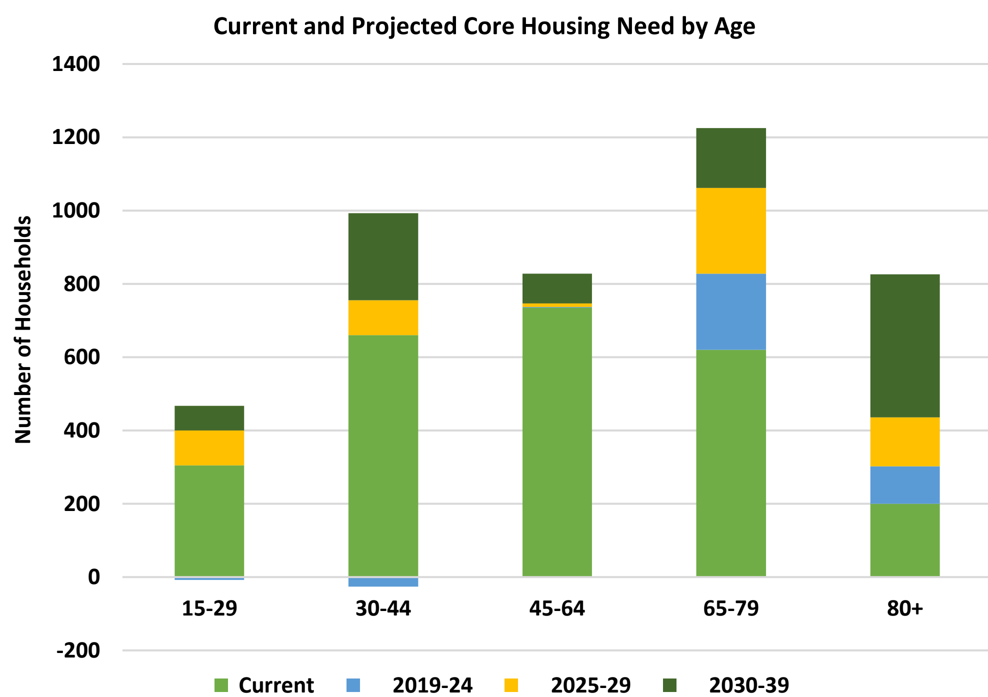
Table 7: Existing and Future (Annual Average) Housing Requirements, 2015 -2021

Existing Core Housing Need	Future Housing Needs and Requirements		
	Household Growth	Non-Market Core Housing Need	Market Housing Demand
2,525	**14,312**	**1,782**	**12,530**

Table 8: Current and Projected Core Housing Need by Age of Household Maintainer

	Age Groups					
Timeframe	**15-29**	**30-44**	**45-64**	**65-79**	**80+**	**Total**
Current	**305**	**660**	**735**	**620**	**200**	**2,525**
Future						
2019 – 24	-8	-26	2	208	102	277
2025 – 29	95	95	10	234	134	567
2030 – 39	67	238	81	163	390	938
Sub-Total	**153**	**307**	**93**	**605**	**625**	**1,782**
Total	**458**	**967**	**828**	**1225**	**825**	**4,307**

The following graph shows the proportion of cumulative households in core need by age for the existing and future time periods.



Some thought will be given to the imbalance of housing resources compared to existing core need needs across the region. Specifically, the issue is that nearly all the non-market housing in the Tri-Municipal Region is restricted to seniors. A funding allocation policy would enable more resources to flow to those households who are currently in core housing need to address the existing backlog of housing need and move toward a re-balancing of the non-market portfolio across the region.

6.0 HOUSING POLICY CONTEXT REVIEW

6.1 Introduction

A review of relevant municipal housing plans and policies will help set the context for the Tri-Municipal Region housing strategy and implementation plan. The intent of the municipal policy context review is two-fold:

- To review existing housing plans and policies within each municipality and the Tri-Municipal Region and identify any potential conflicts and cross impacts
- To review seniors and affordable housing policies regarding Housing Management Bodies (HMBs), including the governance structure (legislation), enabling private and non-profit housing agencies, and an overview of best practices to support the development of affordable housing in the Tri-Municipal Region.

6.2 Regional and Municipal Housing Policies and Plans

A collection of relevant studies, reports, bylaws and other materials for the Tri-Municipal Region and each municipality were assembled and made available online by the Integration Consultant. A recent housing assessment prepared for the Meridian Housing Foundation was also included in the list of documents reviewed.

Three housing and homelessness plans were identified and reviewed in detail. The findings are detailed in this section.

The Edmonton Metropolitan Region Growth Plan (EMRGP) was reviewed to ensure that the policies and bylaws regarding housing are considered in the review of municipal housing plans and policies.

In addition to these specific housing plans, several policy documents for each municipality were also reviewed to identify specific policies related to housing and highlight any potential conflicts. These included:

- Strategic Plans;
- Municipal Development Plans;
- Economic Development Strategies
- Land Use Bylaws

6.2.1 Housing Plans

The only specific housing studies and plans completed on a municipal basis are the homeless assessment completed for Stony Plain in 2016 and Spruce Grove's 5-year Strategy to reduce poverty and homelessness called Pathways Home (2019). Specific references to housing include:

- **Stony Plain's Homeless Assessment**
    - Develop affordable housing options

- **Spruce Grove's Pathways Home**
  - Build 30 units of purpose built, supportive housing units targeted to people experiencing chronic or episodic homelessness with higher needs, and 55 units of affordable housing.
  - Advocate to Alberta Government for ongoing adjustments to rent and income subsidies to better support people at risk of homelessness.
  - Expand the stock of affordable rental and ownership housing throughout Spruce Grove.

- **Meridian Housing Foundation's 2020 Housing Assessment**
  - The 2020 Housing Assessment was recently completed by the Meridian Housing Foundation. The report covers the Meridian Housing Foundation region, which is most of the Parkland County geographically.
  - The report identifies the following demand gaps in independent and supported living units for seniors:

Table 9: Gap Demand for IL (Independent Living) and SL (Lodge) Units

Type of Unit	Spruce Grove	Stony Plain	Parkland County	Wabamun	Total Gap
IL	175	33	239	2	415
SL	320	97	572	15	1,004

Source: 2020 Housing Assessment, Meridian Housing Foundation

  - The report indicates that "an additional 415 IL units and 1,004 SL units will be required by 2036. More specifically, "Parkland County will require approximately 811 senior's residence units while Spruce Grove will require 490 senior's residence units based on projected demand and supply metrics".

In summary, the recommendations from the homeless reports address current needs only and are consistent with the Tri-Municipal Region housing assessment. The one recommendation that is unique is to build 30 units of purpose built, supportive housing units targeted to people experiencing chronic or episodic homelessness with higher needs. We agree with this recommendation.

The 1,419 units identified by the MHF seniors needs assessment are an estimate of future need only and appear to be on the high side - our estimates indicate 1,241 seniors in need. As mentioned previously, many of these seniors in core need are homeowners with significant equity in their homes who can afford the type of housing they want without any direct subsidy.

6.2.2 Housing Policy Documents

There are other policies and plans that include residential development and housing. They include: Strategic Plans, Municipal Development Plans, Economic Development Strategies, and Land Use Bylaws. The documents available for each municipality were reviewed for specific references to housing. The detailed findings are included in Appendix C.

As emphasized in the Tri-Municipal housing needs assessment, the housing stock is mainly single detached housing with some multi-unit buildings in Spruce Grove and Stony Plain. One result is nearly 25% of renter households across the region live in a single detached house which tend to have higher costs (utilities, etc.). As well, most renters (usually 1 or 2 persons) do not require a single detached house, which tends to have at least 3 bedrooms, more than what most renters require, again resulting in higher housing costs.

Demographic changes going forward will have implications for housing:

- The aging population means more Generation X, Millennials, and seniors' households who want more choices regarding size, tenure, maintenance requirements, accessibility, and energy efficiency, and;
- Migration into the region will include more diverse households and require more choices in terms of housing forms, tenure and affordability.

Ensuring there is a range of housing at varying price levels so that all households have access to safe and affordable housing is critical for the long-term sustainability and inclusiveness of the region. Gaps in the type and affordability of the rental and ownership housing stock have consequences that impact other areas such as the overall health and well-being of the community. Ensuring that the housing stock is diverse and affordable are key considerations for the Tr-Municipal Region to consider over the foreseeable future.

Overview of Plans and Policies

The Edmonton Metropolitan Region Growth Plan (EMRGP) provides clear direction in two key policy areas regarding housing:

- Plan for and promote a range of housing options
- Plan for and promote market affordable and non-market housing to address core housing need

All three municipalities have plans and policies that mention more diverse forms of housing with increased densities and with affordable housing in various forms and statements.

Spruce Grove has several policies that support more diversity in housing types and densities, as well as mixed-income and mixed use (e. g. residential above commercial) developments. There is also mention of exploring innovative zoning tools and integrating a variety of housing types and densities to increase diversity of the housing stock.

Spruce Grove emphasizes affordable housing and the importance of locating the market and affordable housing units within the same area of a neighborhood and/or within the same housing project. Creating affordable options for unique populations including young adults, dual or lone-parent families and seniors. Policies to ensure that affordable housing is located close to community amenities and services, specifically transit routes are also mentioned.

Stony Plain's policies and plans promote diverse residential development close to amenities, high-density housing, and mixed-use projects in areas adjacent to regional transit routes and encourage new neighbourhoods to have a diversity of housing types. The Town will encourage the reuse and redevelopment of older commercial and industrial sites for higher-density residential and mixed-use development where appropriate.

Stony Plain has specific policies that encourage affordable housing for people of all income levels, including developing incentives for affordable housing, working with developers to promote affordable housing, and exploring innovative housing types that increase affordability, to name a few of them. Ensuring that social services are accessible for those in need is also mentioned. There is also an action in the 2020 Strategic Plan to "develop a Housing Strategy that reflects options for the current environment and community needs".

Parkland County encourages a range of low-density housing forms within the hamlets and greenfield areas, although they are a discretionary use in most of the residential Districts where they are allowed. Two of the land-use districts, the Entwistle Urban Village District and the Residential Row Housing District, are intended for higher density housing forms and allow for higher density forms of housing including apartments and row housing. The County also supports a greater mix of land uses within all residential areas, including in County Residential and Lake Front Areas to support complete communities. This is where new small scale housing projects (2 - 6 units) could be developed for seniors who want to downsize but remain in the community.

Parkland County promotes innovative housing forms to ensure the provision of a diversity of housing options and affordability levels. However, the County does not make any specific reference to the support and promotion of affordable housing. There is mention of encouraging seniors housing and residential care facilities in hamlets to enable residents to age in place.

Opportunities for Improved Regional Coordination and Consistency

Areas where there could be improved alignment with the EMRGP include more (1) regional collaboration on housing and adoption of regional policy, (2) innovative housing designs, and (3) partnerships to explore creative financing models, review regulations, standards and approval processes, and incentives for the private sector.

The three municipalities have housing policies and plans that provide strategic direction and specific actions or initiatives that elaborate on the direction. Spruce Grove and Stony Plain have statements in their documents that reflect more of an urban setting, as demonstrated by including higher density forms of housing as permitted uses in the Land Use Bylaw. They also include numerous statements and clauses regarding affordable housing, such as integrating affordable housing in the same areas and projects, location, the creation of affordable options, to name a few.

Parkland County is a rural area with acreage developments and hamlets whose policies direct higher density forms of housing to the hamlets, with specific direction and regulations for the Entwistle Urban Village District and Residential Row Housing District. There is little mention of affordable housing in the Parkland documents, which relates partly to the type of residential development that has occurred over the years.

Parkland County could implement additional policies within their MDP to encourage affordable housing, in alignment with Stony Plain, Spruce Grove, and the EMRGP. Spruce Grove and Stony Plain should be more active in encouraging more compact and innovative forms of housing, especially in in-fill areas, higher densities adjacent to the community centre and transit. All three municipalities should be more active in increasing the supply of affordable housing through a variety of municipal strategies and actions, including working locally and regional, and with other governments, housing providers and the private sector.

6.3 Seniors and Affordable Housing - Provincial Context

The Alberta Housing Act and some of the Regulations were reviewed to help prepare the following overview of the non-market housing system in Alberta.

Alberta's non-market housing system is comprised of a mix of ownership and funding agreements between non-profit organizations, private sector companies and the federal, provincial, and municipal governments.

The Alberta Government is both a funder and owner of non-market housing through the Alberta Social Housing Corporation (ASHC), which owns over 40 per cent of non-market housing units across the province. Most of the provincially owned facilities are managed by over 100 independent Housing Management Bodies (HMBs). Each HMB is created by Ministerial Approval (Minister of Housing) and is governed by a board of directors. HMBs operate independently and determine their local scope of services, manage applications for housing assistance and select the tenants while abiding with the Housing Act and supporting regulations. The intent of the Act is to enable HMBs with the flexibility to be creative in developing local solutions to address the diverse housing needs of their residents.

While the Province of Alberta has the constitutional responsibility[9] for housing, the Government of Canada, mainly through the Canada Mortgage and Housing Corporation (CMHC), provides funding to the Alberta Government to design and deliver a range of non-market housing programs. The programs can involve operational support and/or capital funding for new construction or renovations of existing non-market housing units. CMHC also provides federal unilateral housing funding to on-reserve and off-reserve indigenous households, youth, recent immigrants, the homeless and others, often partnering with others to share the capital and operating costs, as well as municipalities.

Alberta municipalities can be funders and/or owners of non-market housing depending on the approach used in each community. Many municipalities have a requisition partnership with a housing management body that operates a lodge housing facility in the local or nearby community. In addition, many municipalities choose to own or directly fund other types of non-market housing in the community so they can tailor their response to resident needs.

Households interested in social housing must apply to the HMB who screen the applicants for eligibility and score them based on priority of need. In general, provincially subsidized housing eligibility criteria require that families, seniors, and individuals must be at or below local income limits (defined by the annual Core Need Income Thresholds) and have no more than $25,000 in assets, excluding pensions, registered retirement income funds and registered savings plans.

The Social Housing Accommodation Regulation outlines that the basic rent of a household in social housing will be 30 percent of the household's adjusted income. Adjusted income is determined by deducting specific types of income from a household's total annual income. For example, an adjusted income will include deductions for income related to a child tax benefit, a goods and services tax credit,

[9] Housing is a provincial responsibility under the Constitution of Canada.

withdrawals from registered retirement savings plans or payments received from the Government of Alberta for care of a foster child.

Non-market housing that does not receive provincial operating subsidies may have different eligibility requirements than social housing.

Legislation

Legislation sets the stage for how non-market housing is created and operated in Alberta.

- **Alberta Housing Act**

The purpose of the Alberta Housing Act is to enable the efficient provision of a basic level of housing accommodation for persons who because of financial, social, or other circumstances require assistance to obtain or maintain housing accommodation. The Act allows for the establishment of housing management bodies and the Alberta Social Housing Corporation and includes the following regulations:

- Housing Accommodation Tenancies
- Lodge Assistance Program
- Management Body Operation and Administration
- Rent Supplement
- Social Housing Accommodation

The Alberta Housing Act and Regulations were reviewed during an extensive community engagement exercise by Alberta Seniors and Housing, with several major revisions made to the legislation in 2019. Changes included increasing the asset limits of applicants from $7,000 to $25,000.

- **National Housing Act**

The Government of Canada's National Housing Act focuses on financing for housing to promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally to contribute to the well-being of the housing sector in the national economy.

Types of Non-Market Housing

Non-market housing requires some form of subsidy, whether its capital or operational, that allows the cost of the housing to be available at below market rates, usually at least 20% below market. Some of the older projects (e. g. seniors self-contained apartments) have operating funding that allows the HMB to charge tenants 30% of income for rent.

There are a variety of non-market housing models developed by various HMBs and other organizations that are involved in the delivery of non-market housing. Each organization has unique goals in terms of who it serves and unique points of view in how best to serve those people. In addition, each organization has different financial or resource constraints that may lead them to develop a unique housing model.

Alberta's legislation categorizes social housing into the following segments:

- **Seniors' Lodge accommodation (Unique to Alberta).** The Alberta Housing Act defines lodge accommodation as a home for the use of senior citizens who are not capable of maintaining or do not desire to maintain their own home. The Seniors' Lodge program offers rooms, meals, housekeeping and other services and recreational opportunities for seniors that are functionally independent or are independent with the assistance of existing community-based services, including home care.

  The Social Housing Accommodation Regulation outlines that lodge management bodies set the basic rental rate, and where needed to protect lower income residents, the management body must adjust the rate to ensure that each resident of the lodge is left with a monthly disposable income of at least $315 after fees for room and food are paid. If there is a shortfall between a lodge's revenue and expenditures, the housing management body will requisition the partnering municipalities for the deficit. The housing management body may also requisition municipalities for amounts to create or build a reserve fund. In turn, each municipal government will fund the requisition amount by assigning a dedicated tax rate and collecting the funds through its annual property tax collection process. About half of the Lodges are owned by the ASHC and the remainder are owned by HMBs.

- **Seniors' self-contained housing accommodation**
  Seniors' self-contained housing represents apartment style accommodation for seniors that are in core housing need but are functionally independent with or without the assistance of existing community-based services. A tenant's rent will be 30 per cent of the household's adjusted income and applicants are prioritized by need.

  The province owns most apartments under the Seniors' Self-Contained Housing Program and is responsible to fund any operating deficit of the housing management body.

- **Community housing accommodation**
  Community housing accommodation are rental units that are owned by the province and are subsidized to support individuals, families, seniors, and those with special needs. Rental rates are based on 30 per cent of the household's income and applicants are prioritized by need.

- **Rent supplement accommodation**
  Alberta's Rent Supplement Program applies to non-market rental properties that are owned by organizations other than the province. Through the Rent Supplement Regulation, the Government of Alberta can designate a set number of accommodation units that are available for housing management bodies to receive financial support from the province in the form of a rent supplement.

  A person that owns housing accommodation can apply to a local housing management body to be designated as rent supplement accommodation. If the housing management body has designated rent supplement units that are unused, and the housing accommodation is deemed suitable, then the housing management body may approve the person's housing accommodation to be used for the Rent Supplement Program.

  There are two rent support programs in Alberta. Both require that tenants are prioritized based on need as determined by income, assets and current housing conditions. Rent supplement funding flows from the province to the housing management bodies, which are responsible to allocate the funding by regular rent supplement or direct to tenant rent supplement.

- **Regular Rent Supplement:** Local housing management bodies pay private landlords a rent supplement to subsidize the difference between a negotiated market rent and 30 per cent of a household's adjusted income.
- **Direct to Tenant Rent Supplement:** Local housing management bodies pay a subsidy directly to the tenant to assist with rental costs. The subsidy is based on the difference between 30 per cent of a household's income and an agreed market rent, to a maximum subsidy established by the housing management body.

The Social Housing Accommodation Regulation outlines a point scoring system that determines the priority of need for tenants to access community housing, rent supplement housing, lodge accommodation, and self-contained accommodation in Alberta. The scoring system is based on factors such as:

- Number of dependents
- Percentage of rent paid relative to the household's income
- If a household is facing eviction or emergency situation (e. g. family violence)
- Overcrowding of the current accommodation

Other Non-Market (Affordable) Housing

There are numerous other types of non-market accommodations that are operated by private and not-for-profit organizations. In many cases, rental costs may not be linked to the 30 per cent threshold of income but are intended to offer an affordable alternative between government-based social housing and market-based rents. The development of this type of non-market housing is typically made possible by one-time capital funding from governments, private donors, or community support and often do not require the use of a housing management body. For example, the province has provided grant programs that subsidize the capital construction cost of non-market housing with the requirement that the owner rent the units for at least 10 per cent below market rates.

Adherence to the Alberta Housing and Regulations

Alberta Seniors and Housing have a team of Housing Advisors who provide advisory, financial and other support and resources to HMBs across the province. The Ministry developed an accountability framework over 20 years ago that has been updated and revised in accordance with experiences and new direction from the government. Every HMB works with their Housing Advisor to ensure that the Act and Regulations are being followed appropriately. Various mechanisms such as operational reviews (policies and standards adherence), financial budgeting and monitoring, and safety audits, to name a few are used to ensure legislative and financial accountability.

New Directions - Housing Panel Report and Joint Ventures/P3s/etc.

The Alberta Government accepted the Affordable Housing Review Panel's final report in December 2020. The panel's recommendations focused on shifting the province's role from owner and controller to that of partner and funder; changing programs to support Albertans, not buildings; drawing on local and private sector expertise to provide more housing options; and updating regulations to encourage innovation and reduce administrative red tape. As the panel prepared its report, it considered "input from Albertans, the supports required for those in critical housing need, market trends and projections, and the approaches other jurisdictions have taken to affordable housing".

Specifically, the housing review found that the government needs to:

- Develop a provincial strategic plan for housing.
- Create a plan to manage and transfer provincially owned land and buildings.
- Build the capacity of housing providers.
- Provide a rent subsidy for Albertans who need temporary support but are not eligible for existing programs.
- Simplify how income is calculated for affordable housing programs.
- Support innovative approaches to housing, such as mixed-income, mixed-use, tiny homes and secondary suites.
- Encourage municipalities to develop local affordable housing plans.
- Update regulations and streamline planning and approval processes for capital projects.
- Simplify processes for applicants, tenants and housing operators.

Work is already underway on a strategy to outline a shared vision for affordable housing and to map out when and how the government will act on the panel's advice. This strategy is scheduled for release in the spring.

Best Practices

There are three strategic approaches to address housing gaps and mitigate the demand for housing across the housing continuum. The approaches are summarised below and addressed by housing gap in the following table:

- **Regulatory** – Provincial, regulation, Municipal bylaw (land use bylaw) tools to address housing need and demand.
- **Indirect Expenditure** – Tools to influence or effect housing developments aimed at particular components of the housing continuum.
- **Direct Expenditure** – Direct funding to address gaps in the housing continuum.

A list of strategic approaches (best practices) is contained in Appendix L.

Many of the actions included in the housing strategy and implementation plan were selected from the list of best practices included in the Appendix. Specific actions chosen to address a need or mitigate a gap should be tracked and monitored to determine if the outcome meets the expectation.

6.4 Concluding Comments

While there are a couple of areas where improved alignment and consistency could be improved, largely the policies adopted by the three municipalities create the intended framework for a more diverse housing stock, including more non-market housing, and more inclusive neighbourhoods. In this respect, the issue is not only one of aligning with the EMRB and each other as it is about implementing the agreed upon actions and measuring the effect. Most of the actions that will be outlined in the housing strategy will require follow-up tracking, monitoring and evaluation to determine if they are working after implementation.

The 20-year capital plan will require extensive communication with government to develop the partnerships required to make non-market housing financially sustainable. CMHC and the Alberta Government have several programs that provides various forms of seed funding, low interest loans, capital grants, and other subsidies in return for ensuring at least 30% of the units are affordable (20% below market). Ensuring that someone within the Tri-Municipal Region understanding the funding structure within the housing field in Alberta will be critical to successfully implementing the capital plan.

7.0 SWOT ANALYSES

During our third meeting with the Subject Matter Experts (SMEs), we completed two SWOT Analyses to identify strengths, weaknesses, opportunities, and threats related to both market and non-market housing in the Tri-Municipal Region. Members of the Administrative Committee and the Integration Team also participated in the SWOT exercise.

Although we could have completed the SWOT Analyses on our own, engaging with the administration helped us to document the unique perspectives and insights of each municipality. We found this to be a very productive exercise and were impressed with the wealth of knowledge that was shared about housing across the Tri-Municipal Region.

Figure 3: SWOT Analysis - Market Housing in the Tri-Municipal Region

STRENGTHS	WEAKNESSES
◆ Good relationship with home builders and developers ◆ Strong collaboration within the Tri-Municipal Region ◆ Flexible Land Use bylaws ◆ Market housing more affordable than most areas of Edmonton ◆ Ability to leverage political will to diversify housing portfolio ◆ High rate of home ownership indicates high average income ◆ Strong regional infrastructure (e.g., roads, water and sewer, etc.)	◆ Lack of bachelor and one-bedroom units across the region ◆ Challenge providing services in outlying areas ◆ Public transit is limited in the region (local in particular) ◆ Resources/services mainly located in Spruce Grove and Stony Plain ◆ High rate of home ownership suggests lack of suitable rental housing options ◆ Lack of diversity in housing stock makes communities less inclusive ◆ Lack of accessible housing in the region
OPPORTUNITIES	**THREATS**
◆ Use municipal regulatory tools to better align housing with demographic needs ◆ Desire to improve Tri-Municipal Region collaboration ◆ Future diversification of housing stock (e.g., tiny homes, purpose-built housing, etc.) will attract more migration to the region (more inclusive) ◆ Streamline municipal regulations and processes for residential development/ construction. ◆ Advocate for Building/Fire Code amendments to reduce cost	◆ Potential loss of residents if housing does not meet their needs (e.g., seniors who want to age in place) ◆ Instability of housing market due to shifts in the provincial economy ◆ Potential future increases in regulations (e.g., building and fire codes) ◆ Developers' ability to make money on more diverse housing stock ◆ High servicing costs to develop land ◆ Not-In-My-Back-Yard (NIMBY) response to diverse housing options.

