

# Affordable Housing Edmonton .ca

**Toolkit**



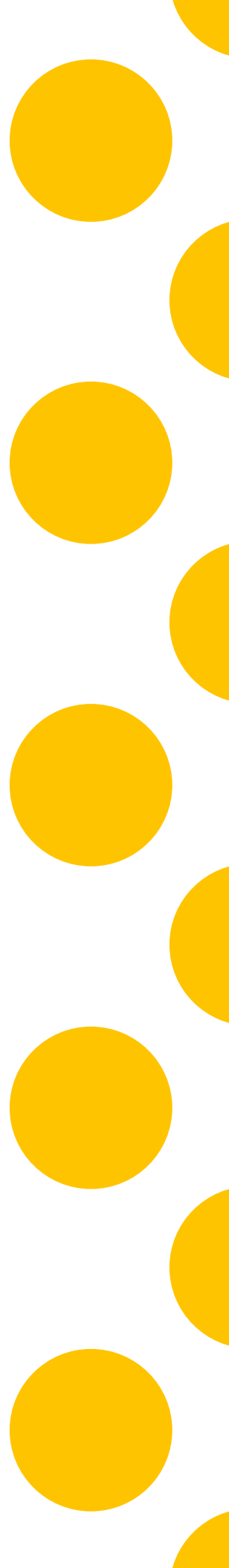
# Introduction to this Toolkit

Edmonton is one of Canada's fastest growing cities, growing by 21% or 135,000 over the past decade. During this time, the city welcomed up to 1,600 newcomers every month. In the same period of time, Edmonton's Aboriginal population increased by 51%, making it the second largest urban Aboriginal centre in Canada. Edmontonians are increasingly more culturally and ethnically diverse with over 50 international cultures and 70 unique ethnic groups. Naturally, as the number of people who call Edmonton home increases, so does the number of people who need housing – including Affordable Housing.

The City of Edmonton believes that safe, adequate and affordable housing is fundamental to the physical, economic and social well-being of individuals, families and communities. Further, a sufficient supply of affordable housing helps to support a healthy labour market and is crucial to enable long-term financial stability for low-income households.

This toolkit is intended as a jumping off point for productive community conversations around affordable housing and its impact on neighbourhoods and residents. Here you will find information on the different types of affordable housing, answers to some frequently asked questions, and the objectives the City of Edmonton has for affordable housing.

The need for increased understanding of affordable housing came out of a City of Edmonton research project, Finding Common Ground (January 2013-April 2014). This project looked at how to bring together developers, funders, regulators and citizens effectively to develop affordable housing in communities throughout Edmonton. A key finding was to improve awareness and understanding of affordable housing to support communities across Edmonton in welcoming this type of housing in their neighbourhoods.

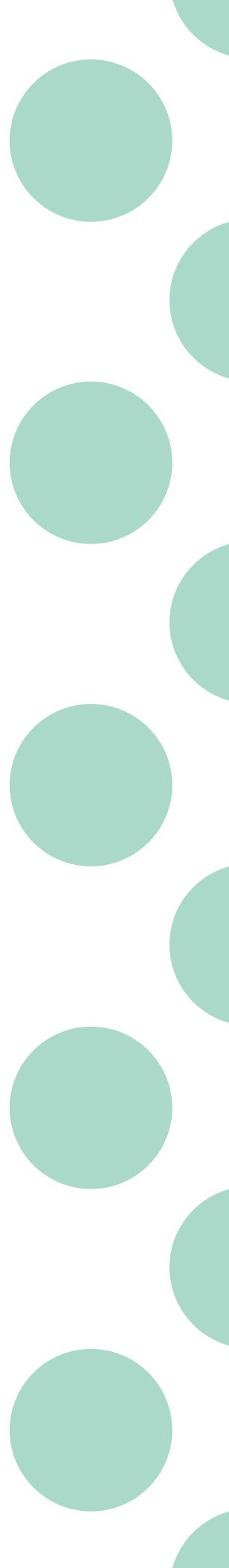


# What is Affordable Housing?

Affordable housing is rental or ownership housing that requires government money to build or operate. Affordable housing has rents or payments below average market cost, and is targeted for long-term occupancy by households who earn less than median income for their household size. Most Affordable Housing is provided in multi-unit residential structures including apartment units, row housing, triplexes and duplexes.



The housing spectrum shows the range of housing options available to households of all income levels. The spectrum extends from emergency shelters and housing for the homeless through to market rental and homeownership. This toolkit is focused on providing information on Affordable Housing, one type of housing within the spectrum.



# Housing Spectrum

Short-Term Accommodation		Affordable Housing				Market Housing
Shelter Spaces	Transitional Accommodation	Supportive Housing	Supported Housing	Social Housing	Independent-Living Affordable Housing	Rental and Ownership Housing

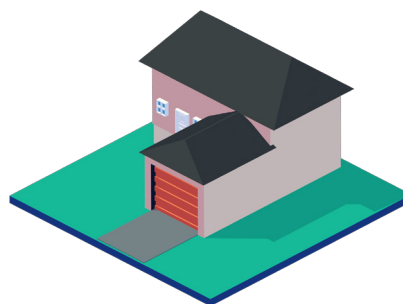
Within the broad category of Affordable Housing there are four different types:

- 1 Supportive Housing** is rental housing that provides staffed, on-site support services for tenants. These supports can include building security or mental health services. Examples of Supportive Housing include seniors' lodges, assisted living and enhanced living facilities.
- 2 Supported Housing** is rental housing that provides support services which are mobile and accessed from off-site, i.e. they are not based within the housing itself. These supports can include personal aids, housekeeping and social activities. Examples of Supported Housing include seniors' self-contained apartments and Housing First units.
- 3 Social Housing** is rental housing provided on a rent-geared-to-income basis where households pay no more than 30% of their gross income on rental costs. Support services are not provided on-site. Examples of Social Housing include community housing projects managed by Capital Region Housing Corporation and Metis Urban Housing Corporation.
- 4 Independent-Living Affordable Housing** is rental or ownership housing which has rents or payments below average market cost. Support services are not provided on-site. Examples of Independent-Living Affordable Housing include housing built under the City's Cornerstones programs and Habitat for Humanity housing.

# What is the Need for Affordable Housing?

While the private market is effective at providing housing for approximately 80% of Edmontonians, 20% of households do not have their needs met by private rental or ownership housing. This translates into a significant number of households who are experiencing housing affordability issues.

In addition to those Edmontonians who are currently housed and struggling to afford housing costs, there remains a need to address continued homelessness within our city.



## 30-50%

In 2011, approximately 47,000 renter households spent more than 30% of their household income on shelter costs. More than 24,000 renters spent more than 50%, indicating severe housing affordability issues.

## 2,300

The 2014 homelessness count found that more than 2,300 Edmontonians do not have a home