Figure 4: SWOT Analysis - Non-Market Housing in the Tri-Municipal Region

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STRENGTHS

- Strong municipal and FCSS support
- Existing municipally funded housing management body (MHF)
- Strong collaboration within the Tri-Municipal Region
- New regional housing coordinator in Spruce Grove to support lower income residents looking for affordable housing
- Pathways Home: 5-Year Plan to address homelessness in Spruce Grove and Stony Plain's Plan to End Poverty and Homelessness

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WEAKNESSES

- MHF only provides seniors housing
- Lack of affordable/supportive housing for lower income families and singles in the region
- Challenge providing services in outlying areas
- No municipal affordable housing advocate
- Land in short supply for non-market housing projects
- No coordinated access model for affordable housing in the region

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OPPORTUNITIES

- Future partnerships with other organizations (e.g., AHS, special needs organizations, etc.)
- Mixed-income housing model (market and non-market units)
- CMHC programs - loans, grants, rental supplements
- Rental model that allows tenants to save up for a down payment
- Infill policy could include affordable housing component
- Potential expansion of MHF mandate to include Affordability (more than seniors)
- Locate some non-market housing in older areas (in-fill) close to services

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THREATS

- Uncertainty of degree of new provincial government support
- Sustainability of provincial and municipal public funding
- MHF could lose potential residents and access to future funding if they do not diversify their portfolio
- Lack of community support for affordable/ low-income housing (NIMBY)

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8.0 HOUSING STRATEGY AND IMPLEMENTATION PLAN

Once we completed the SWOT Analyses, we worked with the SMEs to create a list of goals to support the current strengths and future opportunities that were identified, as well as address the weaknesses and potential threats related to housing in the Tri-Municipal Region. We initially came up with 7 goals, which we then assessed, evaluated, and revised into the following 4 main goals:

GOAL 1. Address gaps in core housing need as determined in the housing needs assessment and set delivery targets to ensure improvement.

GOAL 2. Improve opportunities for affordable housing development.

GOAL 3. Diversify the housing stock and non-market housing portfolio to support more inclusive communities.

GOAL 4. Enhance regional collaboration and capacity building to address housing challenges and issues.

For each goal, we also produced several objectives, which we designed to be more focused and achievable aims that contribute to the advancement of the goals.

8.1 Strategy Goals and Objectives

GOAL 1. Address gaps in core housing need as determined in the housing needs assessment and set delivery targets to ensure improvement.

Description: The number of households in core need in 2016 for the Tri-Municipal Region was 2,525 households, with slightly more of them being homeowners than renters. The priority for non-market assistance is renter households who experience affordability problems. However, some of the homeowners in need are 65+ and could be removed from core housing need if they were able to move into a smaller apartment or condominium and use their home equity to reduce their housing costs. Other measures are outlined to assist homeowners 65+ by having their monthly expenses reduced or by providing financial assistance for required home repairs and maintenance.

Objective 1.1: Increase the supply of non-market housing units to priority households in need.

Objective 1.2: Ensure that the "number of households in core housing need" does not exceed 2016 estimates of 2,525 households moving forward.

Objective 1.3: Address the housing stock that is falling into disrepair.

Goal 2: Improve opportunities for affordable housing development.

Description: There are numerous impediments and disincentives that in combination discourage development and investment in affordable housing. The list includes public fees and charges, of which about half on average are levied by municipalities. These publicly levied fees discourage innovative, lower-cost developments due to increased risk. Disincentives includes delays and uncertainty in the development approval process, which in turn leads to higher costs for the developer.

The federal government is the source of about half of the fees and charges that discourage affordable rental housing development. Changes made to the Income Tax Act and revisions to the Goods and Services Act in the 1980's and 90's have drastically reduced the return on investment for rental housing. While the emergence of condominiums has filled the gap, they are not always a permanent or appropriate form of rental housing. Municipalities also impede the affordable housing development through practices such as development standards (e.g., road widths, utility corridors, parking requirements, etc.).

Objective 2.1: Advocate for policy reforms to lower the cost of building housing.

Objective 2.2: Develop and implement municipal policies and practices to lower the cost of building affordable rental housing. Actions apply to all housing not just non-market

Goal 3: Diversify the housing stock and non-market housing portfolio to support more inclusive communities.

Description: Inclusive community design is a multi-objective approach to planning based on economic, social, environmental, and culturally sensitive policies that allow everyone to improve economically as the physical area improves. If disparities exist, they will restrict and confine groups of people, limiting their ability to make choices about how and where they live, perpetuating inequity, and cutting the social connections that define vibrant and thriving cities. Safe neighborhoods with a range of housing types and price levels to accommodate diverse socio-economic backgrounds and lifestyle choices are vital. Planners must balance community good with the *right to develop*. In return for that right, municipalities must require that developers deliver certain benefits, in certain ways, and in a certain amount of time.

Another important benefit of an inclusive community is the diversity of dwelling units on site - by mixing housing types and sizes, a single project can have both market and non-market units, making financing of affordable units easier and improving public perception of affordable housing. This diversity makes housing more affordable because less land is used per unit of housing and a wider range of unit sizes and types is available.

The non-market housing portfolio has and continues to be shewed to seniors, from independence through supportive living level 4D (dementia) and long-term care.

Objective 3.1: Promote and support higher density and innovative forms of housing to increase the diversity of the housing stock.

Objective 3.2: Reduce neighborhood concentrations of non-market housing by dispersing new non-market developments throughout each municipality.

Objective 3.3: Balance the non-market housing portfolio to reflect the households identified in the housing needs assessment.

Goal 4: Enhance regional collaboration and capacity building to address housing challenges and issues.

Description: Regional collaboration between the three municipalities is required to effectively address the housing need priorities identified in the assessment. The location of the housing is a critical success component that must be agreed to and supported by the three municipalities and conveyed to the public.

Limited funding from governments and other sources is making it challenging to fund non-market housing. The Tri-Municipal Region must work together to build capacity and ensure that future housing priorities are addressed. Opportunities to partner with other organizations to enhance capacity should be explored. Innovative ways to build and operate non-market housing must be implemented to build partnerships and ensure long-term financial sustainability.

Objective 4.1: Support and strengthen existing regional organizations.

Objective 4.2: Develop regional policies to coordinate market (e.g. density targets) and non-market (e.g. municipal contributions) housing development.

Objective 4.3: Leverage existing partnerships to maximize the impact of existing resources.

8.2 Implementation Plan

Once the list of goals and objectives was reviewed and revised by the SMEs, we created a list of actions to support each objective. The SMEs and Administrative Committee members reviewed and provided comments on the actions

It should be noted that many of the actions that are not specific to affordable housing (e. g. streamlining approval processes, and procedures) would apply to both market and non-market housing.

GOAL 1. Address gaps in core housing need as determined in the housing needs assessment and set delivery targets to ensure improvement.	GOAL 2: Improving opportunities for affordable housing development.	GOAL 3. Diversify the housing stock and non-market housing portfolio to support more inclusive communities.	GOAL 4. Enhance regional collaboration and capacity building to address housing challenges and issues.
Objective 1.1: Increase the supply of non-market housing units to priority households in need.	Objective 2.1: Advocate for policy and legislative reforms to lower the cost of building	Objective 3.1: Promote and support higher density and innovative forms of housing to increase the diversity of the housing	Objective 4.1: Support and strengthen existing regional organizations.
Objective 1.2: Ensure that the "number of households in core housing need" does not exceed 2016 estimates of 2,525 households moving forward.	Objective 2.2: Develop and implement municipal policies and practices to lower the cost of building affordable rental housing.	Objective 3.2: Reduce neighborhood concentrations of non-market housing by spreading new non-market developments throughout each municipality.	Objective 4.2: Develop regional policies for market and non-market housing.
Objective 1.3: Address the housing stock that is falling into disrepair.		Objective 3.3: Balance the non-market housing portfolio to reflect the households identified in the housing needs	Objective 4.3: Leverage existing partnerships

The implementation plan is detailed on the following pages and includes the actions required to achieve the strategic goals and objectives. The actions are detailed over time (2o years for capital projects and 6 years for non-capital actions). The actions are also identified as being:

- Foundational - Actions that are fundamental to the success of the plan and are reflected in **Red**
- Development - Actions that will advance the goals and objectives of the plan and are reflected in **Purple**
- Aspirational - Actions that would enhance the performance (effectiveness) of the plan and are reflected in **Green**

GOAL 1: Address gaps in core housing need as determined in the housing needs assessment and set delivery targets to ensure improvement

Objective 1.1: Increase the supply of non-market housing units to priority households in need

Short-Term Actions	Medium-Term Actions	Long-Term Actions
1.1.1: Work with the federal and provincial governments and other funding partners to support the construction of housing units required by priority core need households. A separate 20-year capital plan is included below **Comments:** • The 20-Year Capital Plan outline on the following page provides details on the number and type of housing units contained in the plan. **Cost Estimates:** • Capital and operating costs, and contribution estimates are provided for each group of housing units contained in the 20-Year Capital Plan. • 0.25 FTE - on-going for 2 years • \$25K X 2 = \$50,000 (Meridian Housing Foundation)	**1.1.2: Pursue allocation of the Canada Housing Benefit, housing allowances and rental supplements for priority core need households.** **Comments:** • A partial FTE is required to increase awareness and coordinate applications for the Canada Housing Benefit and any other housing allowances that may become available under the new provincial housing direction. • Explore the recommended option of the Meridian Housing Foundation assuming this role. **Cost Estimates:** • 0.10 FTE - on-going for 2 years • \$10K X2 = \$20,000 (Meridian Housing Foundation)	

Foundational = Red | **Developmental = Purple** | **Aspirational = Green**

20-Year Housing Capital Plan Outline		
Short-Term Actions	**Medium-Term Actions**	**Long-Term Actions**
• 120-units for families (focus lone parents) - 2 and 3 bedrooms • 50-units for Indigenous families - 3 and 4 bedrooms • 30 units of Permanent Supportive Housing (Homeless Plan) • 125 units for singles and couples- bachelor and one-bedrooms • 65-units for independent seniors • 75 housing allowances 465 households assisted	• 100-units for families (focus lone parents) - 2 and 3 bedrooms • 25-units for Indigenous families - 3 and 4 bedrooms • 75 units for singles - bachelor and one-bedrooms • 90-units for independent seniors • 75 Lodge units for seniors • 120 housing allowances 485 households assisted	• 150-units for families (focus lone parents) - 2 and 3 bedrooms • 50-units for Indigenous families - 3 and 4 bedrooms • 200 units for singles - bachelor and one-bedrooms • 150-units for independent seniors • 125 Lodge units for seniors • 275 housing allowances 950 households assisted

Foundational = Red Developmental = Purple Aspirational = Green

Objective 1.2: Ensure that the number of households in core housing need does not exceed 2016 estimates of 2,525 households moving forward		
Short-Term Actions	**Medium-Term Actions**	**Long-Term Actions**
1.2.1: Establish a tracking and monitoring systems for non-market housing delivery. **Comments:** • The tracking and monitoring systems will require development (Consultant) and on-going support and regular evaluation of the results (0.1 FTE). **Cost Estimates:** • Consulting Contract - $25,000 • 0.1 FTE - on-going for 5.5 years $100K X 0.1 FTE X 5.5 = $55,000 Total cost = $80,000 over 6 years	**1.2.2: Encourage smaller purpose-built rental and ownership (condo) units for homeowners in core need who are 65+ and want to downsize to reduce costs.** **Comments:** • Increase local homebuilder's awareness of senior housing opportunities – connect seniors with builders. Estimated time - 0.1 FTE. **Cost Estimates:** • 0.1 FTE - on-going for 2 years $100K X 0.1 FTE X 2 = $20,000	

Foundational = Red **Developmental = Purple** **Aspirational = Green**

Objective 1.3: Address the housing stock that is falling into disrepair.		
Short-Term Actions	**Medium-Term Actions**	**Long-Term Actions**
1.3.1: Promote the Residential Rehabilitation Assistance Program, specifically to low-income homeowners who require major repairs to enable them to stay in their home. Comments: • Promoting RRAP with lower-income homeowners can be implemented using existing resources without any additional staff cost. **Cost Estimates:** • No direct costs (Advisory role)	**1.3.2: Promote the provincial Property Tax Deferral Program to lower-income seniors (homeowners who are asset rich and income poor) to enable them to stay in their home.** • Promoting the Property Tax Deferral Program with lower-income homeowners can be implemented using existing resources without any additional staff cost. **Cost Estimates:** • No direct costs (Advisory role)	

Foundational = Red | **Developmental = Purple** | **Aspirational = Green**

Goal 2: Improving opportunities for affordable housing development

Objective 2.1: Advocate for policy reforms to lower the cost of building housing		
Short-Term Actions	**Medium-Term Actions**	**Long-Term Actions**
2.1.1: Advocate for a New Alberta Rental Housing Tax Incentive Program. (directly and through AUMA and RMA) Comments: • Develop Rental Tax Incentive proposals and prepare communications material. Provide support to elected officials going forward. **Cost Estimates:** • O.2 FTE - on-going for 6 months $100K X 0.2 X 0.5 = $10,000 • Consultant Report - $30,000 Total costs - $40,000	**2.1.2: Advocate for Federal Tax Reforms to support the development of new rental housing. (directly and through FCM)** Comments: • Provide support to elected officials going forward. **Cost Estimates:** • 0.1 FTE - on-going for 2 years $100K X 0.1 FTE X2 = $20,000	**2.1.3: Advocate for rational changes to the National Building Code to reduce the cost of residential construction. (directly and through FCM)** Comments: • Provide support to elected officials going forward. **Cost Estimates:** • 0.1 FTE - on-going for 2 years $100K X 0.1 FTE X2 = $20,000

Foundational = Red **Developmental = Purple** **Aspirational = Green**

Objective 2.2: Develop and implement municipal policies and practices to lower the cost of building affordable rental housing.

Short-Term Actions	Medium-Term Actions	Long-Term Actions
2.2.1: Streamline and expedite the development approval process **Comments:** • This requires 0.25 FTE to support meetings with Industry for 1 year. **Cost Estimates:** • 0.25 FTE - full time for 1 year $100K X 0.25 = $25,000	**2.2.2: Examine options to reduce the impact of municipal fees and charges on the construction cost of affordable rental housing.** **Comments:** • This requires 0.1 FTE to support meetings with Industry for 1 year and 0.1 FTE to administer the program for 5 years. • Consultant contract to develop options and report for consideration **Cost Estimates:** • 0.1 FTE - on-going for 6 years $100K X 0.1 X 6 = $60,000 • Consultant Contract - $25,000 Total = $85,000 over 6 years **2.2.4 Develop a public education and NIMBY strategy for affordable housing.** **Comments:** • External Consultant Contract **Cost Estimates:** • $60,000	**2.2.3: Work with the development industry to review and implement alternative municipal regulations and development standards to improve housing affordability.** **Comments:** • This requires 2 FTEs (Engineer and Planner) @ 0.5 for 6 months to support the discussion with Industry. **Cost Estimates:** • 2.0 FTE - full time for 6 months $100K X 2 X 0.5 = $100,000

Foundational = Red | Developmental = Purple | Aspirational = Green

Goal 3: Diversify the housing stock and non-market housing portfolio to support more inclusive communities.

Objective 3.1: Promote and support higher density and innovative forms of housing to increase the diversity of the housing stock		
Short-Term Actions	**Medium-Term Actions**	**Long-Term Actions**
3.1.1: Encourage innovative housing options that make housing development more affordable. **Comments:** • 0.25 FTE is required to encourage developers for 2 years **Cost Estimates:** • 0.25 FTE - 2 years $100K X 0.25 = $50,000 **3.1.2: Support higher density forms of housing.** **Comments:** • Internal policy direction that does not require additional staff to implement. **Cost Estimates:** • n/a		

Foundational = Red

Developmental = Purple

Aspirational = Green

Objective 3.2: Reduce neighborhood concentrations of non-market housing by dispersing new non-market developments throughout each municipality

Short-Term Actions	Medium-Term Actions	Long-Term Actions
	3.2.1: Develop a policy to locate, where appropriate, new non-market housing throughout each municipality to reduce concentration in any area. **Comments:** • This requires 0.25 FTE for 3 months to research and write policy. **Cost Estimates:** • 0.25 FTE - part time for 3 months $100K X 0.25 FTE X 3 = $6,250	

Foundational = Red **Developmental = Purple** **Aspirational = Green**

Objective 3.3: Balance the non-market housing portfolio to reflect the households identified in the housing needs assessment		
Short-Term Actions	**Medium-Term Actions**	**Long-Term Actions**
3.3.1: Allocate new non-market housing to families and individuals in the initial years, with a focus on lone parents, and non-elderly single person households. **Comments:** • The action is reflected in the 20-Year Capital Plan. • No additional costs are required **Cost Estimates:** • n/a		

Foundational = Red | Developmental = Purple | Aspirational = Green

Goal 4: Enhance regional collaboration and capacity building to address housing challenges and issues

Objective 4.1: Support and strengthen existing regional organizations		
Short-Term Actions	**Medium-Term Actions**	**Long-Term Actions**
4.1.1 Review and strengthen the mandate of the Meridian Housing Foundation MHF) to include housing for families and individuals **Comments:** • The Tri-Municipal Region and the MHF Board should have a facilitated discussion on the mandate and future direction of the organization. A management consultant should support and facilitate the discussion and draft a report. **Cost Estimates:** • Consultant Fees - Facilitate discussions and draft report - $30,000 - Draft policy documents - $20,000 Total cost - $50,000		

Foundational = Red | Developmental = Purple | Aspirational = Green

Objective 4.2: Develop regional policies for market and non-market housing.

Short-Term Actions	Medium-Term Actions	Long-Term Actions
4.2.1: Adopt regional policies that guide future market housing development **Comments:** • This requires 0.250 FTE for 3 months to research and write policy. **Cost Estimates:** • 0.25 FTE - part time for 3 months $100K X 0.25 FTE X 3 = $12,500	**4.2.2: Adopt regional policies that support future non-market housing development.** **Comments:** • This requires 0.25 FTE for 3 months to research and write policy. **Cost Estimates:** • 0.25 FTE - part time for 3 months $100K X 0.25 FTE X 3 = $6,250	

Foundational = Red **Developmental = Purple** **Aspirational = Green**

Objective 4.3: Leverage existing partnerships

Short-Term Actions	Medium-Term Actions	Long-Term Actions
	4.3.1: Leverage existing partnerships to improve funding capacity and success in accessing non-market housing funds. **Comments:** • External Consultant Contract for 2 years to research funding sources and write funding requests. • Administration to advocate with industry on joint venture opportunities **Cost Estimates:** • External Consultant - $60,000 • Administration - n/a	

Foundational = Red **Developmental = Purple** **Aspirational = Green**

8.3 Estimated Investments

The assumptions and estimates that were made in this section were based on several factors, including our knowledge and experience working with similar projects. The assumptions can be adjusted to accommodate direction or a specific request from the Administrative Committee (e. g. the amount of municipal contribution to a housing project). The amount and cost associated with the municipal FTE's approach used to cost out the actions could be improved (e. g. external consultants could be utilized more, resulting in a more accurate estimate).

The estimated project costs are expressed in current dollars, including both capital costs and projected net cash flow. While most of the costs are projected over the 20 years, the future net cash flow, which is increasingly positive, is not considered in terms of overall net costs. This estimated future "revenue" would offset the cost to the municipality and/or the Housing Management Body (Meridian Housing Foundation).

8.3.1 20-Year Capital Plan

8.3.1.1 Capital Cost Assumptions

Numerous assumptions and estimates of the cost to construct and operate the different types cost of housing units required to meet the needs identified in the need assessment are detailed in a series of financial pro forma. Pro forma were constructed for the following housing types:

- Bachelor and one-bedroom apartment units
- One and Two-bedroom units
- Two and three-bedroom apartment units
- Three and four-bedroom apartment units
- Lodge units

Financial pro forma based on a 50-unit project with an 80% affordable/ 20% market mix of units were developed for each housing type. There are two exceptions: (1) Seniors Lodge units are based on a 50% non-market/50% market for financial sustainability purposes, and (2) the permanent supportive housing units are 100% non-market due to the nature of the project.

Capital, operating and net cash flow were estimated and projected for 20 years. Key capital assumptions for each project include:

- A land contribution from the municipality and two matching capital grants from Alberta Seniors and Housing and CMHC. This based on current experience with developing business cases for similar types of housing projects in Alberta.
- Lodge unit revenues include the Lodge Assistance Grant and municipal requisitions.
- Unit sizes are outlined in Table 10 below.
- Construction costs used were $200/sq. ft. for affordable units and $225/sq. ft. for market units
- Capital cost estimates include a soft cost contingency of 10% and a construction contingency of 5%.
- CMHC long-term mortgage rate used (2.5%)

Table 10: Affordable and Market Unit Sizes

Type of Housing Unit	Affordable Unit Size	Market Unit Size
Bachelor	550 sq. ft.	600 sq. ft.
One Bedroom	610 sq. ft.	700 sq. ft.
Two Bedrooms	675 sq. ft.	770 sq. ft.
Three Bedrooms	740 sq. ft.	860 sq. ft.
Four Bedrooms	875 sq. ft.	990 sq. ft.

8.3.1.2 Operating Revenue and Expense Assumptions

Project revenues and expenses are based on assumptions used in recent housing project pro forma approved by the provincial government and CMHC. In the case of the Lodge units, 2020 forecast expenditures from the MHF were used in determining the net cash flow. Affordable rents are based on 20% below market rental rates (CMHC) and market rates are 5 - 15% above the CMHC average to account for new units which command a premium. See Table 11 below.

The project capital, operating and net and projected cash flow costs for each type of housing are summarized below. The details are contained in the financial pro forma contained in Appendix P.

Table 11: Summary Results from the Project Pro Forma

	Bachelor/1 Bed Units		1/2 Bedroom Units		2/3 Bedroom Units		3/4 Bedroom Units		Lodge Units	
	Total	Per Unit	Total	Per Unit	Total	Per Unit	Total	Per Unit	Total	Per Unit
CAPITAL COST										
Total Capital Cost	$9,202,188	$184,044	$10,046,781	$200,936	$11,405,281	$228,106	$13,234,444	$264,689	$11,834,075	$236,682
Land (Municipality)	$2,200,000	$44,000	$2,200,000	$44,000	$2,750,000	$55,000	$3,300,000	$66,000	$2,750,000	$55,000
Grant (ASH)	$2,200,000	$44,000	$2,200,000	$44,000	$2,750,000	$55,000	$3,300,000	$66,000	$2,750,000	$55,000
CMHC Co-Invest	$2,200,000	$44,000	$2,200,000	$44,000	$2,750,000	$55,000	$3,300,000	$66,000	$2,750,000	$55,000
Mortgage Amount	$2,602,188	$52,044	$3,446,781	$68,936	$3,155,281	$63,106	$6,634,444	$132,689	$3,584,075	$71,682
OPERATING COSTS										
Revenue	$543,667	$10,873	$552,248	$11,045	$553,793	$11,076	$680,456	$13,609	$1,903,583	$38,072
Expenses	$382,149	$7,643	$382,149	$7,643	$382,149	$7,643	$382,149	$7,643	$1,723,000	$34,460
Mortgage Expense	$132,812	$2,656	$133,069	$2,661	$157,879	$3,158	$317,444	$6,349	$226,570	$4,531
Net Cash Flow – Year 1	$28,706	$574	$37,030	$741	$13,765	$275	-$19,137	-$383	-$45,987	-$920
Net Cash Flow – Year 20	$263,783	$5,276	$278,574	$5,571	$256,474	$5,129	$319,011	$6,380	$800,286	$16,006

In addition to the project related costs, there are also costs associated with the housing allowances contained in the strategy. The assumptions are based on an average allowance of $2,500/household. Once the allowance starts, it continues for the remainder of the timeframe. We assume 25 allowances each year for the first 3 years, then another 25 per year in years 6 – 8, and then 25 per year in years 11 – 18. The costs associated with the housing allowances are included in Table 12.

8.3.1.3 Capital and Operating Cost Estimates

The per unit costs from the financial analysis were used to determine the capital and operating cost estimates for the housing units being proposed in the 20-year strategy and implementation plan.

Table 12: Capital Cost Estimates for 20-Year Strategy and Implementation Plan

2019 - 24							
	Needs	M+NM Units	Capital	Net Operating*	Municipal	AB Govt	CMHC
2-3 bdrm. units	120	150	$34,215,844	$51,756	$8,250,000	$8,250,000	$8,250,000
3-4 bdrm. units	50	63	$16,543,055	-$24,113	$4,125,000	$4,125,000	$4,125,000
Bach/PSH**	30	30	$7,954,320	$13,000	$1,050,000	$3,970,660	$3,983,660
Bach/1 bdrm. units	125	156	$28,756,836	$71,764	$6,875,000	$6,875,000	$6,875,000
1-2 bdrm. units	65	81	$16,326,020	$46,647	$3,575,000	$3,575,000	$3,575,000
Housing allowances	75						$750,000
	465	480	$103,796,074	$159,055	$23,875,000	$26,795,660	$27,558,660
2025 - 29							
	Needs	M+NM Units	Capital	Net Operating	Municipal	AB Govt	CMHC
2-3 bdrm. units	100	125	$28,513,203	$34,413	$6,875,000	$6,875,000	$6,875,000
3-4 bdrm. units	25	31	$8,271,527	-$11,961	$2,062,500	$2,062,500	$2,062,500
Bach/1 bdrm. units	75	94	$17,254,102	$53,823	$4,125,000	$4,125,000	$4,125,000
1-2 bdrm. units	90	113	$22,605,258	$83,317	$3,960,000	$3,960,000	$3,960,000
Seniors Lodge units	75	150	$35,502,225	-$137,961	$8,250,000	$8,250,000	$8,250,000
Housing allowances	120						$1,687,500
	485	513	$112,146,315	$21,631	$25,272,500	$25,272,500	$26,960,000
2030 - 39							
	Needs	M+NM Units	Capital	Net Operating	Municipal	AB Govt	CMHC
2-3 bdrm. units	150	188	$42,769,805	$51,619	$10,312,500	$10,312,500	$10,312,500
3-4 bdrm. units	50	63	$16,543,055	-$23,921	$4,125,000	$4,125,000	$4,125,000
Bach/1 bdrm. units	200	250	$46,010,938	$143,528	$11,000,000	$11,000,000	$11,000,000
1-2 bdrm. units	150	188	$37,675,430	$138,861	$8,250,000	$8,250,000	$8,250,000
Seniors Lodge units	125	250	$59,170,375	-$229,935	$13,750,000	$13,750,000	$13,750,000
Housing allowances	275						$6,750,000
	950	938	$202,169,602	$80,152	$47,437,500	$47,437,500	$54,187,500
TOTAL	**1,900**	**1,930**	**$418,111,990**	**$260,838**	**$96,585,000**	**$99,505,660**	**$108,706,160**

* The net operating cost are total revenue less expenses (net cash flow)

** This project requires full capital and significant operating funding from the AB Govt/AHS to be sustainable.

The capital cost estimates for the 20 years are presented in 3 separate time frames - the details are presented in Table 12 on the preceding page.

- 2019 - 2024 - $104M
- 2025 - 2029 - $112M
- 2030 - 2039 - $202M

  $418M

In terms of source and share of funding, the total capital cost estimates are as follows:

Total Cost	$418,111,990
Municipal	$96,585,000
Provincial	$99,505,660
Federal	$108,706,160
Mortgage	$113,054,333

The net operating (cash flow) from each grouping of projects is positive overall - only the 3 and 4-bedroom apartment units and the Lodge units have a small negative cash in the first year of operation - both turn positive in year 2 and provide a stream of income going forward.

The municipal portion of the capital funding is significant at $97M. This estimate is based on the value of the land required to build the nearly 2,000 housing units - about $48,000/unit. There are options available to reduce this amount, such as increase the mortgage amount, access land at a lower cost per unit, etc.

8.3.2 Operating cost estimates - Non-Capital Initiatives

The various actions outlined in the strategy and the costs associated with each one is summarized in Table 13 on the following page. The non-capital actions are scheduled over a 6-year timeframe and listed as short (years 1-2), medium (years 3-4) and long term (5-6). Most of the actions are schedule in the first 2 years, when most of the expense will be incurred. The total cost estimate for each timeframe is as follows:

- Years 1 - 2 - $367,500
- Years 3 - 4 - $217,500
- Years 5 - 6 - $120,000

As each action was costed separately, there could be cost savings by combining some of the actions, which is likely to happen operationally. One full time FTE could probably handle most of the initiatives outline over the six years.

Table 13: Operating Cost Estimates for Non-Capital Housing Initiatives

Goals	Timelines			Total
Goal 1. Address Gaps in Core Housing Need	**Short**	**Medium**	**Long**	
1.1.1: Work with funding partners to implement the 20-year Plan	$50,000			$50,000
1.1.2: Pursue allocation of the Canada Housing Benefit, housing allowances and rental supplements.		$20,000		$20,000
1.2.1: Establish a tracking and monitoring systems for NM housing	$80,000			$80,000
1.2.2: Encourage smaller purpose-built rental & ownership units		$20,000		$20,000
1.3.1: Promote the Residential Rehabilitation Assistance Program	n/a			
1.3.2: Promote the Alberta Property Tax Deferral Program.		n/a		$170,000
Goal 2: Improving Opportunities for Affordable Housing				
2.1.1: Advocate for a new Alberta Rental Housing Tax Incentive	$40,000			$40,000
2.1.2: Advocate for Federal Tax Reforms		$20,000		$20,000
2.1.3: Advocate for rational changes to the National Building Code			$20,000	$20,000
2.2.1: Streamline and expedite the development approval process.	$25,000			$20,000
2.2.2: Examine options to reduce impact of municipal fees and		$85,000		$85,000
2.2.3: Review/ implement alternative municipal regulations and development standards			$100,000	$100,000
2.3.4: Develop a public education and NIMBY strategy		$60,000		$60,000
Goal 3. Diversify Housing Stock to Support Inclusive Communities				
3.1.1: Encourage innovative housing options	$50,000			$50,000
3.1.2: Support Higher density forms of housing	n/a			
3.2.1: Develop a policy to locate new non-market housing throughout each municipality		$6,250		$6,250
3.3.1: Allocate new non-market housing to families and individuals in the initial years of plan				
Goal 4. Enhance Regional Collaboration & Capacity Building				
4.1.1 Review and strengthen the mandate of the Meridian Housing Foundation.	$50,000			$50,000
4.2.1: Adopt regional policies that guide future market housing development.	$12,500			$12,500
4.2.2: Adopt regional policies that support future non-market housing development.		$6,250		$6,250
4.3.1: Leverage existing partnerships	$60,000			$60,000
Total	**$367,500**	**$217,500**	**$120,000**	**$705,000**

The cost of implementing the non-capital actions is $705,000, of which $70,000 will be incurred by the Meridian Housing Foundation and $250,000 has been assigned to consulting work.

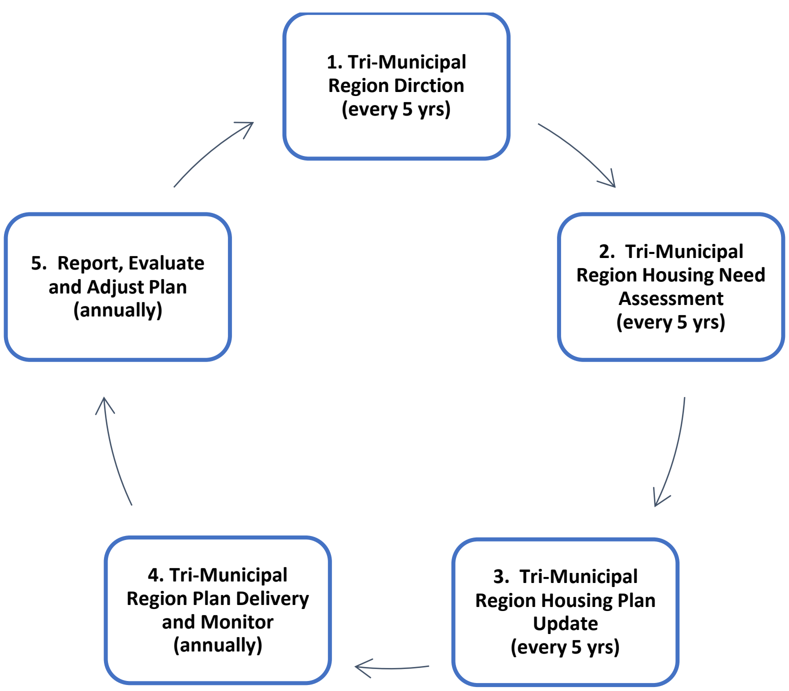
9.0 CONCLUSIONS AND RECOMMENDATIONS

The Tri-Municipal Region wants to ensure that its municipalities support a (1) diverse range of housing types and tenures that are available to all income levels, and (2) an adequate supply of affordable housing to priority households in need. To achieve this, the Sub-Municipal Region is promoting integrated and coordinated planning of municipal services, including Market and Non-Market (affordable) Housing at the local and regional scale.

Understanding local conditions and housing needs and demand is necessary for developing effective solutions. Now that the Sub-Municipal Region Housing Needs Assessment and Strategy is complete, the next step in implementing the Regional Housing Strategy is the development of a monitoring and evaluation system to measure performance (Action 1.2.1). This should include (1) reporting and monitoring activities on a monthly and annual basis, and (2) evaluating and adjusting the planned actions annually.

The addition of monitoring and evaluation to the strategy and implementation plan form the basics for a Regional Planning Framework (see diagram below). A planning framework would define the parameters and contents of the regional housing plan (e.g. planning and reporting formats, guidelines, funding targets, etc.), timing, coordination with the provincial and federal planning process, collaboration with key housing and community stakeholders, annual action plans, monitoring, reporting and evaluation, etc.

Regional Housing Plan Development, Delivery and Evaluation[10]



[10] The diagram is from the Capital Region Board Housing Committee work (2016) and was modified to the Tri-Municipal Region.

9.1 Recommendations

Seven recommendations have ben developed for consideration:

1. Support the Tri-Municipal Region Housing Need Assessment as the core analysis of housing need within the region.
2. Support and fund the implementation plan outlined in the report.
3. Support realigning the Meridian Housing Foundation mission and mandate to include all households in need in the Tri-Municipal Region.
4. Adopt CMHC's Core Housing Need as the standard data source for measuring housing need.
5. Develop and adopt a regional planning framework that incorporates monitoring and evaluation with the housing need assessment, the strategic plan and implementation.
    a. Evaluate and adjust annually.
    b. Update the Need Assessment and Strategy and Implementation Plan every 5 years.
6. Create a Municipal Planner – Affordable Housing position dedicated to implementing the actions outlined in this report.
7. Support a regional approach to aligning and coordinating housing policies and plans related to non-market (affordable) housing.

10.0 APPENDICES

A. REFERENCES

Alberta Housing Act, Revised Statutes of Alberta 2000 Chapter A-25 Current as of December 31, 2019

Alberta Regulations including:

- Housing Accommodation Tenancies
- Lodge Assistance Program
- Management Body Operation and Administrations
- Rent Supplement
- Social Housing Accommodation

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Town of Stony Plain. (2017). *Town of Stony Plain Land Use Bylaw*. Stony Plain, Alberta.

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Town of Stony Plain. (2020). *Uniquely Stony Plain: Municipal Development Plan* 2020. Stony Plain, Alberta.

B. CUSTOM DATA ORDER FROM THE 2016 CENSUS OF CANADA

The custom data from Statistics Canada is available for each municipality as well as the Tri-Municipal Region as a whole. The data for Parkland County does not exclude any areas outside of the study area.

The Beyond 2020 application provided by Statistics Canada was used to manipulate the data and configure different combinations and tabulations of the data require to present a profile of the housing stock and the households who occupied it. Due to Statistics Canada rounding criteria, the data does not always add up to the same value and can vary depending on the combinations of data used in the tabulation.

The custom data order is comprised of 5 data tables with a combination of variables. The variables used to build each table are outlined below.

Table 1: Tenure, by Household Size, by Structural Type of Dwelling, by Period of Construction, by Number of Bedrooms, by Aboriginal Household Identity, and by Dwelling Condition by Private Households in Occupied Private Dwellings of Alberta, CSDs and Aggregates

Table 2: Age of Primary Household Maintainer, by Tenure, by Household Total Income Groups, by Aboriginal Identity, by Household Type Including Census Family Structure, by Dwelling Condition and by Housing Indicators for Private Households with Household Total Income Greater than zero In Non-Farm Non-Band Off-Reserve Occupied Private Dwellings of Alberta, CSDs and Aggregates

Table 3: Value (owner-estimated) of Dwelling, Structural Type of Dwelling, Aboriginal Household Identity, Household Size, Household Total Income Groups, Mobility Status of the Primary Household Maintainer 5 Years Ago, and By Shelter-Cost-To-Income Ratio for Owner Private Households in Non-Farm Non-Band Off-Reserve Occupied Private Dwellings of Alberta, CSDs and Aggregates

Table 4: Shelter Cost, Household Total Income Groups, by Tenure, Household Type including Census Family Structure, Aboriginal Identity and Household Size, by Private Households in Non-farm Non-band Off-Reserve Occupied Private Dwellings of Alberta, CSDs and Aggregates

Table 5: Age of Household Maintainer, Household Type, Aboriginal Household Status, Shelter to Income Ratio, Tenure and Core Housing Need for Private Households in Non-farm Non-band Off-reserve Occupied Private Dwellings of Alberta, CSDs and Aggregates

C. ENGAGEMENT DOCUMENT REVIEW

Name of Document	Key Feedback Received During Engagement
1. Pathways Home: Spruce Grove's 5-Year Strategy to Reduce Poverty and Homelessness (Appendix B, Homelessness Serving Systems Workshop with All Stakeholders)	◆ Lack of interventions, services, and wrap around supports ◆ Lack of a full spectrum of housing ◆ The role of education and skills training ◆ Behavioural and life challenges (physical health, mental health, addiction, domestic violence) ◆ The regulatory environment ◆ Community awareness and attitudes ◆ Home environment and family dynamics ◆ Income, the economy and financial resources
2. New Beginnings – An Indigenous Engagement Improvement Strategy (Spruce Grove FCSS)	◆ Continued Indigenous awareness training ◆ Cultural gathering place ◆ Food security mobile unit ◆ Holistic housing ◆ Indigenous voice in decision making ◆ Knowledge Keeper/Elder involvement ◆ Talking circles ◆ Accessible transportation
3. Stony Plain's Plan to End Poverty and Homelessness: Final Report (Appendix D: Community Consultations)	◆ The largest issues that need to be dealt with are housing and transportation. ◆ Due to Stony Plain's location, this is an issue and concern that should have a Tri-Municipal Regional approach/solution. ◆ There is a need to better educate clients about services available. ◆ Overall, there is a strong sense of community among service providers and we work well together. ◆ However, there is room to improve collaboration and cooperation among service providers. ◆ More work needs to be done to move people out of poverty. ◆ Ending homelessness is a subjective concept. ◆ A centralized service model that benefits individuals looking for assistance. ◆ We must solicit feedback from people with lived experience to develop the most effective plan possible. ◆ Great ideas were generated for future initiatives.
4. Needs Assessment: Poverty and Homelessness in an Agricultural Resourced-Based Community Stony Plain, Alberta (Executive Summary)	◆ 31.8% of the general public in Stony Plain believed homelessness is an ongoing problem while 28% believed that is a growing problem. ◆ 57% of service providers serving Stony Plain, Spruce Grove, and Parkland County believed that homelessness is a growing problem and 35 % that it is an ongoing problem in Stony Plain.

	◆ 30% of participants that represent business in Stony Plain and Parkland County indicated that homelessness is an emerging concern for their industry and 10% agreed that it is a long-standing concern for the industry. ◆ Participants from Stony Plain, Spruce Grove, and Parkland County (N = 161) who have completed the homeless and at-risk survey have problems with housing availability (26.2%), affordability (33.2%), adequacy (12.1%) and suitability (16.9%). ◆ Youth (age 16 – 24) appears to be group at high risk of becoming homeless. ◆ Lack of affordable housing, employment issues, lack of personal/public transport and single-family income were mentioned by participants in the at risk and homeless survey as contributing factors to people in Stony Plain to obtain or keep appropriate housing. ◆ 96% of the service providers in the area indicated that they were serving clients who were homeless at the time of completing the survey, but in only 18% of the cases the clients were primarily referred for housing issues. ◆ No place to go, hidden problem, coordination of services, unpredictability of the population at risk, lack of time, crisis mode, urgency of needs and no fixed address, were identified by the service providers as barriers to deliver care for the homeless and at risk of becoming homeless populations. ◆ The service providers in the area identified shortages of services, lack of transportation, and shortage of long-term affordable housing/shelter as gaps in services. ◆ Quality of current services, availability of resources, resilience of people, community involvement, and accommodating landlords were mentions as strengths in the community of Stony Plain. ◆ Centralized services, education/awareness, information sharing, needs for different types of housing, and improved services were all mentioned as needs to improve service delivery to homeless and at risk of becoming homeless population in Stony Plain, Spruce Grove, and Parkland County.
5. Tri-Municipal Region Housing and Services Needs Estimate – Survey Results 2018	◆ Of the people surveyed, 76% have been in the community for years, 14% have always lived in the community, and 6% have been in the community for less than a year ◆ 84% of those surveyed indicated that they were At Risk of Homelessness. Only 12% of respondents felt their housing was stable. ◆ The top three reasons for housing instability identified were: Low Income (46%), Job Loss (14%), and Conflict (8%).

	◆ 18% of those surveyed were unsure where they would be staying in the next week. ◆ Of those At Risk of Homelessness, 68% indicated they were staying with family – 77% with children, 48% with partner, 14% with extended family, and 8% with parents.
6. Uniquely Stony Plain – Municipal Development Plan 2020 (Direction 5.3: Fostering Interaction and Engaging the Community)	◆ The Town will use a variety of engagement processes, both formal and informal, to reach everyone in the community, including residents, businesses, and the development industry, so that all interests are addressed in decision-making. ◆ The Town will focus on exemplary customer service. ◆ The Town will develop partnerships with stakeholders who play an active role in the community, including other governments, businesses, community groups and service providers. ◆ The Town will encourage life-long learning opportunities for leisure and post-secondary education.
7. Parkland County Municipal Development Plan – What We Heard Report (Engagement Summary)	◆ Development needs a 'balanced approach' that supports growth while preserving natural areas ◆ Preserve best agricultural lands while supporting value-added rural businesses and innovation ◆ Development needs to consider the environment ◆ Need for more trails, parks, and public access to recreation areas ◆ Hamlets are special areas with strong community identity and heritage ◆ Support growth in industrial parks while diversifying the economy and supporting local businesses ◆ Provide safe, reliable, and connected transportation and utility systems

D. VACANCY AND RENTAL RATES FOR SPRUCE GROVE AND STONY PLAIN

Vacancy Rates for the City of Spruce Grove				
Year	1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
2016	3.8	4.2	11.5	4.2
2017	4.7	6.9	-	6.4
2018	2.8	3.7	3.7	3.6
2019	4.9	3.7	3.7	4.1

Rental Rates for the City of Spruce Grove				
Year	1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
2016	$1,051	$1,222	$1,084	$1,168
2017	$1,029	$1,179	$1,129	$1,133
2018	$1,083	$1,225	$1,150	$1,176
2019	$1,070	$1,209	$1,183	$1,169

Vacancy Rates for the Town of Stony Plain				
Year	1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
2016	4.4	13.1	-	14.5
2017	10.8	10.8	25.7	12.5
2018	4.2	6.5	19.4	7.3
2019	3.1	2.1	-	2.8

Rental Rates for the Town of Stony Plain				
Year	1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
2016	$890	$1,024	$1,198	$1,021
2017	$987	$1,041	$1,291	$1,053
2018	$1,003	$1,058	$1,294	$1,067
2019	$970	$1,046	$1,241	$1,043

E. HOUSING STARTS BY DWELLING TYPE IN THE TRI-MUNICIPAL REGION

Housing Starts by Dwelling Type in the City of Spruce Grove					
Year	Single	Semi-Detached	Row	Apartment	Total
2013	242	150	102	143	637
2014	332	214	119	172	837
2015	226	188	91	72	577
2016	156	146	78	0	380
2017	140	158	35	0	333
2018	148	94	20	2	264
2019	113	66	36	2	217

Housing Starts by Dwelling Type in the Town of Stony Plain					
Year	Single	Semi-Detached	Row	Apartment	Total
2013	83	36	3	38	160
2014	97	64	28	0	189
2015	84	56	49	232	421
2016	61	38	3	3	105
2017	43	16	0	0	59
2018	37	10	0	1	48
2019	22	16	0	83	121

Housing Starts by Dwelling Type in Parkland County					
Year	Single	Semi-Detached	Row	Apartment	Total
2013	183	2	0	0	185
2014	173	8	0	0	181
2015	157	0	0	0	157
2016	131	0	0	0	131
2017	149	2	0	0	151
2018	92	0	0	3	95
2019	85	0	0	3	88

Housing Starts by Dwelling Type in the Tri-Municipal Region					
Year	Single	Semi-Detached	Row	Apartment	Total
2013	508	188	105	181	982
2014	602	286	147	172	1,207
2015	467	244	140	304	1,155
2016	348	184	81	3	616
2017	332	176	35	0	543
2018	277	104	20	6	407
2019	220	82	36	88	426

F. HOUSING STARTS BY INTENDED MARKET IN THE TRI-MUNICIPAL REGION

Housing Starts by Intended Market in the City of Spruce Grove					
Year	Homeowner	Rental	Condo	Co-op	Total
2013	476	143	18	0	637
2014	623	104	110	0	837
2015	457	38	82	0	577
2016	346	0	34	0	380
2017	306	8	19	0	333
2018	262	2	0	0	264
2019	203	2	12	0	217

Housing Starts by Intended Market in the Town of Stony Plain					
Year	Homeowner	Rental	Condo	Co-op	Total
2013	119	34	7	0	160
2014	167	0	22	0	189
2015	143	66	212	0	421
2016	102	0	3	0	105
2017	59	0	0	0	59
2018	47	1	0	0	48
2019	38	0	83	0	121

Housing Starts by Intended Market in Parkland County					
Year	Homeowner	Rental	Condo	Co-op	Total
2013	185	0	0	0	185
2014	181	0	0	0	181
2015	157	0	0	0	157
2016	131	0	0	0	131
2017	151	0	0	0	151
2018	92	3	0	0	95
2019	83	5	0	0	88

Housing Starts by Intended Market in the Tri-Municipal Region					
Year	Homeowner	Rental	Condo	Co-op	Total
2013	780	177	25	0	982
2014	971	104	132	0	1,207
2015	757	104	294	0	1,155
2016	579	0	37	0	616
2017	516	8	19	0	543
2018	401	6	0	0	407
2019	324	7	95	0	426

G. REAL ESTATE SALES DATA FOR THE TRI-MUNICIPAL REGION

Median Real Estate Sales Prices in the City of Spruce Grove						
	2014	2015	2016	2017	2018	2019
Single Family	$390,500	$397,000	$390,000	$380,000	$376,250	$370,000
Condo	$225,750	$218,000	$215,000	$214,600	$207,250	$203,500
Duplex & Rowhouse	$317,625	$320,000	$312,000	$315,000	$312,500	$314,950

Median Real Estate Sales Prices in the Town of Stony Plain						
	2014	2015	2016	2017	2018	2019
Single Family	$385,375	$380,000	$367,500	$368,250	$359,000	$340,000
Condo	$208,500	$228,000	$222,375	$207,500	$193,000	$183,750
Duplex & Rowhouse	$322,750	$324,500	$312,000	$304,500	$316,318	$306,250

Median Real Estate Sales Prices in Parkland County						
	2014	2015	2016	2017	2018	2019
Country Residential	$520,000	$517,000	$520,000	$510,000	$490,000	$499,900

Number of Real Estate Sales in the City of Spruce Grove						
	2014	2015	2016	2017	2018	2019
Single Family	482	465	428	414	379	372
Condo	108	61	55	73	66	62
Duplex & Rowhouse	93	102	138	130	132	136

Number of Real Estate Sales in the Town of Stony Plain						
	2014	2015	2016	2017	2018	2019
Single Family	232	228	179	212	189	194
Condo	63	45	64	82	41	60
Duplex & Rowhouse	30	37	41	52	36	38

Number of Real Estate Sales in Parkland County						
	2014	2015	2016	2017	2018	2019
Country Residential	387	387	331	355	329	305

H. NON-MARKET HOUSING AND CONTINUING CARE PORTFOLIO

STONY PLAIN

Organization	Type of Housing/Subsidy	Type of Client	Number of Spaces
Capital Region Housing Corporation	Rent Supplement	Mixed	20
Meridian Housing Foundation	Seniors Lodge	Seniors	99
Meridian Housing Foundation	Seniors Apartments	Seniors	101
Affordable Housing	Affordable Housing	Mixed	48
I Have a Chance Support Services	Group Home	Special Needs	23
Rehoboth Christian Ministries	Group Home	Special Needs	2
Habitat for Humanity Edmonton	Non-Market Home Ownership	Families	8
Total			**301**

Continuing Care

Organization	Type of Housing/Subsidy	Type of Client	Number of Spaces
Good Samaritan Society – George Hennig	Supportive Living SL4 (market rates)	Mainly seniors	30
Good Samaritan Society – Stony Plain Care Centre	Long Term Care Dementia Cottage (DSL)	Mainly seniors	126 30
Total			**186**

WABAMUN

Organization	Type of Housing/Subsidy	Type of Client	Number of Spaces
Meridian Housing Foundation	Seniors Apartments	Seniors	4
Meridian Housing Foundation	Affordable Housing	Seniors	6
Total			**10**

Note:

- *Not all the units are subsidized. For example, most supportive living facilities are comprised of market units only.*
- *Affordable housing projects include a mix of market and non-market. Market unit rental rates are at least 10% below market. Most private owners of affordable housing use the 10% minimum.*

SPRUCE GROVE

Organization	Type of Housing/Subsidy	Type of Client	Number of Spaces
Grove Senior's Village Housing Co-operative	Co-operative Housing	Seniors	89
Capital Region Housing Corporation	Rent Supplement	Mixed	33
Meridian Foundation	Seniors Apartments	Seniors	75
Affordable Housing	Affordable Housing	Mixed	103
Association for Supported Community Connections	Group Home	Special Needs	6
Rehoboth Christian Ministries	Group Home	Special Needs	6
Habitat for Humanity Edmonton	Non-Market Home Ownership	Families	6
Total			**318**

Continuing Care

Organization	Type of Housing/Subsidy	Type of Client	Number of Spaces
St. Michaels	Independent Living (market rates)	Mainly seniors	71
Good Samaritan Society – Spruce Grove Centre	Supportive Living SL4 (market rates)	Mainly seniors	30
Choices in Community Living	Supportive Living SL4 and SL4D	Mainly seniors	30
Copper Sky Lodge	Supportive Living SL4 and SL4D	Mainly seniors	130
Total			**261**

Note:

- *Not all the units are subsidized. For example, most supportive living facilities are comprised of market units only.*
- *Affordable housing projects include a mix of market and non-market. Market unit rental rates are at least 10% below market. Most private owners of affordable housing use the 10% minimum.*

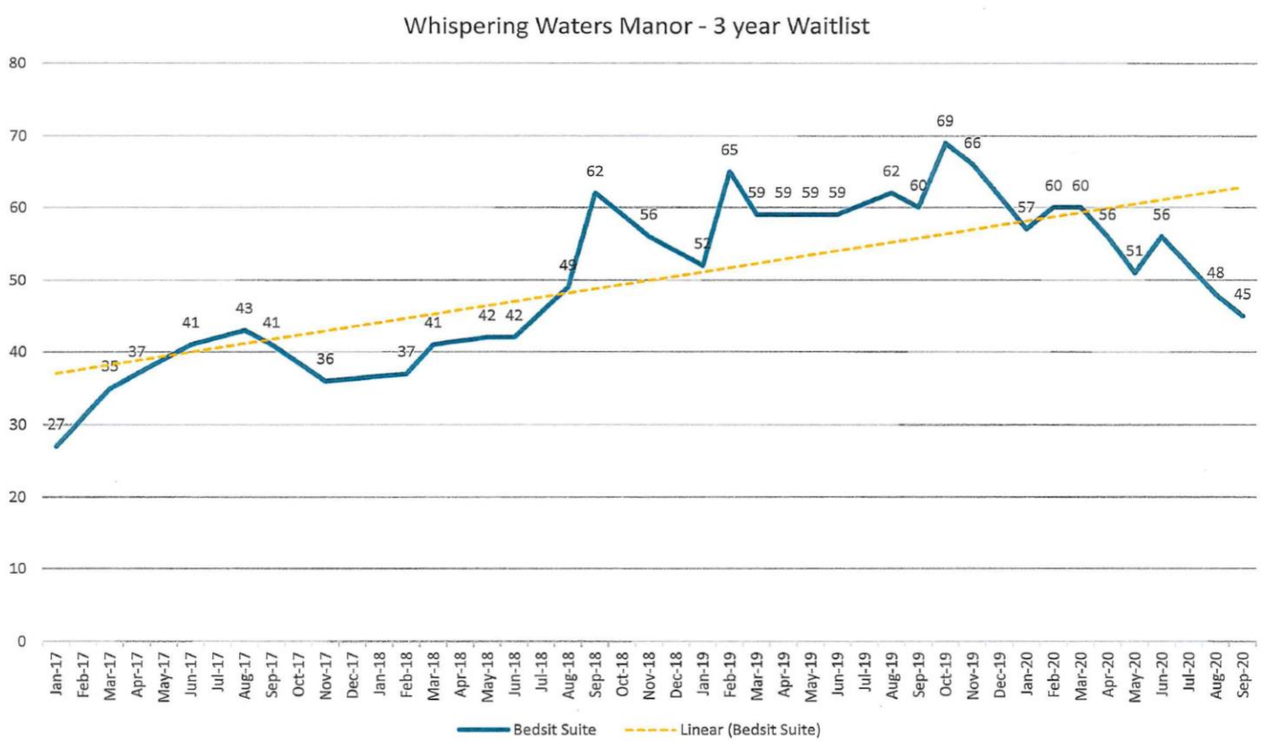
TRI-MUNICIPAL REGION

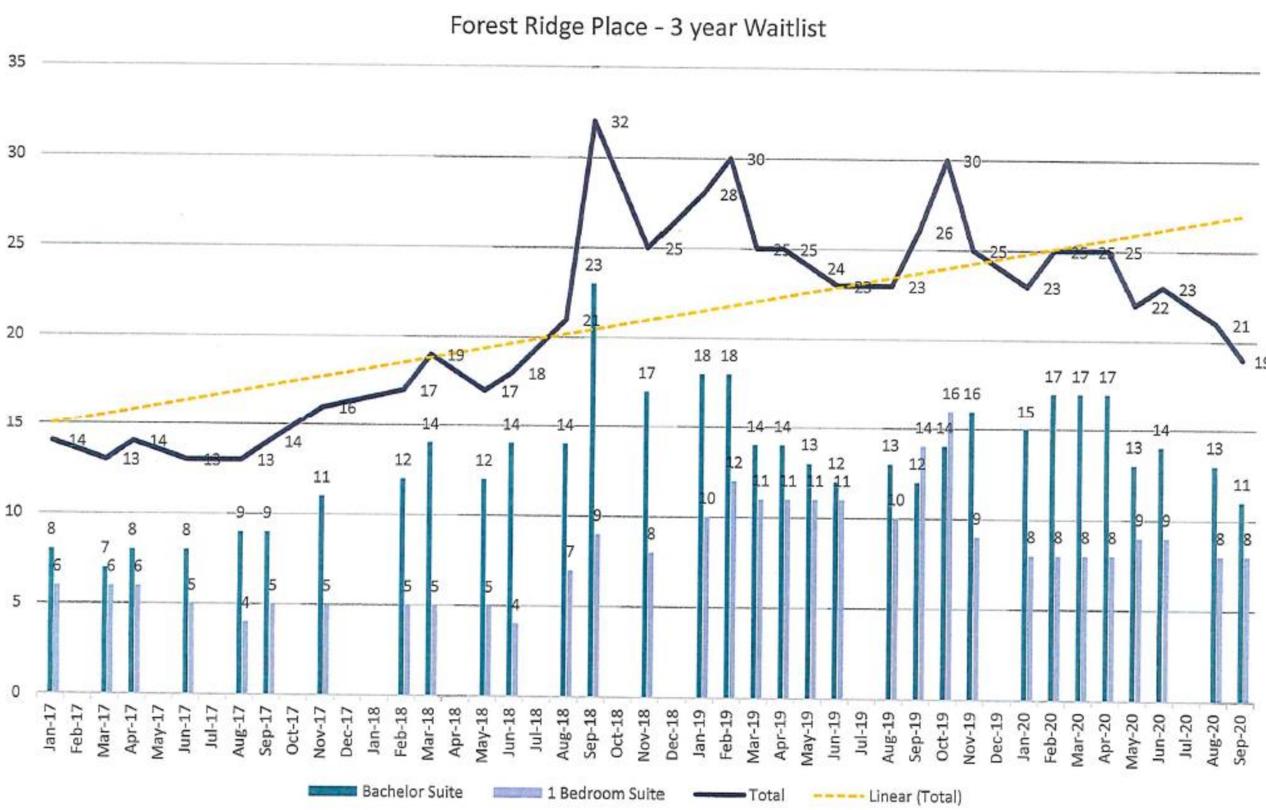
Program	Type of Subsidy	Type of Client	Number of Spaces
Seniors Lodge	RGI	Seniors	99
Seniors Independent	RGI	Seniors	180
Non-Profit Housing	?	Special Needs	37
Rent Supplements	RGI	Mixed	53
Affordable Housing	10% below market	Mixed	157
Co-op Housing	Mix	Seniors	89
Habitat for Humanity	Ownership	Families	14
Total			**629**

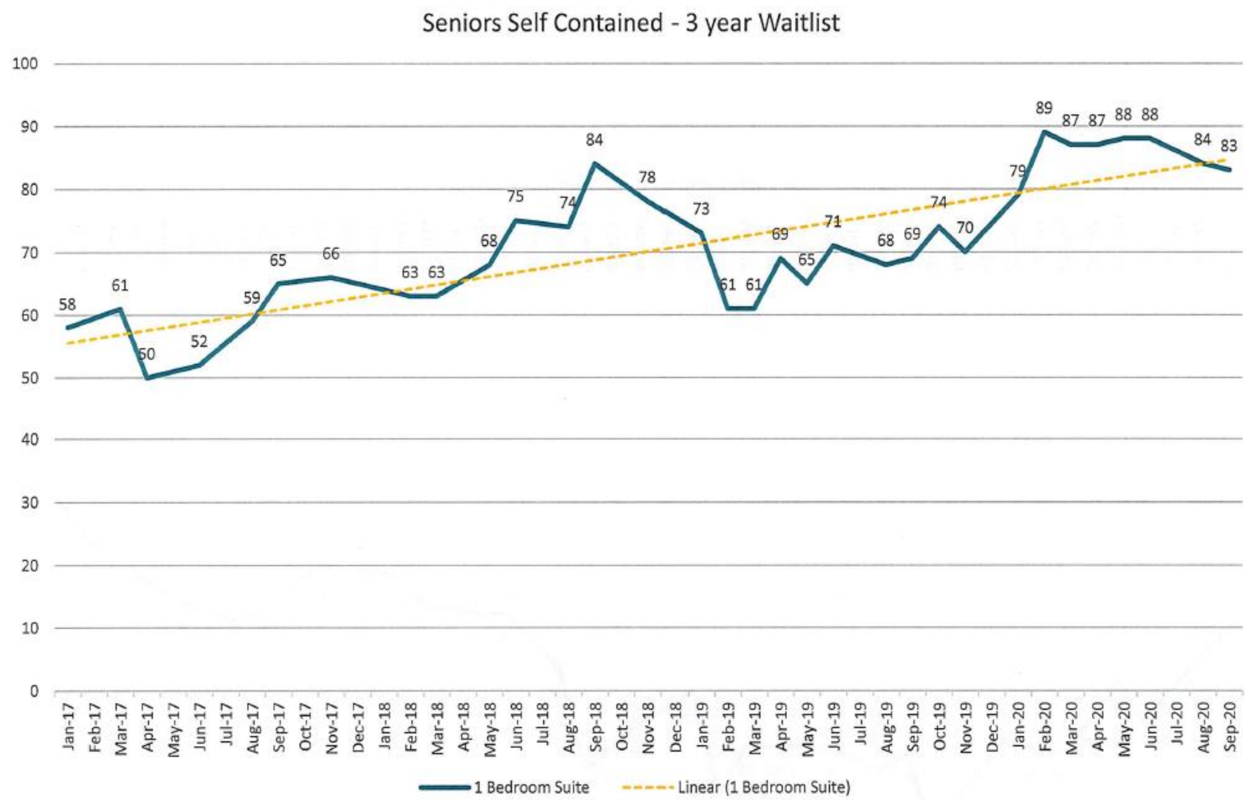
Continuing Care

Organization	Type of Housing/Subsidy	Type of Client	Number of Spaces
Supportive Living SL4 and SL4D	Independent Living (market rates)	Mainly seniors	220
LTC Hospice	Health Care	Mainly seniors	126 30
Total			**376**

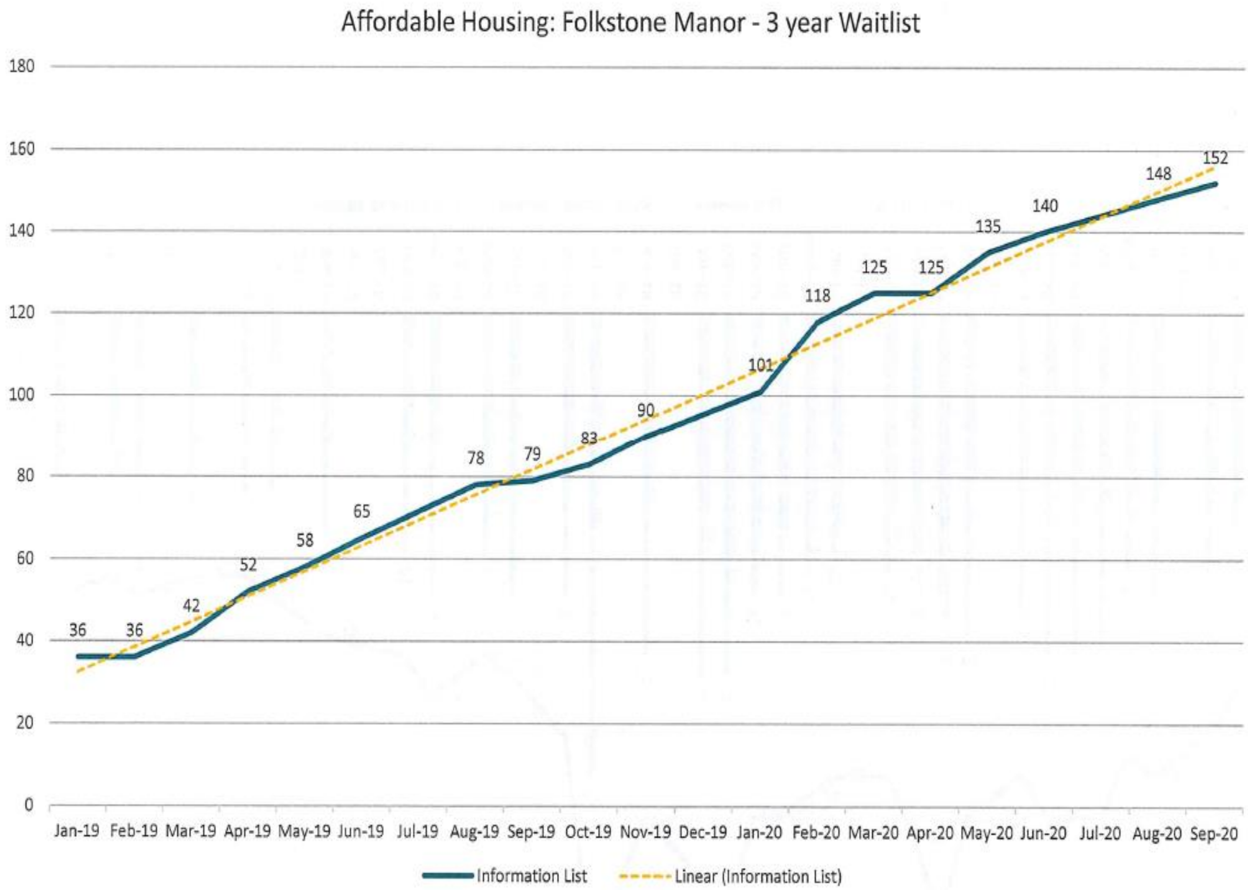
I. MERIDIAN HOUSING FOUNDATION WAIT LIST DATA BY PROJECT






Seniors Self Contained - 3 year Waitlist
1 Bedroom Suite
Linear (1 Bedroom Suite)


Affordable Housing:Parkview Manor - 3 year Waitlist
1 Bedroom Suite
2 Bedroom Suite
Total
Linear (Total)


Affordable Housing: Folkstone Manor - 3 year Waitlist
180
160
140
120
100
80
60
40
20
0
36
36
42
52
58
65
78
79
83
90
101
118
125
125
135
140
148
152
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20 Jul-20 Aug-20 Sep-20
Information List
Linear (Information List)

J. FORECAST OF FUTURE HOUSING REQUIREMENTS

Households in Core Housing Need by Household Type and Age Group, 2019 - 2039

	Age of Household Maintainers					
Type of Household	15-29	30-44	45-64	65-84	85+	Total
2019						
Couple No Children	901	1,072	4,540	3,418	158	10,091
Couple + Children	688	5,237	4,109	331	22	10,388
Lone Parent	183	876	1,087	255	28	2,429
Multiple Family	222	798	1,094	280	11	2,405
One Person	633	1,106	2,246	1,863	245	6,092
Two + Non-Family	442	264	294	128	23	1,151
Total	3,069	9,352	13,370	6,276	487	32,556
2024						
Couple No Children	871	1,028	4,504	4,406	269	11,079
Couple + Children	665	4,986	4,100	431	44	10,226
Lone Parent	180	855	1,104	333	51	2,523
Multiple Family	211	768	1,094	368	24	2,465
One Person	607	1,070	2,252	2,375	382	6,686
Two + Non-Family	432	254	300	165	31	1,183
Total	2,967	8,961	13,354	8,079	801	34,162
2029						
Couple No Children	1,163	1,159	4,480	5,507	418	12,727
Couple + Children	894	5,614	4,112	537	74	11,231
Lone Parent	246	965	1,141	424	85	2,861
Multiple Family	281	866	1,102	464	43	2,755
One Person	811	1,206	2,286	2,977	552	7,833
Two + Non-Family	574	286	313	205	41	1,419
Total	3,968	10,096	13,434	10,114	1,214	38,826
2039						
Couple No Children	1,378	1,503	4,724	6,477	900	14,984
Couple + Children	1,062	7,388	4,410	609	176	13,644
Lone Parent	288	1,220	1,305	530	200	3,542
Multiple Family	336	1,114	1,195	557	111	3,313
One Person	967	1,535	2,526	3,592	1,069	9,688
Two + Non-Family	666	370	363	231	65	1,695
Total	4,697	13,130	14,523	11,995	2,521	46,866

Households in Core Housing Need by Household Type and Age Group, 2019 - 2039

	Age of Household Maintainers					
Type of Household	15-29	30-44	45-64	65-84	85+	Total
2019 – 24						
Couple No Children	-30	-44	-36	988	111	988
Couple + Children	-23	-251	-9	100	22	-162
Lone Parent	-3	-21	17	78	23	94
Multiple Family	-11	-30	0	88	13	60
One Person	-26	-36	6	512	137	594
Two + Non-Family	-10	-10	6	37	8	32
Total	-102	-391	-16	1,803	314	1,606
2025 – 29						
Couple No Children	292	131	-24	1,101	149	1,648
Couple + Children	229	628	12	106	30	1,005
Lone Parent	66	110	37	91	34	338
Multiple Family	70	98	8	96	19	290
One Person	204	136	34	602	170	1,147
Two + Non-Family	142	32	13	40	10	236
Total	1,001	1,135	80	2,035	413	4,664
2030 – 39						
Couple No Children	215	344	244	970	482	2,257
Couple + Children	168	1,774	298	72	102	2,413
Lone Parent	42	255	164	106	115	681
Multiple Family	55	248	93	93	68	558
One Person	156	329	240	615	517	1,855
Two + Non-Family	92	84	50	26	24	276
Total	729	3,034	1,089	1,881	1,307	8,040

Incidence of Core Housing Need by Household Type and Age of Household Maintainer

	Household Maintainer by Age Cohort				
Household Type	19-29	30-44	45-64	65-79	80+
Couple No Children	0.03	0.02	0.04	0.05	0.1
Couple + Children	0.08	0.04	0.03	0.05	0.29
Lone Parent	0.54	0.35	0.14	0.13	0.25
Multiple Family	0	0.12	0.04	0.11	0
One Person	0.13	0.11	0.13	0.31	0.29
Two + Non-Family	0.04	0.06	0.08	0.21	0

K. MUNICIPAL POLICY REVIEW

Introduction

The intent of the municipal policy review is to:

- Review existing housing plans and policies within each municipality, and;
- To identify any potential conflicts and cross impacts.

The Edmonton Metropolitan Region Growth Plan (EMRGP) will be reviewed to ensure that the policies and bylaws regarding housing are considered in the review of municipal housing plans and policies.

In addition to specific housing and homelessness plans, several policy documents for each municipality were also reviewed to identify specific policies related to housing and highlight any potential conflicts. These included:

- Strategic Plans;
- Municipal Development Plans;
- Economic Development Strategies
- Land Use Bylaws

The overview of housing plans and policies will focus on identifying any shortfalls, as well as any opportunities for improved regional alignment with the EMRGP.

Edmonton Metropolitan Region Growth Plan

Under Policy Area 3: Communities and Housing, there are two key areas that provide direction for the Tri-Municipal Region:

3.2 Plan for and promote a range of housing options

3.2.1 Housing will be planned and developed to address the changing demographics in the Region by including housing that offers a diversity of types, forms and levels of affordability to support a variety of lifestyle options, income levels and to meet the needs of all residents.

3.2.2 Within the built-up urban area and centers, infill development, more compact housing forms and increased density will be encouraged to achieve a more diverse housing stock in the Region.

3.2.3 The greatest density and diversity of housing in terms of type, form and affordability, including row housing and low, mid and high-rise buildings, will be directed to centers and areas with existing or planned regional infrastructure, transit and amenities, at a scale appropriate to the community.

3.3 Plan for and promote market affordable and non-market housing to address core housing need

3.3.2 The supply of market affordable and non-market housing will be increased through a variety of strategies including:

a. collaborating between the CRB, member municipalities, other levels of government and non-profit housing providers on the funding and delivery of non-market housing including subsidized and market affordable housing;

b. adopting and implementing regional and municipal policy to pursue inclusionary housing in built-up urban areas and greenfield areas;

c. incorporating innovative building practices related to prefabrication, building materials and built forms with good urban design to improve affordability; and

d. forming innovative partnerships and exploring creative financing models, regulations, standards and approval processes, and incentives for the private sector to provide.

3.3.3 Priorities will be established for the location of market affordable and non- market housing within rural centres, sub-regional centres, urban centres, TOD centres and the metropolitan core and within 800 metres of a major transit station.

City of Spruce Grove

- **Municipal Development Plan 2020**

Form and Infrastructure

5.1.2.1 Increase residential densities with a variety of housing types, lot sizes and development layouts.

5.1.2.2 Promote the creation and enhancement of community level gathering places by encouraging, where appropriate:

- higher density residential development in adjacent areas
- mixed commercial and residential development

5.2.1.1 Explore innovative zoning tools in consultation with the development industry including but not limited to form-based, performance-based, and use-base zones, and/or a hybrid of more than one type of zoning system.

5.2.2.1 Integrate a variety of housing types and densities to create diverse streetscapes in neighbourhoods and increase diversity in the housing stock.

5.1.2.3 Apply two levels of integrated densities to the community and support these through innovative zoning tools:

- Level 1: a mix of low to medium density building types; and
- Level 2: a mix of medium to high density building types.

5.2.2.4 Focus higher density and seniors housing in proximity to amenities, transit and gathering places.

5.2.3.1 Optimize existing infrastructure and minimize the City's development footprint in all established neighbourhoods and other built-up urban areas by determining the existing residential dwelling unit density and encouraging intensification in these areas through redevelopment, infill and the expansion and conversion of existing buildings for achieving an aspirational target of a 10% increase in residential dwelling units.

5.2.3.3 Apply innovative zoning tools to ensure all infill and redevelopment projects occurring in established neighbourhoods are appropriate in terms of:

- size and scale;
- landscaping;
- siting and setbacks;
- building height;
- relationship of buildings to the street;
- exterior finish;
- rooflines; and
- infrastructure capacity.

5.2.4.1 New Area Structure Plans shall be planned, developed, and phased in a contiguous pattern and where they include residential land use achieve an overall density minimum greenfield density of 35 dwelling units per net residential hectare.

5.3.1.2 Prepare an Area Redevelopment Plan for the City Centre which uses the concept plan included in Figure 8: Future Land Use, as a starting point and focuses on:

- small-scale service-oriented businesses targeted primarily at the local population with a limited regional customer base;
- pedestrian orientation;
- the use of streets as public spaces;
- civic and open space uses;
- mixed use development; and
- higher density residential development.

5.3.1.3 Pursue achieving an aspirational density target of 100 dwelling units per net residential hectare within the City Centre by 2044.

Economic Development

6.1.1.5 Promote appropriate increases to residential densities to support commercial development at a neighbourhood and city-wide level.

Community Life

7.8.1.1 Provide greater selection in housing densities and types throughout the community.

7.8.1.2 Integrate affordable and market rental and ownership housing by locating affordable and market units within the same area of a neighbourhood and/or by including both types of units in the same projects.

7.8.1.3 Locate affordable housing in close proximity to amenities, open space, and transit routes (existing or future).

7.8.1.4 Create affordable options that respond to the needs of unique populations including young adults, dual or lone parent families, and seniors.

- **Land Use Bylaw 2013**

Residential Uses

There are eight standard residential districts:

- R1 (Mixed Low to Medium Density) allows for a range of low to medium density in the form of single-detached, semi-detached, and duplexes as a permitted uses and row housing (up to 4 units) and secondary/garden/garage suites as discretionary uses.
- R2 (Mixed Medium to High Density) allows for a mix of medium to high density in the form of multi-unit dwellings and row housing units.
- GPL (Greenbury Planned Lot) permits single and semi-detached dwellings built to the property line, where street-oriented row housing (up to 4 units with standard side yards), boarding and lodging houses, group homes and secondary suites as discretionary uses.

- RE1 (Established Neighborhood Residential District 1) applies to established neighbourhoods where densities are less than 25 dwelling units per hectare. The district permits single detached dwellings and allows semi-detached, row housing (up to 4 units), duplexes, and secondary suites as discretionary uses.
- RE2 (Established Neighborhood Residential District 2) applies to established neighbourhoods where densities are less than 25 dwelling units per hectare. The district permits single detached, semi-detached and duplexes abutting a collector road and allows semi-detached, row housing (up to 4 units), duplexes, and secondary suites as discretionary uses.

Mixed-Use Development

- C4 (Integrated Mixed Use)
  - Purpose: To provide for development that integrates street oriented commercial uses and residential uses above in a multi-story building. This district is NOT intended to accommodate large format commercial development.

Parking

- Minimum off-street parking requirements apply to any new development. Some examples of parking requirements for frequent uses are:
  - 2 spaces per dwelling unit for low and medium density residential
  - 1 space per dwelling unit containing 1 or fewer bedrooms, and 1.5 spaces per dwelling unit with 2 bedrooms, and 2 spaces for a dwelling unit with three or more bedrooms
  - 1 space per 30.0 m^2 of gross floor area for a restaurant, bar, private club, religious assembly, or recreation facility

Town of Stony Plain

- **Municipal Development Plan 2020 - 23**

Community Development

2.1a The Town will encourage affordable housing that ensures people of all income levels have access to safe and secure places to live.

2.1b The Town will explore the development of incentives to support non-market affordable housing.

2.1c The Town will explore opportunities to collaborate with developers, operators, other municipalities, and non-profit housing providers to promote the development of non-market affordable housing.

2.1d The Town will explore opportunities for innovative housing types that increase affordability and meet the needs of diverse populations, including prefabricated.

2.1e The Town will continue to promote and support social services as new non- market affordable housing is developed to ensure that social services are accessible to those in need.

Growth Management and Land Use Plan

6.1s The Town will allow a range of uses to ensure a complete and balanced community to meet growth challenges in a sustainable manner and promote diverse residential development and associated home-based businesses, including:

- a range of seniors housing, with preferred locations within easy walking distance of shopping, medical services and other amenities;
- land for economic purposes, including commercial space that meets modern shopping and personal service practices, and;
- places for industrial development as well as open space and institutional uses to support the needs of both residents and employees.

6.1t The Town will promote high-density housing and mixed-use projects in areas adjacent to the regional transit route (6.1t).

Areas of Transition

6.4a The Town will aspire to achieve a minimum residential density of 100 dwelling units per net residential hectare in the Areas of Transition (6.4a).

6.4e The Town will encourage high-density housing as either entirely residential or a mixed-use development provided that it:

- is located adjacent to arterial and collector roadways and can effectively buffer residents from traffic noise and visual impacts through appropriate urban design and landscaping;
- is in proximity to employment centers, shopping and other community amenities;
- is adjacent or near park space or linear open spaces;
- addresses the impact of additional traffic on the surrounding neighborhood;
- has an effective urban design relationship to the surroundings; and
- is supported by the existing infrastructure capacity.

6.4j The Town will encourage innovative and creative reuse and redevelopment of older commercial and institutional sites; higher density residential and mixed- use will be considered if the area is suitable for redevelopment.

Areas of New Residential Development

6.5b The Town will require residential developments for new and updated area structure plans to achieve a minimum density of 35 dwelling units per net residential hectare.

6.5f To create new neighbourhoods that are complete, resilient, and able to adapt to change, new residential development should:

- encourage a variety of appropriate uses, including housing, institutions, parks and local commercial facilities;

- encourage a diversity of housing types (detached and semi- detached, duplex, modular homes, row housing, apartments, and other forms, such as garden suites and secondary suites), and tenures within a development to meet the needs of people of various demographics and income levels; and
- be supported by services and amenities, such as parks, schools, and trails, with more amenities in higher density areas.

○ **Economic Development Strategy**

Create Comparable 'Infill Lands' Policy for Industrial and Multiple Unit Residential Properties

- Review the Town's Commercial, Industrial and Multi- Unit Residential Infill Policy to ensure relevant and valid incentive programs are in place for eligible properties.
- For infill properties that are challenging to attract developer interest, complete return on investment calculations based on various development scenarios. These calculations can be used in many ways including direct promotion to the development community, ensuring the property is zoned properly, understanding the long-term fiscal benefit to the municipality and how incentives may assist.

Review Development Application Policies and Procedures

- Create a review team of Senior Administration and representatives from the local development community to brainstorm improvements to the commercial, industrial, and multiple-unit residential development review process.
- Establish customer service standards and expectations for review of development applications.
- Prepare process flowcharts or checklists to expedite customer understanding.
- Create expedited service channels and process to serve urgent cases.
- Create a procedure document (i.e., Investor Response Playbook) which outlines how to effectively respond to investment inquiries.
- Create a pre-application review process that incorporates preliminary review and feedback from all Town departments who would ordinarily comment on a Development Permit or Statutory Plan application.
- Participate in updates to the Municipal Development Plan to ensure that policy and regulatory changes promote efficiency and do not create unnecessary constraints and costs for business.

○ **Land Use Bylaw 2017**

Residential Uses

There are eight standard residential districts, ranging from the Large Detached Dwelling Residential District (R1) to the High-Density Residential District (R8).

- R1 and R2 include secondary suites as a discretionary use, but these districts primarily provide for detached dwellings on single lots in different configurations.
- R3 provides for manufactured home developments.
- R4 (Mixed Form Residential District) includes a range of housing options from detached dwellings to four-unit row housing.
- R5 allows for a similar mix of uses as R4, with up to six-unit row housing and smaller lot sizes.
- R6 (Comprehensively Planned Residential District) provides for a mix of low and medium density forms within a comprehensive site development.
- R7 provides for row housing and multi-unit buildings, up to a density of 80 dwelling units per ha (du/ha).
- R8 allows for high density housing, with a minimum density of 40 du/ha, and a maximum density (in certain cases) of 200 du/ha. R8 is the only residential district to allow for a limited range of commercial uses located below residential uses.

The Future Development District (FD) reserves certain rural areas until the time that the land is required for urban purposes.

Mixed Use Development

C3 (Central Mixed-Use District) enables pedestrian-oriented residential, service, and retail environment in the core area of Stony Plain. Permitted residential uses range from duplex to multi-unit, while a broad range of low impact commercial uses are included. For a five-block length of 50 Street, lots are required to have a non-residential use at ground level.

Parking

Minimum off-street parking requirements apply to any new development. Some examples of parking requirements for frequent uses are:

- 2 spaces per dwelling unit for low and medium density residential
- 1 space per dwelling unit containing 1 or fewer bedrooms, and 1.5 spaces per dwelling unit with 2 or more bedrooms
- 1 space per 30.0 m^2 of gross floor area for a restaurant, bar, private club, religious assembly, or recreation facility

In the C3 (Central Mixed Use) District, one parking space per residential dwelling unit is required, but no parking is required for other uses.

Parkland County

○ Municipal Development Plan 2019

Hamlets

6.0.4.a. The County encourages a range of housing forms within hamlets, including but not limited to single detached dwellings, duplexes, tri-plexes, and four-plexes, manufactured homes, multi-residential dwellings (low rise apartments), secondary suites and garden suites.

6.0.4.b. The County may develop Hamlet Design Guidelines to ensure compatibility of a range of housing forms and land use types within hamlets.

6.0.4.c. The County encourages multi-parcel residential development to locate within hamlets where possible.

6.0.4.d. Seniors housing and residential care facilities (i.e., assisted care facilities, continuing care facilities) encouraged in hamlets to support the ability of residents to age-in-place.

6.0.7.a. The County encourages the efficient use of land and infrastructure through the promotion of infill and redevelopment of vacant and/or underutilized lots in hamlets.

6.0.7.b. The County may investigate opportunities to offer incentives for landowners or developers to infill or redevelop vacant, under-utilized or brownfield lots within hamlets.

6.0.8.a. Greenfield Areas development shall be planned as complete communities as defined in the Edmonton Metropolitan Regional Growth Plan. Residential density and development in greenfield areas shall comply with the Edmonton Metropolitan Region Growth Plan.

6.0.8.b. Greenfield Areas shall be located in existing hamlets or where hamlet boundaries can be expanded to incorporate new growth.

6.0.8.c. Greenfield Areas should incorporate a range of housing types and densities and include consideration for local services such as retail commercial or institutional uses.

6.0.10.a. The Hamlet of Entwistle shall be identified as the County's Priority Growth Hamlet providing a range of services and land uses that are supported in accordance with the policies of the Edmonton Metropolitan Region Growth Plan for growth hamlets.

6.0.10.d. Infill in Entwistle shall be undertaken in accordance with the Edmonton Metropolitan Region Growth Plan.

6.0.10.e. Residential density shall align with the Edmonton Metropolitan Region Growth Plan.

6.0.10.g. The County encourages local and regional employment, commercial and residential development in the west portion of the County to locate within the Hamlet of Entwistle.

6.0.11.a. The Hamlets of Duffield and Tomahawk are identified as the County's Growth Hamlets.

6.0.11.c. A range of residential densities and housing forms are encouraged within Growth Hamlets.

6.0.11.d. The County encourages commercial and residential development that serves the local area to locate within the Hamlets of Duffield and Tomahawk.

Rural Communities and Housing

7.1.3.a. A mix of land uses may be supported in Country Residential and Lakefront Residential Areas to support the creation of rural complete communities. Where land uses other than residential are considered, all applicable MDP policies shall apply.

7.1.3.b. The County will update Area Structure Plans and the Land Use Bylaw to support a greater mix of land uses in residential areas.

7.1.4.a. The County promotes innovative housing forms to ensure the provision of a diversity of housing options and affordability levels to Parkland residents.

7.1.9.h. New development along lakefront and riparian areas shall establish their maximum densities in an Area Structure Plan. The Area Structure Plan shall consider the following criteria in determining the allowable densities:

i. conservation by design principles as identified in MDP Figure 10.

ii. form and character of the proposed buildings and structures.

iii. the potential carrying capacity of the waterbody as determined through appropriate studies that examine the impacts on biodiversity and water quality as completed by the developer.

iv. other criteria as identified in MDP Appendix 1.1 Area Structure Plans.

- **Parkland Technical Growth Study 2017**

Key recommendations related to residential land use and development include:

Hamlets:

2. Entwistle to be designated as a Priority Growth Hamlet and Tomahawk and Duffield to be designated as Growth Hamlets.
3. Hamlet Area Redevelopment Plans (HARP), or similar, should be undertaken for priority growth and growth hamlets (Entwistle, Tomahawk, and Duffield.

County Residential (CR) Areas

6. Review policies related to communally serviced subdivisions to determine when the approval of such subdivisions might be appropriate given the risks and benefits associated with this development form.

7. Complete updated Area Structure Plans for the north (Glory Hills ASP) and southeast (Woodbend Graminia ASP) country residential areas in the County. Updated ASPs should incorporate a fiscal impact assessment (FIA) for each area.
8. Promote the sensitive infill of existing CR areas.
9. Consider lifecycle road costs when approving subdivision and development applications given the overall and long-term impact to County capital and operating budgets.
10. Incorporate policies at the MDP-level for the transfer of development credits or densities to encourage these types of programs.

- **Land Use Bylaw 2017**

Residential Uses

- There are 11 land use districts that regulate residential uses:
- 1 BRR - Bareland Recreational Resort District
- CCR - Cluster (Conservation) Country Residential District
- CR – Country Residential District
- CRE - Country Residential Estate District
- CRR - Country Residential Restricted District
- CRWL - Country Residential Work / Live District
- EUV - Entwistle Urban Village District
- LSR – Lakeshore Residential District
- MHR - Manufactured Home Residential District
- RRH - Residential Row Housing District
- RC - Rural Centre District

Two districts address more urban uses (Entwistle Urban Village District and Residential Row Housing District), while the rest address different types of rural residential development.

Mixed-Use Developments

The Rural Industrial/Commercial District (RIC) provides for a mix of industrial and commercial uses in a rural setting.

The Country Residential Work/Live District (CRWL) allows for all levels of Home-Based Businesses within a traditional country residential setting.

In many other districts, such as the Agricultural General District (AGG), a range of commercial and residential uses are included.

Parking

Minimum off-street parking requirements apply to all types of development. Some examples of parking requirements for frequent uses are:

- 2 parking space per Dwelling Unit (Single Detached)
- 1 stall per 30 $m^2$of gross floor area (Shopping Centre, most commercial uses under 1,000.0 m^2)
- 1 parking space per 100.0 m^2 of gross floor area or 3 parking spaces per tenant or establishment, whichever is greater (General Industrial Manufacturing / Processing)

L. GOALS, OBJECTIVES, AND ACTIONS

Goal 1: Address gaps in core housing need as determined in the housing needs assessment and set delivery targets to ensure improvement.

Description: The number of households in core need in 2016 for the Tri-Municipal Region was 2,525 households, with slightly more of them being homeowners than renters. The priority for non-market assistance is renter households who experience affordability problems. However, some of the homeowners in need are 65+ and could be removed from core housing need if they were able to move into a smaller apartment or condominium and use their home equity to reduce their housing costs. Other measures are outlined to assist homeowners 65+ by having their monthly expenses reduced or by providing financial assistance for required home repairs and maintenance.

Objective 1.1: Increase the supply of non-market housing units to priority households in need.

ACTION 1.1.1: Work with the federal and provincial governments and other funding partners to support the construction of housing units required by priority core need households

Editorial: The existing non-market housing portfolio and existing and future core housing need priorities will be considered when setting annual non-market housing delivery targets. Indigenous households should have separate targets to ensure their needs are being addressed. The number of new non-market housing units required to accommodate future growth will be used to set the minimum number of units required annually. The initial 5 years of the strategy will focus on priority non-senior households to reduce the backlog of core housing need. The last 15 years will shift to more of a focus on seniors as the baby boomers continue to age. During the last 10 years, the growth in households 65+ will shift to the older age groups, many of whom will require higher levels of supportive living (SL4 and SL4D) and long-term care, which is the responsibility of Alberta Health and Alberta Health Services.

ACTION 1.1.2: Pursue allocation of the Canada Housing Benefit, housing allowances and rental supplements for priority core need households.

Editorial: The National Housing Strategy will allocate $4 billion in financial support via a housing benefit (allowance) directly to families and individuals in housing need. Estimates show that the Canada Housing Benefit will deliver an average of $2,500 per year to each recipient household, ultimately to at least 300,000 households. While this benefit will only reach a small portion of the households in core need, it is an important part of any effective response to addressing housing needs and will help reduce the number of households in need. Many one person households are in core housing need because their monthly costs are marginally higher than they can afford. The Canada Housing Benefit would be ideal for this situation by removing someone from core need without building a new unit or having to move the individual.

Objective 1.2: Ensure that the "number of households in core housing need" does not exceed 2016 estimates of 2,525 households moving forward.

ACTION 1.2.1: Establish a tracking and monitoring system for non-market housing delivery.

Editorial: To ensure that the Tri-Municipal Region does not fall further behind in terms of the number of households in core need, monitoring system are required to drive delivery targets. The minimum for delivery should be the number required to offset additional households estimated to be in core housing need in future years.

A regional tracking and monitoring system should be developed and implemented to ensure consistency in terms of what data is needed and how it will be collected, interpreted, and reported within the Tri-Municipal Region. Municipalities will need to identify indicators that are relevant for measuring success.

ACTION 1.2.2: Encourage smaller purpose-built rental and ownership (condo) units for homeowners who are 65+ and want to downsize to reduce costs.

Editorial: There are many homeowners in need over 65 who are asset rich (i.e., own their family home) and income poor. They often want to downsize into more appropriate housing to lower their overall costs. The Tri-Municipal Region should work with homebuilders to encourage smaller purpose-built market rental and ownership (condo) units for homeowners who are 65+ and want to downsize to reduce costs. This would remove these households from being in core need without any direct subsidies or capital contributions.

Objective 1.3: Address the housing stock that is falling into disrepair.

ACTION 1.3.1: Promote the Residential Rehabilitation Assistance Program specifically to low-income homeowners 65+ to undertake major repairs to enable them to stay in their home.

Editorial: Another common problem with homeowners who are 65+ is the maintenance and upkeep of their house. The Residential Rehabilitation Assistance Program provides a forgivable loan of up to $60,000 for qualified applicants. The program is also available for rental housing, secondary and garden suites, and for people with developmental disabilities.

ACTION 1.3.2: Promote the provincial Seniors Property Tax Deferral Program to low-income seniors (homeowners who are asset rich and income poor) to enable them to stay in their home.

Editorial: Many seniors own their home debt-free, but experience housing affordability problems due to on-going costs. One of the biggest expenses is property taxes. The provincial Property Tax Deferral Program allows eligible senior homeowners to defer all or part of their annual residential property taxes through a low-interest home equity loan with the Government of Alberta.

Goal 2: Improving opportunities for affordable housing development.

Description: There are numerous impediments and disincentives that in combination discourage development and investment in affordable housing. The list includes public fees and charges, of which about half on average are levied by municipalities. These publicly levied fees discourage innovative, lower-cost developments due to increased risk. Disincentives includes delays and uncertainty in the development approval process, which in turn leads to higher costs for the developer.

The federal government is the source of about half of the fees and charges that discourage affordable rental housing development. Changes made to the Income Tax Act and revisions to the Goods and Services Act in the 1980's and 90's have drastically reduced the return on investment for rental housing. While the emergence of condominiums has filled the gap, they are not always a permanent or appropriate form of rental housing. Municipalities also impede the affordable housing development through practices such as development standards (e.g., road widths, utility corridors, parking requirements, etc.). More flexible standards should be adopted. A dedicated housing facilitator position should be created to work proactively with affordable housing developers, encourage innovative projects, and work within the municipality to streamline the approval process.

Objective 2.1: Advocate for policy reforms to lower the cost of building housing.

ACTION 2.1.1: Advocate for a New Alberta Rental Housing Tax Incentive Program.

Editorial: Elected officials engage AUMA and RMA in lobbying the Government of Alberta to explore changes to the provincial income tax system to stimulate private investment in the construction of multi-unit rental housing. As an alternative to rent controls, the provincial government introduced a program during the late 1970's to encourage private investors to build rental housing and increase supply, as a means of keeping rental rates reasonable.

ACTION 2.1.2: Advocate for Federal Tax Reforms.

Editorial: Elected officials advocate through FCM for the federal government to review the federal income tax system and identify options to stimulate the construction of rental housing.

Some options include, but are not limited to:

- Lower or rebate in full the GST on new rental housing
- Increase the Capital Cost Allowance (CCA) to 5% for new rental housing
- Increase the amount of soft costs that can be deducted in the first year for new rental properties
- Allow capital gains rollover for small scale investors of rental housing
- Allow capital cost allowance losses to be deducted against other income

Action 2.1.3: Advocate for changes to the National Building Code.

Editorial: Elected officials to advocate through AUMA, RMA and FCM for changes to the National Building Code and the Alberta Building Code regulations for building and safety standards that would help make housing more affordable. There is a process for reviewing the codes and progress has been made in some areas over many years. However, because building standards are one of the main components of residential construction costs, they should be continually examined for cost-saving changes that do not compromise health and safety. There are many areas where regulatory changes have been identified that would result in cost savings. However, making changes that impact health and safety are only made after considerable analysis and debate which can take a long time to complete.

The Tri-Municipal Region should work with provincial and national municipal organizations interested in the promotion and development of affordable housing in their communities. It should be noted that this is a long process that is slow and requires a long-term commitment to be effective.

Objective 2.2: Develop and implement municipal policies and practices to lower the cost of building affordable rental housing.

Action 2.2.1: Streamline and expedite the development approval process.

Editorial: The time it takes to get development approval and other permits and requirements can add significantly to the cost of providing housing. There is a need to improve coordination between all municipal departments that may be involved in the approval of developments, including Planning and Development, Engineering, Public Works, and Transportation. In addition, there needs to be an authority who is responsible when barriers or hurdles are encountered. As well, an overall environment of consulting and providing advice at the planning, review, and approval stages is needed with the intent to encourage and facilitate the provision of affordable housing units as a City Council priority. Making affordable housing and the establishment of a formal process to implement solutions is required across the Tri-Municipal Region.

What is needed is a close working relationship with the local development industry and an openness to tweaking the permit and review process to reduce costs. The Tri-Municipal Region should give serious consideration to establishing a facilitation role with the goal of increasing the supply of all types of housing and with an emphasis on affordable housing and large residential developments. This should make the process faster and assist the municipalities with ensuring that future developments meet the intended goals (i.e., to supply a broad mix of housing that caters to all income and housing tenure demands).

Action 2.2.2: Examine options to reduce the impact of municipal fees and charges on the construction cost of affordable rental housing.

Editorial: Develop a policy to reduce the impact of municipal fees and charges on rental housing affordability. The deferral or waiving of fees and charges are options used by other municipalities to encourage new affordable rental housing.

The establishment of a reserve fund or other funding source would be requirement to offset the impact of the revenue reductions.

Action 2.2.3: Work with the development industry to review and implement alternative municipal regulations and development standards to improve housing affordability.

Editorial: Alternative Development Standards (ADS) involve making changes to the current planning and engineering standards to provide design flexibility in developing communities. Some examples include:

- allowing for alternative lot standards and setbacks in residential zones
- reducing engineering standards for municipal roads
- reducing parking requirements
- increasing density and infill provisions
- promoting secondary suites through zoning amendments
- allowing alternative locations for sewer, water and utility lines.

Many of these alternate development standards have been implemented in Edmonton and other cities in Alberta, including Spruce Grove, due mainly to the rising costs.

The advantage of using alternate development standards can result from the reduced net costs, due to the more efficient use of land and reduced construction costs. ADS can also be used beneficially in the case of redevelopment and infill developments within existing communities by making better use of opportunities from the reduction in standards and thus making better use of land and municipal infrastructure.

A flexible, collaborative approach between municipalities and housing developers is needed to find solutions that are mutually beneficial with the common goal of improving housing affordability. The Tri-Municipal Region will work with industry to identify and implement alternative regulations and development standards that would reduce the cost of residential development.

Action 2.2.4 Develop a public education and NIMBY strategy for affordable housing.

Editorial: All municipalities and elected officials have experience with Not in My Back Yard (NIMBY) and the importance of having the community on their side during the residential development process, especially with affordable housing. Addressing NIMBY issues can be time consuming, expensive, and lead to the cancellation of projects that would benefit the community. Most NIMBY issues arise from misconceptions, lack of information, and unfounded assumptions. The fear of the unknown leads people to conclusions that a particular proposal or development is going to negatively affect property values, increase traffic congestion, and raise health and safety concerns and a myriad of other dire consequences for their community. When affordable housing is part of the development, there tends to be even greater concern because of the perception that the target population of the development is somehow less desirable than the current residents of the community.

A strong education program and awareness are critical components of the actions that are required to address the housing gaps and affordability challenges. It is imperative that the public understand

and support the efforts that will be required to provide everyone in the community with safe, affordable housing.

The Tri-Municipal Region municipalities should expand on existing efforts to address NIMBY opposition to in-fill and higher density housing developments, especially where innovative ideas are proposed that will provide more affordable housing. This should include the development and implementation of an ongoing educational process to: (1) address NIMBY issues, and (2) increase community support for new affordable rental housing developments. The purpose of the education and awareness program is to promote understanding and acceptance (and to address misconceptions) of innovative and affordable housing projects.

Goal 3: Diversify the housing stock and non-market housing portfolio to support more inclusive communities.

Description: Inclusive community design is a multi-objective approach to planning based on economic, social, environmental, and culturally sensitive policies that allow everyone to improve economically as the physical area improves. If disparities exist, they will restrict and confine groups of people, limiting their ability to make choices about how and where they live, perpetuating inequity, and cutting the social connections that define vibrant and thriving **cities.** Safe neighborhoods with a range of housing types and price levels to accommodate diverse socio-economic backgrounds and lifestyle choices are vital. Planners must balance community good with the *right to develop*. In return for that right, municipalities must require that developers deliver certain benefits, in certain ways, and in a certain amount of time.

Another important benefit of an inclusive community is the diversity of dwelling units on site - by mixing housing types and sizes, a single project can have both market and non-market units, making financing of affordable units easier and improving public perception of affordable housing. This diversity makes housing more affordable because less land is used per unit of housing and a wider range of unit sizes and types is available.

The non-market housing portfolio has and continues to favour seniors, from independence through supportive living level 4D (dementia) and long-term care.

Objective 3.1: Promote and support higher density and innovative forms of housing to increase the diversity of the housing stock.

ACTION 3.1.1: Encourage innovative housing options that make housing development more affordable.

Editorial: A major obstacle identified for new residential developments is the reluctance to accept that they do not fit within the traditional standards and bylaws. This reluctance is shared by elected officials, administrators, and the public. This uniformity of design and built forms is a function of entrenched regulations and processes and has conditioned residents to expect a certain type of housing to be allowed in a neighborhood.

The Tri-Municipal Region and industry should cooperate in re-evaluating current regulations and standards governing dwelling sizes, designs, and built forms, to identify opportunities for changes to accommodate new innovative proposals. This would enable planning neighborhoods that are more walkable, use existing infrastructure, incorporate smaller, more efficient buildings, and include a broad mix of densities. Municipalities and industry would need to convince the public to appreciate how these new developments, including higher density, mixed income, and tenure housing, as well as diverse built forms, will enhance and sustain their communities. (see Action 2.2.3 for more details). Secondary suites, skinny homes and an array of other designs and concept are some of the options available for consideration.

ACTION 3.1.2: Support higher density forms of housing.

Editorial: As mentioned, a diverse housing stock is required to support the housing needs of the Tri-Municipal Region. Basic characteristics of the existing housing stock do not match the housing needs of the population. Specifically, there is a lack of smaller bachelor and one-bedroom dwellings which often results in higher housing costs.

Future land use planning should consider the types of households that will be forming in the Tri-Municipal Region and the types of dwellings they will require to accommodate their needs (i.e., size, affordability, tenure).

Objective 3.2: Reduce neighborhood concentrations of non-market housing by dispersing new non-market developments throughout each municipality.

ACTION 3.2.1: Develop a policy to locate new non-market housing developments throughout each municipality to reduce the concentration in any area.

Editorial: The concentration of non-market housing in a particular neighborhood (often the inner city in large urban centres) is common in many communities. In recent years, municipalities have tried to avoid this concentration by adopting measures to ensure that non-market housing is spread throughout the community. The Tri-Municipal Region should review the current situation and develop a policy that ensures future non-market housing projects are more dispersed.

Objective 3.3: Balance the non-market housing portfolio to reflect the households identified in the housing needs assessment.

ACTION 3.3.1: Allocate new non-market housing to families and individuals in the initial years, with a focus on lone parents, and non-elderly single person households.

Editorial: Currently, 59% of all non-market housing identified across the Tri-Municipal Region is for seniors, while seniors in core housing need represent 32% of all core need households (and this does not include supportive living units). As well, most of the seniors in need are homeowners, who have a lower incidence of need and more access to home equity. Many of these seniors could be removed from core housing need without direct government assistance (see Action 1.2.1) if the right product at the right price is made available.

Goal 4: Enhance regional collaboration and capacity building to address housing challenges and issues.

Description: Regional collaboration between the three municipalities is required to effectively address the housing need priorities identified in the assessment. The location of the housing is a critical success component that must be agreed to and supported by the three municipalities and conveyed to the public.

Limited funding from governments and other sources is making it challenging to fund non-market housing. The Tri-Municipal Region must work together to build capacity and ensure that future housing priorities are addressed. Opportunities to partner with other organizations to enhance capacity should be explored. Innovative ways to build and operate non-market housing must be implemented to build partnerships and ensure long-term financial sustainability.

Objective 4.1: Support and strengthen existing regional organizations.

ACTION: 4.1.1 Review and strengthen the mandate of the Meridian Housing Foundation (MHF) to include families and individuals.

Editorial: The Meridian Housing Foundation's mandate is restricted to seniors housing. Other households in core housing need who are under 65 years of age have few affordable housing options in the Tri-Municipal Region. This does put the notion of an inclusive community at risk.

Alberta Seniors and Housing have placed a priority on management body consolidation and are looking to them to take on more responsibility, including addressing the needs of all households in the area. Expanding the mandate of the Meridian Housing Foundation would enhance the foundation's ability to access a greater share of all forms of government funding for non-market housing and strengthen the organization by building capacity and financial stability.

The Tri-Municipal Region should work with Meridian Housing Foundation to undertake a mandate and organizational review with the objective of (1) expanding the mandate to families and individuals under 65, and (2) strengthening the organization in terms of building the capacity and expertise of the staff.

Objective 4.2: Develop regional policies for market and non-market housing.

ACTION 4.2.1: Adopt regional policies that guide future market housing development.

Editorial: The use of consistent policies and practices that convey the same message to industry would help the Tri-Municipal Region to achieve its goals and objectives. Encouraging industry to be more innovative or to create more high-density housing is a message that would be more effective if adopted across the Tri-Municipal Region.

ACTION 4.2.2: Adopt regional policies that support future non-market housing development.

Editorial: The ability to support future non-market housing development will require not only a regional approach with strong evidence and sound financial sustainability, but also some form of contribution, such as land. Municipalities and Housing Management Bodies who contribute financially to a project will have a much greater chance of gaining funding approval from government.

The Tri-Municipal Region should determine how they want to become partners in future non-market housing developments to ensure they are not losing out on potential funding opportunities.

Objective 4.3: Leverage existing partnerships.

ACTION 4.3.1: Leverage existing partnerships to improve funding capacity and success in accessing non-market housing funds.

Editorial: Expanding and strengthening the Meridian Housing Foundation will enable the Tri-Municipal Region to grow the organization and its assets over time. Leveraging those assets in partnership with other organizations will improve its ability to gain access to government housing program funding. The MHF will need to develop a capital planning strategy that includes not only the project details, etc., but also coordinates the activities and approvals required to enter a funding partnership with the provincial and federal government today.

M. BEST PRACTICES TO ADDRESS HOUSING GAPS AND ISSUES

There are three strategic approaches to address housing gaps and mitigate the demand for housing across the housing continuum. The approaches are summarised below and addressed by the different housing gaps in the following table:

- **Regulatory** – Provincial, regulation, Municipal bylaw (land use bylaw) tools to address housing need and demand.
- **Indirect Expenditure** – Tools to influence or effect housing developments aimed at particular components of the housing continuum.
- **Direct Expenditure** – Direct funding to address gaps in the housing continuum.

Housing Gap/Issue	Regulatory	Indirect Expenditure	Direct Expenditure
1. Supportive Housing			
1.a. Supportive Living for people with special needs	• Ensure appropriate land use to confirm with provincial standards for supportive housing • Facilitate the development approval process	• Charitable tax receipts for donations to on-going shelter program operations or capital campaigns • Waiving municipal fees and development charges • Fast track applications approvals and licences	• Seed funding • Build or acquire property for supportive housing • Ongoing operating (building and support) • Capital grant • Surplus government land (if available)
2.b. Permanent Supportive Housing	• Ensure appropriate land use to confirm with provincial standards for supportive housing • Facilitate the development approval process	• Charitable tax receipts for donations to on-going shelter program operations or capital campaigns • Waiving municipal fees and development charges • Fast track applications, approvals, and licences	• Seed Funding • Build or acquire property for supportive housing • Ongoing operating (building and support) • Capital grant • Surplus government land (if available)

Housing Gap/Issue	Regulatory	Indirect Expenditure	Direct Expenditure
1.c. Seniors lodge accommodation (SL2)	• Ensure appropriate land use to confirm with provincial standards for supportive housing	• Charitable tax receipts for donations to on-going shelter program operations or capital campaigns • Waiving municipal fees and development charges • Fast track applications approvals and licences	• Build or acquire property for supportive housing • Ongoing operating (building and support) • Capital grant • Surplus government land
2. Non-Market Rental			
2.a. Small affordable bachelor and one-bedroom units for non-elderly singles, couples, and seniors	• Inclusionary Zoning policy –will require some cost offsets/concessions for developer/builder impact (this would require changes and regulation at the provincial level) • Increase the supply of zoned land • Facilitate the development approval process • Mixed-income developments (offset non-market costs)	• Municipal policy to inform and educate the public • Municipality plays a direct role in facilitating the development of affordable rental housing • Moratorium on property taxes for 5 years • Equal property tax treatment of rental properties • Well-designed smaller units • Reimbursement of development fees and levies • Fast track applications approvals and licences	• Seed Funding • Capital grant to HMB or builder • Below Market Loan (repayable or interest-free) to the builder • Surplus government land (if available)
2.b. Larger units (2, 3 and 4 bedrooms) for families with 3 or more children (e. g. indigenous, recent immigrants)	• Secondary suites and accessory suites – allow in most market housing residential neighbourhoods • Increase the supply of zoned land	• Municipal policy to inform and educate the public • Municipality plays a direct role in facilitating the development of	• Seed Funding • Capital grant to HMB or builder • Below Market Loan (repayable or interest-free) to the builder

Housing Gap/Issue	Regulatory	Indirect Expenditure	Direct Expenditure
	• Facilitate the development approval process	affordable rental housing • Moratorium on property taxes for 5 years • Equal property tax treatment of rental properties • Reimbursement of development fees and levies • Fast track applications approvals and licences	• Surplus government land (if available)
3. Increase Rental Affordability (existing rental housing)			
3.a. Rental units for non-elderly singles and couples, families and seniors	• Condo conversion controls	• Rental tax credits for renters	• Housing Allowances and Rental supplements from government
4. Market Rental			
4.a. Small affordable bachelor and one-bedroom units for non-elderly singles, couples, and seniors	• Remove disincentives to developers (e. g. reduce application approval times, waive property taxes for 5 years, equal property tax treatment of rental investment) • Secondary suites and accessory suites – allow in most market housing residential neighbourhoods • Alternate development standards	• Federal and Provincial Tax Incentives (e. g. GST rebate, capital gains tax, rental tax incentive, etc.) • Revisions to the Building Code	

Housing Gap/Issue	Regulatory	Indirect Expenditure	Direct Expenditure
5. Condition of Housing Stock			
5.a. Housing in need of major repairs – ownership and rental (seniors)	Occupancy and maintenance bylaws	• Property tax abatement	• Rehabilitation loans or Grants (Residential Rehabilitation Assistance Program or RRAP)
5.b. Upgrading of social housing units	• Ensure Appropriate land use to enable redevelopment	• Invest in repair and modernization of existing social housing assets	• Rebuild and expand existing social housing properties where need can be demonstrated

N. GLOSSARY OF HOUSING TERMS

Alberta Affordable Housing Program: The Province of Alberta's Affordable Housing Program provides one-time capital grants for the construction/acquisition of rental housing units. Grant recipients are required to provide rents that are at least 10% below market. Units are targeted at households with incomes at or below CNITS. There are no operating subsidies for these units.

Affordable Housing: See the Housing Continuum on Page 7.

Assured Income for the Severely Disabled (AISH): The Assured Income for the Severely Handicapped (AISH) program provides financial and health-related assistance to eligible adults with a disability. The disability must be permanent and substantially limit the person's ability to earn a living. AISH clients may also be eligible to receive supplemental assistance (a child benefit and personal benefits) through the AISH program.

Canada Mortgage and Housing Corporation (CMHC): CMHC is Canada's national housing agency. Established as a government-owned corporation in 1946 to address Canada's post-war housing shortage, the agency has grown into a major national institution. CMHC is Canada's premier provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research.

Co-Operative Housing (Co-Op): Co-op housing is collectively owned and managed by its members (the people who live there). Co-op members actively participate in decision making and share the work involved in running the housing community. As a member of a co-op, you must volunteer and take part in the management of the building.

Community Amenities: Community amenities are generally capital facilities or improvements that are needed to service a growing population or create a more complete community (e.g., leisure centres, police buildings, cultural centres, libraries, parks, playgrounds, etc.). Some definitions also include natural amenities such as rivers, lakes, walking trails, etc. Other definitions include access to commercial amenities such as shopping centres, medical facilities, restaurants, etc.

Community Housing Program: The Province of Alberta's Community Housing Program provides subsidized rental housing to low-income households who cannot afford private sector accommodation. Applicants whose income falls below CNITS are eligible to apply. Management and tenant selection is delegated to the local housing operators (usually a Management Body). 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 tenant is responsible for electricity, telephone and cable television, as well as any additional services they may request (i.e., parking). Operating deficits are cost-shared with Canada Mortgage and Housing Corporation. The units are owned by one of the orders of government.

Core Housing Need: A concept developed in the 1980's to define housing need. It is based on a two-step assessment: First does a household experience any one or combination of housing problems covering suitability (crowding), adequacy (building condition) or affordability (paying greater than 30% for shelter). Secondly, is their income below a defined income threshold that varies by market/city and by household size?

Core Need Income Thresholds (CNIT's): Local income limits are established each year by Canada Mortgage and Housing Corporation. Households with annual incomes equal to or less than CNIT are said to have insufficient income to afford the on-going costs of suitable and adequate rental units in their area. Incomes below this level may be eligible for various rental subsidy programs.

Condominium (Condo): A form of tenure that creates title and ownership rights in virtual 3 dimensions, as opposed to land title. The term refers to a legal ownership structure and should not be confused with built form (i.e. an apartment that is owned may be a condo, but an apartment may also be rented).

Diversification of Housing Types: A range of housing types, including single-family dwellings, duplex, townhome, condominium and apartment types, mixed throughout neighborhoods to serve a broad range of residents of varied age and income.

Edmonton Metropolitan Regional Board: The Edmonton Metropolitan Region Board (EMRB) is mandated by the Province to implement the region's 30-year Growth Plan and to create a regional metro servicing plan. The EMRB consists of 13 municipalities and includes 10 other rural jurisdictions within its boundaries. The main functions of the Board are to plan for and manage the growth of the region in a strategic, coordinated and integrated way, and create a metro services plan, in order to preserve the unique characteristics of each municipality while ensuring the long-term sustainability and prosperity of the region as a whole.

Edmonton Real Estate Board (EREB): The Edmonton Real Estate Board is an Association of realtors and provides data and statistics on home sales and prices in the Edmonton area.

Emergency Shelters: See the Housing Continuum on Page 7.

Garage Suites: A garage suite is a self-contained dwelling located above a rear attached garage which is accessory to a single detached dwelling. It must have an entrance separate from the vehicle entrance, either from the interior or exterior of the structure and include cooking facilities, a bathroom and bedroom(s).

Habitat for Humanity Homes: Under this program housing units are built using cash and material donations as well as voluntary labour. When completed the units are sold to qualifying working low- and moderate-income households. The household is provided an interest free mortgage and the mortgage is amortized to 25% of the household's income. When the recipient household decides to sell the unit, it is sold back to Habitat for Humanity and another qualifying household receives a place to live.

HICO: Housing in Canada Online. A CMHC interactive data file providing historic data and core need estimates for a wide geography of cities and census areas.

HIL: Housing Income Limits (new label for former CNITs described above).

Household: Refers to a person or a group of persons (other than foreign residents) who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. It may consist of a family group (census family) with or without other persons, of two or more families sharing a dwelling, of a group of unrelated persons, or one person living alone. When age is cross tabulated with households, the implication is that household means household maintainer, whether stated or not.

Housing Allowance: A form of housing assistance to help household manage high shelter cost burden. Distinct from the rent Supplement, payments are made to the household, not to the landlord, and the HA is therefore portable. A HA may be structured to pay a fixed monthly allowance or can pay based on the RGI- market rent difference.

Housing Continuum: A conceptual framework used to describe a range of housing options from homeless supports through independent market rate housing. A detailed description of each type of non-market and market housing is included on page 6 of this glossary.

Housing Management Body: The Alberta Housing Act enables the establishment of Housing Management Bodies (HMBs) and seven different regulations that govern HMBs. The purpose of the Alberta Housing Act is to enable the efficient provision of a basic level of housing accommodation for persons who because of financial, social, or other circumstances require assistance to obtain or maintain housing accommodation.

Incidence of Need: The frequency (or incidence) of need refers to the tendency that a particular household will experience housing need. For example, if 60 lone-parent households out of 100 lone-parent households experience affordability problems, the incidence (or chance) of need among lone-parents is 60%. In the assessment, incidence refers to affordability need only.

Inclusive Communities: Inclusive communities have a variety of housing, commerce, recreational, institutional, social and public amenities within their boundary. Inclusive communities provide a physical and social environment where residents can live, learn, work and play without having to travel beyond the community boundary.

Infill Development: Development in the existing developed areas, occurring on vacant or underutilized lands, or re-development of a developed site to a higher density.

Intensification: The development of a property, site or area at a higher density than currently exists, e.g., redevelopment (including the reuse of Brownfield sites), development of vacant and/or underutilized lots, the conversion or expansion of existing buildings, and infill development, and may include Greenfield sites with development densities higher than historical norms.

Major Repairs Needed: Major Repairs Needed includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings.

Market Affordable Housing: See the Housing Continuum on Page 7.

Meridian Housing Foundation: Meridian Housing Foundation was established in 1960 in Stony Plain, Alberta when local municipalities entered into a collaborative partnership to provide housing for seniors 65 and older. Currently, these municipalities include the City of Spruce Grove, the Town of Stony Plain, Parkland County and the Village of Wabamun. In 1995, Meridian Housing Foundation was established as a “Housing Management Body” by Ministerial Order under the Alberta Housing Act and became a registered charity.

Minor Repairs Needed: Minor Repairs Needed includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles or defective steps, railing or siding.

Mixed-Income Development: A type of development that includes families at various income levels. Mixed-income developments are intended to promote de-concentration of poverty and give lower-income households access to improved amenities.

Mixed-Use Development: A development that mixes compatible residential, commercial, institutional and recreational land uses, and may do so within an area of land, and/or within buildings, in order to increase density, reduce development footprint through intensification of land use, and to improve public accessibility to the range of mixed land uses.

Multi-family Housing: A building constructed for residential purposes for use by two or more families, e.g., duplexes, townhome and row house development, multistory and high-rise apartments.

Other Non-profit Housing: Non-profit organizations providing rental housing at rents below market rates who do not receive housing subsidies from government.

Permanent Support Housing: See the Housing Continuum on Page 7.

Pure Market Housing: See the Housing Continuum on Page 7.

Provincial Private Non-profit Program: This program provides monthly subsidies to non-profit organizations to cover operating deficits, including a reserve allocation and the mortgage principal and interest payment based on eligible capital costs. Individuals who currently occupy a crowded or inadequate dwelling would be eligible for housing in these units owned by private non-profit groups. The operating deficits are cost-shared with Canada Mortgage and Housing Corporation. Rents are based on 30 percent of a household's adjusted income.

RGI: Rent Geared to Income

Rent Supplement Program: A subsidy is provided to reduce the market rent for a household with income below CNITS. There are a variety of rent supplement programs, some providing subsidies directly to the landlord, others directly to the tenant. The subsidy can be a fixed rate or based on the income of the household. Typically, these subsidies are funded by the province and administered by a Management Body.

Secondary Suites: A secondary suite is a separate and subordinate dwelling unit contained within a detached dwelling. A secondary suite must have a separate entrance from the entrance to the principal dwelling and include a cooking facility, bathroom and bedroom (s) that are separate from those of the principal dwelling.

Seniors Lodge Program: The Seniors Lodge Program offers rooms, meals, services and recreational opportunities for independent seniors. Community-based services may help offer these amenities and opportunities. A seniors' lodge may be appropriate for those whose care needs would not otherwise be appropriately provided for in a health care facility. Regardless of the monthly lodge rate, each resident must be left with at least $322* in monthly disposable income.

Seniors Self-Contained Program: The Alberta Government provides apartment style accommodation to low- and moderate-income seniors who are functionally independent with or without assistance from existing community services. Rent, which includes water, heat and sewer expenses, is based on 30% of a household's adjusted income. The government owns most of the apartments funded under this program, and any operating deficits are fully funded by the Alberta Government. Household income must be below the CNIT's to qualify for the program.

Shelter-Cost-to-Income Ratio (STIR): The proportion of average total income of household which is spent on shelter costs.

Short-Term Supportive Housing: See the Housing Continuum on Page 7.

Special Needs Housing: Special needs housing is housing that has been modified with special features to help people to live independently in the community. For example, the unit may be adapted for wheelchair access.

Structural Type of Dwelling: Statistics Canada classifies private dwellings into nine mutually exclusive categories. The definition of each category of private dwelling is listed below:

> **Single-Detached House:** A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.
>
> **Semi-Detached House:** One of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.
>
> **Row House:** One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.
>
> **Apartment or Flat in a Duplex:** One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.
>
> **Apartment in a Building that has Five or More Storeys**: A dwelling unit in a high-rise apartment building which has five or more storeys.
>
> **Apartment in a Building that has Fewer than Five Storeys**: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.
>
> **Other Single-Attached House:** A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).
>
> **Mobile Home:** A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

Other Movable Dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

Subsidized (social) Housing: See the Housing Continuum on Page 7.

Support Services: A wide range of people with particular needs can receive housing support services, including homeless people, refugees, women escaping domestic violence, people with a chronic illness, people with a physical impairment or learning disability, seniors, ex-offenders, people with drug and alcohol related problems, and others who need support. They may use these services when their accommodation is temporary (for example, in a crisis) or when they are being re-housed. There is a wide range of supported accommodation models, including sheltered housing, communal facilities and call systems; homeless hostels; group homes where people share accommodation supported by residential or visiting housing support workers; individual scattered or clustered dwellings with floating (flexible) support; and 'wet houses' for people with substance misuse problems. Housing support services can range from around one hour a week to 24-hour residential support.

Supported Housing: Rental housing for lower-income households (well below CNITs) for whom outreach services are accessed from an off-site source such as mental health and addictions services, Alberta Aids to Daily Living and others. This term is often associated with the Housing First Program for the homeless where clients are housed first and then services are provided from outside (referred to as wrap around).

O. THE HOUSING CONTINUUM

	Non-Market Housing					Market Housing	
	Short-Term		Long-Term				
Housing	Emergency Shelter	Short-term Supportive Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Housing	Market Affordable Housing	Pure Market Housing
Alberta examples	◆ Adult ◆ Women's emergency ◆ Youth	◆ Second-stage shelters ◆ Community treatment facilities	◆ Special Needs ◆ Continuing care incl. Seniors Lodges	◆ Seniors self-contained ◆ Community housing ◆ Rent supplement	Affordable Housing Initiative (capital grant)	◆ No direct subsidies ◆ Reduced costs (e.g., regulations, standards)	Rental and home ownership through the private market

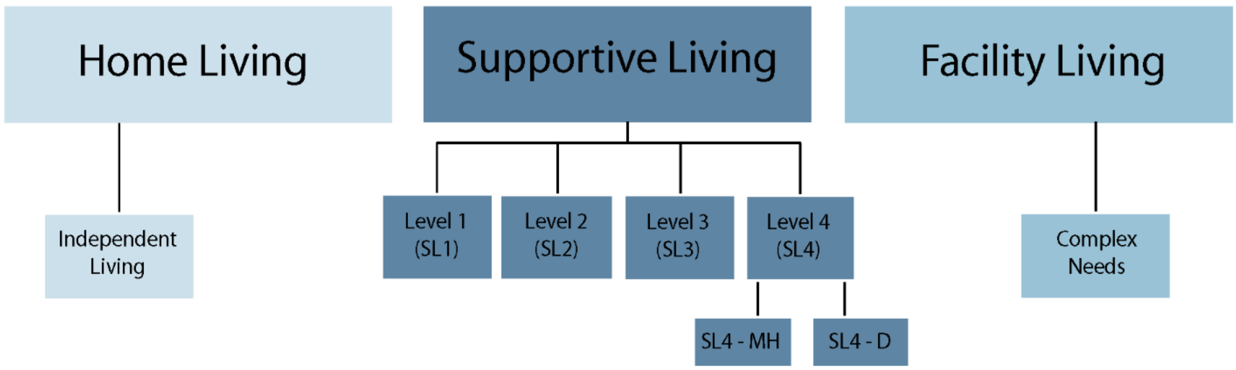
A brief definition of the different types of market and non-market housing is included below. Some examples that apply to Alberta are included in the chart.

- **Emergency Shelter:** These facilities provide overnight accommodation for individuals who have no permanent address and include adult shelters, women's emergency shelters and youth shelters.
- **Short Term Supportive Housing:** Housing that includes support services onsite to assist tenants to live independently. Examples include homeless youth, people with substance abuse problems.
- **Permanent Supportive Housing:** This accommodation combines rental or housing assistance with individualized, flexible, and voluntary support services for people with high needs related to physical or mental health, developmental disabilities, or substance use.
- **Subsidized (Social) Housing:** Primarily rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with low incomes including families, seniors, and individuals.
- **Affordable Housing:** Rental housing that generally does not require on-going (operating) subsidies and is both affordable and targeted for long-term occupancy to households with modest incomes – rental rates are at least 10% below market.
- **Market Affordable Housing**: Rental or ownership housing that is modest in form and specification and is capable of being produced for moderate income households without upfront or on-going direct government subsidies (such as through regulatory relaxations, efficient design, or tax incentives).
- **Pure Market**: Housing that is affordable to those with incomes greater than the median income.

P. THE CONTINUING CARE LIVING CONTINUUM

The three streams of continuing care living are home living, supportive living, and facility living (Figure 1). Each of the three main streams is defined below, as are the different levels of supportive living.

Figure 1: Three Streams of Continuing Care Living in Alberta[11]



Home Living

Home living is for people who live in their own home, apartment, condominium, or other independent living option. They are responsible for arranging any home care and support services that they require. Home care can provide in-home professional support services like nursing and rehabilitation, and personal support services like homemaking, bathing and/or grooming services.

Supportive Living

Supportive living is an option for individuals who feel they are too isolated in their own home; want the freedom of a maintenance-free environment or who require a little more help than can be effectively provided by home care alone. Individuals can shop and decide which supportive living option is right for them. There are limits to what supportive living can provide; there is no requirement for on-site 24-hour Registered Nurses or regularly scheduled visits by physicians.

Facility Living

Facility living includes long term care facilities like nursing homes and auxiliary hospitals. Care is provided for people with complex care needs who are unable to remain at home or in supportive living. Long term care settings provide accommodation, personal support, and health care services. Facility-based living provides 24-hour care with a registered nurse in-site.

Designated Supportive Living

(DSL) is a form of supportive living where Alberta Health Services (AHS) controls access to specific number of spaces within a facility according to an agreement between AHS and the operator. If a facility is "designated" it means, there is a contractual arrangement in which AHS funds the operator to provide assessed personal and health care services to the individual. However, the individual is still responsible

[11] *Alberta Continuing Care Association (http://www.ab-cca.ca/continuing-care-in-alberta)*

for the cost of prescription medications, medical equipment supplies and medically necessary transportation.

SUPPORTIVE LIVING LEVELS AND SUB-LEVELS

There are four defined levels, and two and two sub-levels in the supportive living stream which are defined by the building features, services offered and resident need. They must also comply with:

- Continuing Care Accommodation Standards
- Supportive Living Accommodation Licensing Act
- Continuing Care Health Service Standards
- Health Professionals Act
- Any further requirements set by the province through contracts/agreements with Alberta Health Services

Designated Supportive Living (DSL) is a form of supportive living where Alberta Health Services (AHS) controls access to specific number of spaces within a facility according to an agreement between AHS and the operator. If a facility is "designated" it means, there is a contractual arrangement in which AHS funds the operator to provide assessed personal and health care services to the individual. However, the individual is still responsible for the cost of prescription medications, medical equipment supplies and medically necessary transportation.

The four defined levels, and two and two sub-levels are defined below.

Level 1: Supportive Living (SL1)

For the person who can manage most daily tasks independently and is responsible for making decisions around their day-to-day activities. People may receive scheduled home care through the province, but there are no health staff onsite on a 24-hour basis.

Accommodation fees can be set by the operator who may have an agreement with the provincial government through a capital grant program, which may adjust their fees to accommodate lower income Albertans.

Level 2: Supportive Living (SL2)

For the person who can manage some daily tasks independently, can arrange, manage, and direct their own care and is still responsible for decisions about day-to-day activities. People may be receiving scheduled home care through AHS, but there are no health staff onsite on a 24-hour basis. Rooms are usually designed to be barrier free.

Accommodation fees can be set by the operator but may be constrained by government legislation (e.g., Alberta Housing Act for Seniors' lodge) or with the provincial government through a capital grant program, which may adjust their fees to accommodate lower income Albertans.

Level 3: Supportive Living (SL3)

For the person who may need assistance with many tasks and in making some decisions about day-to-day activities. Most personal care can be taken care of within a set schedule; however, infrequent unscheduled personal assistance may also be needed. Residents receive scheduled publicly funded home care through AHS, in addition to trained, certified health staff onsite on 24-hour basis. Rooms are usually designed to be barrier free.

Accommodation fees can be set by the operator but may be constrained by government legislation (e.g., Alberta Housing Act for Seniors' Lodges) or with the provincial government through a capital grant program, which may adjust their fees to accommodate lower income Albertans.

Designated Supportive Living 3 (SL3)

Same definition as above, only the individual has been assessed and then placed into this level of care, and contract providers are required to provide 24-hour on-site (scheduled and unscheduled) personal care and support services provided by Health Care Aides and an on-call Registered Nurse provided through the AHS home care program. Operator agreements usually have a maximum accommodation fee charge set by Alberta Health Services.

Level 4: Supportive Living (SL4)

For the person who requires assistance with most/all tasks and needs assistance in making decisions about day-to-day activities. The need for unscheduled personal assistance is frequent. Residents receive scheduled publicly funded home care through AHS, in addition to trained/certified staff and regulated professional staff (Licensed Practical Nurses) onsite on a 24-hour basis. Rooms are usually designed to be barrier free.

Accommodation fees can be set by the operator but may be constrained by government legislation (e.g., Alberta Housing Act for Seniors' Lodges) or with the provincial government through a capital grant program, which may adjust their fees to accommodate lower income Albertans.

Designated Supportive Living 4 (SL4)

Same definition as above, only the individual has been assessed and then placed in this level of care, and contract providers are required to provide personal care and support services by 24-hour on-site Licensed Practical Nurses and Health Care Aids and an on-call Registered Nurse. Operator agreements usually have a maximum accommodation fee charge set by Alberta Health Services.

Designated Supportive Living, Mental Health (SL4-MH)

This is a new category which refers to persons who would normally be in SL4 facilities but who also suffer from some form of mental illness. These individuals require various levels of care depending upon their particular diagnosis. Trained/certified health staff and regulated professional staff (Licensed Practical Nurses) provide on-site 24-hour service. As well, a 'mental health team' (funded by AHS) is assigned to assist staff. Rooms are usually designed to be barrier free. Secure facilities with special features are often required for these residents.

Designated Supportive Living, Dementia (SL4-D)

For persons who would normally be placed in a SL4 facility but who also suffer from some level of dementia and may have high rise of wandering or exhibit unpredictable behaviours that do not allow them to be safely accommodated in a general setting. These spaces typically have special design features and programs to serve people with dementia, such as an enclosed courtyard. The individual has been assessed and then placed into this level of care, and contact providers are required to provide personal care and support services by 24-hour on-call Licensed Practical Nurses and Health Care Aide and in rare cases an on-site Registered Nurse may also be required. Operator agreements usually have a maximum accommodation fee charge set by Alberta Health.

Q. FINANCIAL PRO FORMA

Model 1: 50 Unit Apt Building with Bachelor and 1 Bedroom Units

Capital Costs

Project Name: Family Apartment Bldg.
Developer:
Address: Tri-Municipal Region

Acquisition Costs:			
Acquisition: Land			$ 2,200,000
Acquisition: Buildings			n/a
Total Acquisition:			$2,200,000

Construction:			
Construction Cost			$ 6,062,500
Soft Costs*		10%	$ 606,250
Contingency		5%	$ 333,438
Total Construction:			$ 7,002,188

Total Project Cost			**$ 9,202,188**
Grants - Land			$ 2,200,000
Grants - ASH			$ 2,200,000
CMHC Co-Invest			$ 2,200,000
Mortgage Amount			$ 2,602,188
Mortgage Rate			2.5%
Monthly Payments			$ 9,709
Annual payments			$ 116,502

Construction Cost Estimate:

Type of Unit	# of Units	Sq.Ft.	Total Sq. Ft.	Cost/Sq. Ft.	Total Cost
Bachelor affordable	20	550	11,000	200	$ 2,200,000
Bachelor market	5	600	3,000	225	$ 675,000
1-bdrm affordable	20	600	12,000	200	$ 2,400,000
1-bdrm market	5	700	3,500	225	$ 787,500
Total	50		29,500		$ 6,062,500

* Soft costs include architectural, engineering, financing, legal fees and other pre- and post-construction expenses

Operating Costs

Project Name: Family Apartment Bldg.
Developer:
Address: Tri-Municipal Region

Revenue:

Rent:	# Units	Monthly Rent	Annual Rent
Bachelor affordable	15	$ 665	$ 119,700
Bachelor market	10	$ 1,025	$ 123,000
1-bdrm affordable	15	$ 736	$ 132,480
1-bdrm market	10	$ 1,225	$ 147,000
Total Units	50		**$ 522,180**
Other Revenue:			
Resident Services (parking, laundry, etc.)	50	80	$ 48,000
Less:			
Vacancy / bad debts		4.7%	$ 26,513
Net Revenue:			**$ 543,667**

Expenses:

		Annual/Unit	Total
Taxes		1,252.56	$ 62,628
Utilities		1,810.14	$ 90,507
Operating:		111.3	$ 5,565
Maintenance		1,792.08	$ 89,604
Human Resources		2,299.92	$ 114,996
Administrative		376.98	$ 18,849
Total Annual Operating Expenses:		**$ 7,643**	**$ 382,149**
Operating Surplus			**$ 161,518**

Mortgage Payments and Reserves:

			Per Unit	Annual
Maintenance Reserve (3%)				$ 16,310
Interest Rate	2.5%			
Mortgage Amount	$2,602,188			
Mortgage Payments	$116,502			$ 116,502
Total				**$ 132,812**

Cashflow After Expenses	**$ 28,706**

Family Apartment: 20-Year Cash Flow Projection

Income Adjuster: **3.00%** **Expense Adjuster:** **2.00%**

Revenue:	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Year 6**	**Year 7**	**Year 8**	**Year 9**	**Year 10**
Net Revenue	$ 543,667	$ 559,977	$ 576,776	$ 594,079	$ 611,901	$ 630,258	$ 649,166	$ 668,641	$ 688,700	$ 709,361
Expenses:										
Taxes & Insurance	$ 62,628	$ 63,881	$ 65,159	$ 66,462	$ 67,791	$ 69,147	$ 70,530	$ 71,941	$ 73,380	$ 74,848
Utilities	$ 90,507	$ 92,317	$ 94,163	$ 96,046	$ 97,967	$ 99,926	$ 101,925	$ 103,964	$ 106,043	$ 108,164
Operating:	$ 5,565	$ 5,676	$ 5,790	$ 5,906	$ 6,024	$ 6,144	$ 6,267	$ 6,392	$ 6,520	$ 6,650
Maintenance	$ 89,604	$ 91,396	$ 93,224	$ 95,088	$ 96,990	$ 98,930	$ 100,909	$ 102,927	$ 104,986	$ 107,086
Human Resources	$ 114,996	$ 117,296	$ 119,642	$ 122,035	$ 124,476	$ 126,966	$ 129,505	$ 132,095	$ 134,737	$ 137,432
Administrative	$ 18,849	$ 19,226	$ 19,611	$ 20,003	$ 20,403	$ 20,811	$ 21,227	$ 21,652	$ 22,085	$ 22,527
Total Expense:	$ 382,149	$ 389,792	$ 397,589	$ 405,540	$ 413,651	$ 421,924	$ 430,363	$ 438,971	$ 447,751	$ 456,707
Net	$ 161,518	$ 170,185	$ 179,187	$ 188,539	$ 198,250	$ 208,334	$ 218,803	$ 229,670	$ 240,949	$ 252,654
Maintenance Reserves	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310
Mortgage Payments	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502
Cashflow After Debt Service:	**$28,706**	**$37,373**	**$46,375**	**$55,727**	**$65,438**	**$75,522**	**$85,991**	**$96,858**	**$108,137**	**$119,842**

Revenue:	**Year 11**	**Year 12**	**Year 13**	**Year 14**	**Year 15**	**Year 16**	**Year 17**	**Year 18**	**Year 19**	**Year 20**
Net Revenue	$ 730,642	$ 752,561	$ 775,138	$ 798,392	$ 822,344	$ 847,014	$ 872,424	$ 898,597	$ 925,555	$ 953,322
Expenses:										
Taxes & Insurance	$ 76,345	$ 77,872	$ 79,429	$ 81,018	$ 82,638	$ 84,291	$ 85,977	$ 87,697	$ 89,451	$ 91,240
Utilities	$ 110,327	$ 112,534	$ 114,785	$ 117,081	$ 119,423	$ 121,811	$ 124,247	$ 126,732	$ 129,267	$ 131,852
Operating:	$ 6,783	$ 6,919	$ 7,057	$ 7,198	$ 7,342	$ 7,489	$ 7,639	$ 7,792	$ 7,948	$ 8,107
Maintenance	$ 109,228	$ 111,413	$ 113,641	$ 115,914	$ 118,232	$ 120,597	$ 123,009	$ 125,469	$ 127,978	$ 130,538
Human Resources	$ 140,181	$ 142,985	$ 145,845	$ 148,762	$ 151,737	$ 154,772	$ 157,867	$ 161,024	$ 164,244	$ 167,529
Administrative	$ 22,978	$ 23,438	$ 23,907	$ 24,385	$ 24,873	$ 25,370	$ 25,877	$ 26,395	$ 26,923	$ 27,461
Total Expense:	$ 465,842	$ 475,161	$ 484,664	$ 494,358	$ 504,245	$ 514,330	$ 524,616	$ 535,109	$ 545,811	$ 556,727
Net	$ 264,800	$ 277,400	$ 290,474	$ 304,034	$ 318,099	$ 332,684	$ 347,808	$ 363,488	$ 379,744	$ 396,595
Maintenance Reserves	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310	$ 16,310
Mortgage Payments	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502
Cashflow After Debt Service:	**$131,988**	**$144,588**	**$157,662**	**$171,222**	**$185,287**	**$199,872**	**$214,996**	**$230,676**	**$246,932**	**$263,783**

Model 2: 50 Unit Apt Building with 1- and 2-Bedroom Units

Capital Costs

Project Type: **Family Apartment Bldg.**
Developer:
Address: **Tri-Municipal Region**

Acquisition Costs:

Acquisition: Land			$ 2,200,000
Acquisition: Buildings			n/a
Total Acquisition:			$2,200,000

Construction:

Construction Cost			$ 6,793,750
Soft Costs*		10%	$ 679,375
Contingency		5%	$ 373,656
Total Construction:			$ 7,846,781

Total Project Cost			**$ 10,046,781**
Grants - Land			$ 2,200,000
Grants - ASH			$ 2,200,000
CMHC Co-Invest			$ 2,200,000
Mortgage Amount			$ 3,446,781
Mortgage Rate			2.5%
Monthly Payments			$ 9,709
Annual payments			$ 116,502

Construction Cost Estimate:

Type of Unit	# of Units	Sq.Ft.	Total Sq. Ft.	Cost/Sq. Ft.	Total Cost
1-bdrm affordable	20	610	12,200	200	$ 2,440,000
1-bdrm market	5	700	3,500	225	$ 787,500
2-bdrm affordable	20	675	13,500	200	$ 2,700,000
2-bdrm market	5	770	3,850	225	$ 866,250
Total	50		33,050		$ 6,793,750

* Soft costs include architectural, engineering, financing, legal fees and other pre- and post-construction expenses

Operating Costs

Project Type: **Family Apartment Bldg.**
Developer:
Address: **Tri-Municipal Region**

Revenue:

Rent:	**# Units**	**Monthly Rent**	**Annual Rent**
1-bdrm affordable	20	$ 736	$ 176,640
1-bdrm market	5	$ 1,225	$ 73,500
2-bdrm affordable	20	$ 846	$ 203,040
2-bdrm market	5	$ 1,300	$ 78,000
Total Units	50		**$ 531,180**
Other Revenue:			
Resident Services (parking, laundry, etc.)	50	80	$ 48,000
Less:			
Vacancy / bad debts		4.7%	$ 26,932
Net Revenue:			**$ 552,248**

Expenses:

		Annual/Unit	**Total**
Taxes		1,252.56	$ 62,628
Utilities		1,810.14	$ 90,507
Operating:		111.3	$ 5,565
Maintenance		1,792.08	$ 89,604
Human Resources		2,299.92	$ 114,996
Administrative		376.98	$ 18,849
Total Annual Operating Expenses:		**$ 7,643**	**$ 382,149**
Operating Surplus			**$ 170,099**

Mortgage Payments and Reserves:

			Per Unit	Annual
Maintenance Reserve (3%)				$ 16,567
Interest Rate	2.5%			
Mortgage Amount	$3,446,781			
Mortgage Payments	$116,502			$ 116,502
Total				**$ 133,069**

Cashflow After Expenses	**$ 37,030**

Family Apartment: 20-Year Cash Flow Projection

Income Adjuster:	3.00%	Expense Adjuster:	2.00%

Revenue:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Net Revenue	$ 552,248	$ 568,816	$ 585,880	$ 603,456	$ 621,560	$ 640,207	$ 659,413	$ 679,195	$ 699,571	$ 720,558
Expenses:										
Taxes & Insurance	$ 62,628	$ 63,881	$ 65,159	$ 66,462	$ 67,791	$ 69,147	$ 70,530	$ 71,941	$ 73,380	$ 74,848
Utilities	$ 90,507	$ 92,317	$ 94,163	$ 96,046	$ 97,967	$ 99,926	$ 101,925	$ 103,964	$ 106,043	$ 108,164
Operating:	$ 5,565	$ 5,676	$ 5,790	$ 5,906	$ 6,024	$ 6,144	$ 6,267	$ 6,392	$ 6,520	$ 6,650
Maintenance	$ 89,604	$ 91,396	$ 93,224	$ 95,088	$ 96,990	$ 98,930	$ 100,909	$ 102,927	$ 104,986	$ 107,086
Human Resources	$ 114,996	$ 117,296	$ 119,642	$ 122,035	$ 124,476	$ 126,966	$ 129,505	$ 132,095	$ 134,737	$ 137,432
Administrative	$ 18,849	$ 19,226	$ 19,611	$ 20,003	$ 20,403	$ 20,811	$ 21,227	$ 21,652	$ 22,085	$ 22,527
Total Expense:	$ 382,149	$ 389,792	$ 397,589	$ 405,540	$ 413,651	$ 421,924	$ 430,363	$ 438,971	$ 447,751	$ 456,707
Net	$ 170,099	$ 179,024	$ 188,291	$ 197,916	$ 207,909	$ 218,283	$ 229,050	$ 240,224	$ 251,820	$ 263,851
Maintenance Reserves	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567
Mortgage Payments	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502
Cashflow After Debt Service:	**$37,030**	**$45,955**	**$55,222**	**$64,847**	**$74,840**	**$85,214**	**$95,981**	**$107,155**	**$118,751**	**$130,782**

Revenue:	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
Net Revenue	$ 742,175	$ 764,440	$ 787,373	$ 810,994	$ 835,324	$ 860,384	$ 886,196	$ 912,782	$ 940,165	$ 968,370
Expenses:										
Taxes & Insurance	$ 76,345	$ 77,872	$ 79,429	$ 81,018	$ 82,638	$ 84,291	$ 85,977	$ 87,697	$ 89,451	$ 91,240
Utilities	$ 110,327	$ 112,534	$ 114,785	$ 117,081	$ 119,423	$ 121,811	$ 124,247	$ 126,732	$ 129,267	$ 131,852
Operating:	$ 6,783	$ 6,919	$ 7,057	$ 7,198	$ 7,342	$ 7,489	$ 7,639	$ 7,792	$ 7,948	$ 8,107
Maintenance	$ 109,228	$ 111,413	$ 113,641	$ 115,914	$ 118,232	$ 120,597	$ 123,009	$ 125,469	$ 127,978	$ 130,538
Human Resources	$ 140,181	$ 142,985	$ 145,845	$ 148,762	$ 151,737	$ 154,772	$ 157,867	$ 161,024	$ 164,244	$ 167,529
Administrative	$ 22,978	$ 23,438	$ 23,907	$ 24,385	$ 24,873	$ 25,370	$ 25,877	$ 26,395	$ 26,923	$ 27,461
Total Expense:	$ 465,842	$ 475,161	$ 484,664	$ 494,358	$ 504,245	$ 514,330	$ 524,616	$ 535,109	$ 545,811	$ 556,727
Net	$ 276,333	$ 289,279	$ 302,709	$ 316,636	$ 331,079	$ 346,054	$ 361,580	$ 377,673	$ 394,354	$ 411,643
Maintenance Reserves	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567	$ 16,567
Mortgage Payments	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502	$116,502
Cashflow After Debt Service:	**$143,264**	**$156,210**	**$169,640**	**$183,567**	**$198,010**	**$212,985**	**$228,511**	**$244,604**	**$261,285**	**$278,574**

Model 3: 50 Unit Apt Building with 2- and 3-Bedroom Units

Capital Costs

Project Name: **Family Apartment Bldg.**
Developer:
Address: **Tri-Municipal Region**

Acquisition Costs:			
Acquisition: Land			$2,750,000
Acquisition: Buildings			n/a
Total Acquisition:			$2,750,000

Construction:			
Construction Cost			$ 7,493,750
Soft Costs*		10%	$ 749,375
Contingency		5%	$ 412,156
Total Construction:			$ 8,655,281

Total Project Cost			**$ 11,405,281**
Grants - Land			$ 2,750,000
Grants - ASH			$ 2,750,000
CMHC Co-Invest			$ 2,750,000
Mortgage Amount			$ 3,155,281
Mortgage Rate			2.5%
Monthly Payments			$ 11,772
Annual payments			$ 141,265

Construction Cost Estimate:

Type of Unit	# of Units	Sq.Ft.	Total Sq. Ft.	Cost/Sq. Ft.	Total Cost
2-bdrm affordable	20	675	13,500	200	$ 2,700,000
2-bdrm market	5	770	3,850	225	$ 866,250
3-bdrm affordable	20	740	14,800	200	$ 2,960,000
3-bdrm market	5	860	4,300	225	$ 967,500
Total	50		36,450		$ 7,493,750

* Soft costs include architectural, engineering, financing, legal fees and other pre- and post-construction expenses

Operating Costs

Project Name: Family Apartment Bldg.
Developer:
Address: Tri-Municipal Region

Revenue:

Rent:	**# Units**	**Monthly Rent**	**Annual Rent**
2-bdrm affordable	20	$ 725	$ 174,000
2-bdrm market	5	$ 1,300	$ 78,000
3-bdrm affordable	20	$ 710	$ 170,400
3-bdrm market	5	$ 1,390	$ 83,400
Total Units	50		**$ 505,800**
Other Revenue:			
Resident Services (parking, laundry, etc.)	50	125	$ 75,000
Less:			
Vacancy / bad debts		4.7%	$ 27,007
Net Revenue:			**$ 553,793**

Expenses:

		Annual/Unit	**Total**
Taxes		1,252.56	$ 62,628
Utilities		1,810.14	$ 90,507
Operating:		111.3	$ 5,565
Maintenance		1,792.08	$ 89,604
Human Resources		2,299.92	$ 114,996
Administrative		376.98	$ 18,849
Total Annual Operating Expenses:		**$ 7,643**	$ 382,149
Operating Surplus			**$ 171,644**

Mortgage Payments and Reserves:

			Per Unit	Annual
Maintenance Reserve (3%)				$ 16,614
Interest Rate	2.5%			
Mortgage Amount	$3,155,281			
Mortgage Payments	$141,265			$ 141,265
Total				**$ 157,879**

Cashflow After Expenses	**$ 13,765**

Family Apartment: 20-Year Cash Flow Projection

Income Adjuster:	3.00%		Expense Adjuster:	2.00%						

Revenue:		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Net Revenue		$ 553,793	$ 570,407	$ 587,519	$ 605,145	$ 623,299	$ 641,998	$ 661,258	$ 681,096	$ 701,529	$ 722,575
Expenses:											
Taxes & Insurance		$ 62,628	$ 63,881	$ 65,159	$ 66,462	$ 67,791	$ 69,147	$ 70,530	$ 71,941	$ 73,380	$ 74,848
Utilities		$ 90,507	$ 92,317	$ 94,163	$ 96,046	$ 97,967	$ 99,926	$ 101,925	$ 103,964	$ 106,043	$ 108,164
Operating:		$ 5,565	$ 5,676	$ 5,790	$ 5,906	$ 6,024	$ 6,144	$ 6,267	$ 6,392	$ 6,520	$ 6,650
Maintenance		$ 89,604	$ 91,396	$ 93,224	$ 95,088	$ 96,990	$ 98,930	$ 100,909	$ 102,927	$ 104,986	$ 107,086
Human Resources		$ 114,996	$ 117,296	$ 119,642	$ 122,035	$ 124,476	$ 126,966	$ 129,505	$ 132,095	$ 134,737	$ 137,432
Administrative		$ 18,849	$ 19,226	$ 19,611	$ 20,003	$ 20,403	$ 20,811	$ 21,227	$ 21,652	$ 22,085	$ 22,527
Total Expense:		$ 382,149	$ 389,792	$ 397,589	$ 405,540	$ 413,651	$ 421,924	$ 430,363	$ 438,971	$ 447,751	$ 456,707
Net		$ 171,644	$ 180,615	$ 189,930	$ 199,605	$ 209,648	$ 220,074	$ 230,895	$ 242,125	$ 253,778	$ 265,868
Maintenance Reserves		$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614
Mortgage Payments		$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265
Cashflow After Debt Service:		**$13,765**	**$22,736**	**$32,051**	**$41,726**	**$51,769**	**$62,195**	**$73,016**	**$84,246**	**$95,899**	**$107,989**

Revenue:		Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
Net Revenue		$ 744,252	$ 766,580	$ 789,577	$ 813,264	$ 837,662	$ 862,792	$ 888,676	$ 915,336	$ 942,796	$ 971,080
Expenses:											
Taxes & Insurance		$ 76,345	$ 77,872	$ 79,429	$ 81,018	$ 82,638	$ 84,291	$ 85,977	$ 87,697	$ 89,451	$ 91,240
Utilities		$ 110,327	$ 112,534	$ 114,785	$ 117,081	$ 119,423	$ 121,811	$ 124,247	$ 126,732	$ 129,267	$ 131,852
Operating:		$ 6,783	$ 6,919	$ 7,057	$ 7,198	$ 7,342	$ 7,489	$ 7,639	$ 7,792	$ 7,948	$ 8,107
Maintenance		$ 109,228	$ 111,413	$ 113,641	$ 115,914	$ 118,232	$ 120,597	$ 123,009	$ 125,469	$ 127,978	$ 130,538
Human Resources		$ 140,181	$ 142,985	$ 145,845	$ 148,762	$ 151,737	$ 154,772	$ 157,867	$ 161,024	$ 164,244	$ 167,529
Administrative		$ 22,978	$ 23,438	$ 23,907	$ 24,385	$ 24,873	$ 25,370	$ 25,877	$ 26,395	$ 26,923	$ 27,461
Total Expense:		$ 465,842	$ 475,161	$ 484,664	$ 494,358	$ 504,245	$ 514,330	$ 524,616	$ 535,109	$ 545,811	$ 556,727
Net		$ 278,410	$ 291,419	$ 304,913	$ 318,906	$ 333,417	$ 348,462	$ 364,060	$ 380,227	$ 396,985	$ 414,353
Maintenance Reserves		$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614	$ 16,614
Mortgage Payments		$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265	$141,265
Cashflow After Debt Service:		**$120,531**	**$133,540**	**$147,034**	**$161,027**	**$175,538**	**$190,583**	**$206,181**	**$222,348**	**$239,106**	**$256,474**

Model 4: 50 Unit Apt Building with 3- and 4-Bedroom Units

Capital Costs

Project Name:		**Family Apartment Bldg.**			
Developer:					
Address:		**Tri-Municipal Region**			
Acquisition Costs:					
Acquisition: Land			$3,300,000		
Acquisition: Buildings			n/a		
Total Acquisition:			$3,300,000		
Construction:					
Construction Cost			$ 8,601,250		
Soft Costs*		10%	$ 860,125		
Contingency		5%	$ 473,069		
Total Construction:			$ 9,934,444		
Total Project Cost			**$ 13,234,444**		
Grants - Land			$ 3,300,000		
Grants - ASH			$ 3,300,000	25%	
CMHC Co-Invest			$ 3,300,000		
Mortgage Amount			$ 6,634,444		
Mortgage Rate			2.5%		
Monthly Payments			$ 24,753		
Annual payments			$ 297,030		
Construction Cost Estimate:					
Type of Unit	**# of Units**	**Sq.Ft.**	**Total Sq. Ft.**	**Cost/Sq. Ft.**	**Total Cost**
3-bdrm affordable	20	740	14,800	200	$ 2,960,000
3-bdrm market	5	860	4,300	225	$ 967,500
4-bdrm affordable	20	890	17,800	200	$ 3,560,000
4-bdrm market	5	990	4,950	225	$ 1,113,750
Total	50		41,850		$ 8,601,250

* Soft costs include architectural, engineering, financing, legal fees and other pre- and post-construction expenses

Operating Costs

Project Name: **Family Apartment Bldg.**
Developer:
Address: **Tri_Municipal Region**

Revenue:

Rent:	**# Units**	**Monthly Rent**	**Annual Rent**
3-bdrm affordable	20	$ 946	$ 227,040
3-bdrm market	5	$ 1,300	$ 78,000
4-bdrm affordable	20	$ 1,040	$ 249,600
4-bdrm market	5	$ 1,400	$ 84,000
Total Units	50		**$ 638,640**
Other Revenue:			
Resident Services (parking, laundry, etc.)	50	125	$ 75,000
Less:			
Vacancy / bad debts		4.7%	$ 33,184
Net Revenue:			**$ 680,456**

Expenses:

		Annual/Unit	**Total**
Taxes		1,252.56	$ 62,628
Utilities		1,810.14	$ 90,507
Operating:		111.3	$ 5,565
Maintenance		1,792.08	$ 89,604
Human Resources		2,299.92	$ 114,996
Administrative		376.98	$ 18,849
Total Annual Operating Expenses:		**$ 7,643**	$ 382,149
Operating Surplus			**$ 298,307**

Mortgage Payments and Reserves:

			Per Unit	Annual
Maintenance Reserve (3%)				$ 20,414
Interest Rate	2.5%			
Mortgage Amount	$6,634,444			
Mortgage Payments	$297,030			$ 297,030
Total				**$ 317,444**

Cashflow After Expenses	**$ (19,137)**

Family Apartment: 20-Year Cash Flow Projection

Income Adjuster:	**3.00%**		**Expense Adjuster:**	**2.00%**						

Revenue:	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Year 6**	**Year 7**	**Year 8**	**Year 9**	**Year 10**
Net Revenue	$ 680,456	$ 700,869	$ 721,895	$ 743,552	$ 765,859	$ 788,835	$ 812,500	$ 836,875	$ 861,981	$ 887,840
Expenses:										
Taxes & Insurance	$ 62,628	$ 63,881	$ 65,159	$ 66,462	$ 67,791	$ 69,147	$ 70,530	$ 71,941	$ 73,380	$ 74,848
Utilities	$ 90,507	$ 92,317	$ 94,163	$ 96,046	$ 97,967	$ 99,926	$ 101,925	$ 103,964	$ 106,043	$ 108,164
Operating:	$ 5,565	$ 5,676	$ 5,790	$ 5,906	$ 6,024	$ 6,144	$ 6,267	$ 6,392	$ 6,520	$ 6,650
Maintenance	$ 89,604	$ 91,396	$ 93,224	$ 95,088	$ 96,990	$ 98,930	$ 100,909	$ 102,927	$ 104,986	$ 107,086
Human Resources	$ 114,996	$ 117,296	$ 119,642	$ 122,035	$ 124,476	$ 126,966	$ 129,505	$ 132,095	$ 134,737	$ 137,432
Administrative	$ 18,849	$ 19,226	$ 19,611	$ 20,003	$ 20,403	$ 20,811	$ 21,227	$ 21,652	$ 22,085	$ 22,527
Total Expense:	$ 382,149	$ 389,792	$ 397,589	$ 405,540	$ 413,651	$ 421,924	$ 430,363	$ 438,971	$ 447,751	$ 456,707
Net	$ 298,307	$ 311,077	$ 324,306	$ 338,012	$ 352,208	$ 366,911	$ 382,137	$ 397,904	$ 414,230	$ 431,133
Maintenance Reserves	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414
Mortgage Payments	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030
Cashflow After Debt Service:	**($19,137)**	**($6,367)**	**$6,862**	**$20,568**	**$34,764**	**$49,467**	**$64,693**	**$80,460**	**$96,786**	**$113,689**

Revenue:	**Year 11**	**Year 12**	**Year 13**	**Year 14**	**Year 15**	**Year 16**	**Year 17**	**Year 18**	**Year 19**	**Year 20**
Net Revenue	$ 914,475	$ 941,909	$ 970,166	$ 999,271	$ 1,029,249	$ 1,060,126	$ 1,091,930	$ 1,124,688	$ 1,158,429	$ 1,193,182
Expenses:										
Taxes & Insurance	$ 76,345	$ 77,872	$ 79,429	$ 81,018	$ 82,638	$ 84,291	$ 85,977	$ 87,697	$ 89,451	$ 91,240
Utilities	$ 110,327	$ 112,534	$ 114,785	$ 117,081	$ 119,423	$ 121,811	$ 124,247	$ 126,732	$ 129,267	$ 131,852
Operating:	$ 6,783	$ 6,919	$ 7,057	$ 7,198	$ 7,342	$ 7,489	$ 7,639	$ 7,792	$ 7,948	$ 8,107
Maintenance	$ 109,228	$ 111,413	$ 113,641	$ 115,914	$ 118,232	$ 120,597	$ 123,009	$ 125,469	$ 127,978	$ 130,538
Human Resources	$ 140,181	$ 142,985	$ 145,845	$ 148,762	$ 151,737	$ 154,772	$ 157,867	$ 161,024	$ 164,244	$ 167,529
Administrative	$ 22,978	$ 23,438	$ 23,907	$ 24,385	$ 24,873	$ 25,370	$ 25,877	$ 26,395	$ 26,923	$ 27,461
Total Expense:	$ 465,842	$ 475,161	$ 484,664	$ 494,358	$ 504,245	$ 514,330	$ 524,616	$ 535,109	$ 545,811	$ 556,727
Net	$ 448,633	$ 466,748	$ 485,502	$ 504,913	$ 525,004	$ 545,796	$ 567,314	$ 589,579	$ 612,618	$ 636,455
Maintenance Reserves	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414	$ 20,414
Mortgage Payments	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030	$297,030
Cashflow After Debt Service:	**$131,189**	**$149,304**	**$168,058**	**$187,469**	**$207,560**	**$228,352**	**$249,870**	**$272,135**	**$295,174**	**$319,011**

Model 5: 50 Unit Seniors Lodge

Capital Costs

Project Name: Seniors Lodge
Developer:
Address: Tri-Municipal Region

Acquisition Costs:			
Acquisition: Land			$ 2,750,000
Acquisition: Buildings			n/a
Total Acquisition:			$2,750,000

Construction:			
Construction Cost			$ 7,865,000
Soft Costs*		10%	$ 786,500
Contingency		5%	$ 432,575
Total Construction:			$ 9,084,075

Total Project Cost			**$ 11,834,075**
Grants - Land			$ 2,750,000
Grants - ASH			$ 2,750,000
CMHC Co-Invest			$ 2,750,000
Mortgage Amount			$ 3,584,075
Mortgage Rate			2.5%
Monthly Payments			$ 14,122
Annual payments			$ 169,462

Construction Cost Estimate:

Type of Unit	# of Units	Sq.Ft.	Total Sq. Ft.	Cost/Sq. Ft.	Total Cost
Bachelor affordable	40	800	32,000	190	$ 6,080,000
Bachelor market	10	850	8,500	210	$ 1,785,000
Total	50		40,500		$ 7,865,000

* Soft costs include architectural, engineering, financing, legal fees and other pre- and post-construction expenses

Operating Costs

Project Name: Seniors Lodge
Developer:
Address: Tri-Municipal Region

Revenue:

Rent:	# Units	Monthly Rent	Annual Rent
Bachelor affordable	25	$ 1,350	$ 405,000
Bachelor market	25	$ 2,900	$ 870,000
Total Units	50		**$ 1,275,000**
Other Revenue:			
Resident Services and other	50	$ 256	$ 12,800
LAP	50	$ 4,057	$ 202,850
Municipal Requisition	50	$ 9,905	$ 495,250
Total			**$ 710,900**
Less:			
Vacancy / bad debts		4.7%	**$ 82,317**
Net Revenue:			**$ 1,903,583**

Expenses:

		Annual/Unit	Total
Taxes			
Utilities		2,176	$ 108,800
Operating:		1,787	$ 89,350
Food		2,732	**$ 136,600**
Maintenance		2,544	**$ 127,200**
Human Resources		23,936	$ 1,196,800
Administrative		1,285	$ 64,250
Total Annual Operating Expenses:		**$ 34,460**	**$ 1,723,000**
Operating Surplus			**$ 180,583**

Mortgage Payments and Reserves:

			Per Unit	Annual
Maintenance Reserve (3%)				$ 57,108
Interest Rate	2.5%			
Mortgage Amount	$3,584,075			
Mortgage Payments	$169,462			$ 169,462
Total				**$ 226,570**

Cashflow After Expenses	**$ (45,986)**

Seniors Lodge: 20-Year Cash Flow Projection

Income Adjuster:	**3.00%**		**Expense Adjuster:**	**2.00%**

Revenue:	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Year 6**	**Year 7**	**Year 8**	**Year 9**	**Year 10**
Net Revenue	$ 1,903,583	$ 1,960,691	$ 2,019,512	$ 2,080,097	$ 2,142,500	$ 2,206,775	$ 2,272,978	$ 2,341,167	$ 2,411,402	$ 2,483,744
Expenses:										
Taxes & Insurance	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Utilities	$ 108,800	$ 110,976	$ 113,196	$ 115,460	$ 117,769	$ 120,124	$ 122,526	$ 124,977	$ 127,477	$ 130,027
Operating:	$ 89,350	$ 91,137	$ 92,960	$ 94,819	$ 96,715	$ 98,649	$ 100,622	$ 102,634	$ 104,687	$ 106,781
Food	$ 136,600									
Maintenance	$ 127,200	$ 129,744	$ 132,339	$ 134,986	$ 137,686	$ 140,440	$ 143,249	$ 146,114	$ 149,036	$ 152,017
Human Resources	$ 1,196,800	$ 1,220,736	$ 1,245,151	$ 1,270,054	$ 1,295,455	$ 1,321,364	$ 1,347,791	$ 1,374,747	$ 1,402,242	$ 1,430,287
Administrative	$ 64,250	$ 65,535	$ 66,846	$ 68,183	$ 69,547	$ 70,938	$ 72,357	$ 73,804	$ 75,280	$ 76,786
Total Expense:	$ 1,723,000	$ 1,618,128	$ 1,650,492	$ 1,683,502	$ 1,717,172	$ 1,751,515	$ 1,786,545	$ 1,822,276	$ 1,858,722	$ 1,895,898
Net	$ 180,583	$ 342,563	$ 369,020	$ 396,595	$ 425,328	$ 455,260	$ 486,433	$ 518,891	$ 552,680	$ 587,846
Maintenance Reserves	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108
Mortgage Payments	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462
Cashflow After Debt Service:	**($45,986)**	**$115,993**	**$142,450**	**$170,025**	**$198,758**	**$228,690**	**$259,863**	**$292,321**	**$326,110**	**$361,276**

Revenue:	**Year 11**	**Year 12**	**Year 13**	**Year 14**	**Year 15**	**Year 16**	**Year 17**	**Year 18**	**Year 19**	**Year 20**
Net Revenue	$ 2,558,256	$ 2,635,004	$ 2,714,054	$ 2,795,476	$ 2,879,340	$ 2,965,720	$ 3,054,692	$ 3,146,333	$ 3,240,723	$ 3,337,945
Expenses:										
Taxes & Insurance	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Utilities	$ 132,628	$ 135,281	$ 137,987	$ 140,747	$ 143,562	$ 146,433	$ 149,362	$ 152,349	$ 155,396	$ 158,504
Operating:	$ 108,917	$ 111,095	$ 113,317	$ 115,583	$ 117,895	$ 120,253	$ 122,658	$ 125,111	$ 127,613	$ 130,165
Food										
Maintenance	$ 155,057	$ 158,158	$ 161,321	$ 164,547	$ 167,838	$ 171,195	$ 174,619	$ 178,111	$ 181,673	$ 185,306
Human Resources	$ 1,458,893	$ 1,488,071	$ 1,517,832	$ 1,548,189	$ 1,579,153	$ 1,610,736	$ 1,642,951	$ 1,675,810	$ 1,709,326	$ 1,743,513
Administrative	$ 78,322	$ 79,888	$ 81,486	$ 83,116	$ 84,778	$ 86,474	$ 88,203	$ 89,967	$ 91,766	$ 93,601
Total Expense:	$ 1,933,817	$ 1,972,493	$ 2,011,943	$ 2,052,182	$ 2,093,226	$ 2,135,091	$ 2,177,793	$ 2,221,348	$ 2,265,774	$ 2,311,089
Net	$ 624,439	$ 662,511	$ 702,111	$ 743,294	$ 786,114	$ 830,629	$ 876,899	$ 924,985	$ 974,949	$ 1,026,856
Maintenance Reserves	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108	$ 57,108
Mortgage Payments	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462	$169,462
Cashflow After Debt Service:	**$397,869**	**$435,941**	**$475,541**	**$516,724**	**$559,544**	**$604,059**	**$650,329**	**$698,415**	**$748,379**	**$800,286**

Model 6: 50 Unit Apt Building with 1- and 2-Bedroom Units (50/50 split – market/non-market units)

Capital Costs

Project Type: Family Apartment Bldg.
Developer:
Address: Tri-Municipal Region

Acquisition Costs:

Acquisition: Land			$ 2,200,000
Acquisition: Buildings			n/a
Total Acquisition:			$2,200,000

Construction:

Construction Cost			$ 7,383,750
Soft Costs*		10%	$ 738,375
Contingency		5%	$ 406,106
Total Construction:			$ 8,528,231

Total Project Cost			**$ 10,728,231**
Grants - Land			$ 1,000,000
Grants - ASH			$ 2,200,000
CMHC Co-Invest			$ 2,200,000
Mortgage Amount			$ 5,328,231
Mortgage Rate			2.5%
Monthly Payments			$ 19,879
Annual payments			$ 238,553

Construction Cost Estimate:

Type of Unit	# of Units	Sq.Ft.	Total Sq. Ft.	Cost/Sq. Ft.	Total Cost
1-bdrm affordable	12	610	7,320	200	$ 1,464,000
1-bdrm market	13	700	9,100	225	$ 2,047,500
2-bdrm affordable	12	675	8,100	200	$ 1,620,000
2-bdrm market	13	770	10,010	225	$ 2,252,250
Total	50		34,530		$ 7,383,750

* Soft costs include architectural, engineering, financing, legal fees and other pre-

Project Type: **Family Apartment Bldg.**
Developer:
Address: **Tri-Municipal Region**

Revenue:

Rent:	**# Units**	**Monthly Rent**	**Annual Rent**
1-bdrm affordable	12	$ 736	$ 105,984
1-bdrm market	13	$ 1,225	$ 191,100
2-bdrm affordable	12	$ 846	$ 121,824
2-bdrm market	13	$ 1,300	$ 202,800
Total Units	50		**$ 621,708**
Other Revenue:			
Resident Services (parking, laundry, etc.)	50	80	$ 48,000
Less:			
Vacancy / bad debts		4.7%	$ 31,141
Net Revenue:			**$ 638,567**

Expenses:

		Annual/Unit	**Total**
Taxes		1,252.56	$ 62,628
Utilities		1,810.14	$ 90,507
Operating:		111.3	$ 5,565
Maintenance		1,792.08	$ 89,604
Human Resources		2,299.92	$ 114,996
Administrative		376.98	$ 18,849
Total Annual Operating Expenses:		**$ 7,643**	**$ 382,149**
Operating Surplus			**$ 256,418**

Mortgage Payments and Reserves:

			Per Unit	Annual
Maintenance Reserve (3%)				$ 19,157
Interest Rate	2.5%			
Mortgage Amount	$5,328,231			
Mortgage Payments	$238,553			$ 238,553
Total				**$ 257,710**

Cashflow After Expenses	**$ (1,292)**

Family Apartment: 20-Year Cash Flow Projection

Income Adjuster:	**3.00%**		**Expense Adjuster:**	**2.00%**						

Revenue:	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Year 6**	**Year 7**	**Year 8**	**Year 9**	**Year 10**
Net Revenue	$ 638,567	$ 657,724	$ 677,456	$ 697,780	$ 718,713	$ 740,274	$ 762,482	$ 785,356	$ 808,917	$ 833,185
Expenses:										
Taxes & Insurance	$ 62,628	$ 63,881	$ 65,159	$ 66,462	$ 67,791	$ 69,147	$ 70,530	$ 71,941	$ 73,380	$ 74,848
Utilities	$ 90,507	$ 92,317	$ 94,163	$ 96,046	$ 97,967	$ 99,926	$ 101,925	$ 103,964	$ 106,043	$ 108,164
Operating:	$ 5,565	$ 5,676	$ 5,790	$ 5,906	$ 6,024	$ 6,144	$ 6,267	$ 6,392	$ 6,520	$ 6,650
Maintenance	$ 89,604	$ 91,396	$ 93,224	$ 95,088	$ 96,990	$ 98,930	$ 100,909	$ 102,927	$ 104,986	$ 107,086
Human Resources	$ 114,996	$ 117,296	$ 119,642	$ 122,035	$ 124,476	$ 126,966	$ 129,505	$ 132,095	$ 134,737	$ 137,432
Administrative	$ 18,849	$ 19,226	$ 19,611	$ 20,003	$ 20,403	$ 20,811	$ 21,227	$ 21,652	$ 22,085	$ 22,527
Total Expense:	$ 382,149	$ 389,792	$ 397,589	$ 405,540	$ 413,651	$ 421,924	$ 430,363	$ 438,971	$ 447,751	$ 456,707
Net	$ 256,418	$ 267,932	$ 279,867	$ 292,240	$ 305,062	$ 318,350	$ 332,119	$ 346,385	$ 361,166	$ 376,478
Maintenance Reserves	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157
Mortgage Payments	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553
Cashflow After Debt Service:	**($1,292)**	**$10,222**	**$22,157**	**$34,530**	**$47,352**	**$60,640**	**$74,409**	**$88,675**	**$103,456**	**$118,768**

Revenue:	**Year 11**	**Year 12**	**Year 13**	**Year 14**	**Year 15**	**Year 16**	**Year 17**	**Year 18**	**Year 19**	**Year 20**
Net Revenue	$ 858,181	$ 883,926	$ 910,444	$ 937,757	$ 965,890	$ 994,867	$ 1,024,713	$ 1,055,454	$ 1,087,118	$ 1,119,732
Expenses:										
Taxes & Insurance	$ 76,345	$ 77,872	$ 79,429	$ 81,018	$ 82,638	$ 84,291	$ 85,977	$ 87,697	$ 89,451	$ 91,240
Utilities	$ 110,327	$ 112,534	$ 114,785	$ 117,081	$ 119,423	$ 121,811	$ 124,247	$ 126,732	$ 129,267	$ 131,852
Operating:	$ 6,783	$ 6,919	$ 7,057	$ 7,198	$ 7,342	$ 7,489	$ 7,639	$ 7,792	$ 7,948	$ 8,107
Maintenance	$ 109,228	$ 111,413	$ 113,641	$ 115,914	$ 118,232	$ 120,597	$ 123,009	$ 125,469	$ 127,978	$ 130,538
Human Resources	$ 140,181	$ 142,985	$ 145,845	$ 148,762	$ 151,737	$ 154,772	$ 157,867	$ 161,024	$ 164,244	$ 167,529
Administrative	$ 22,978	$ 23,438	$ 23,907	$ 24,385	$ 24,873	$ 25,370	$ 25,877	$ 26,395	$ 26,923	$ 27,461
Total Expense:	$ 465,842	$ 475,161	$ 484,664	$ 494,358	$ 504,245	$ 514,330	$ 524,616	$ 535,109	$ 545,811	$ 556,727
Net	$ 392,339	$ 408,765	$ 425,780	$ 443,399	$ 461,645	$ 480,537	$ 500,097	$ 520,345	$ 541,307	$ 563,005
Maintenance Reserves	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157	$ 19,157
Mortgage Payments	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553	$238,553
Cashflow After Debt Service:	**$134,629**	**$151,055**	**$168,070**	**$185,689**	**$203,935**	**$222,827**	**$242,387**	**$262,635**	**$283,597**	**$305,295**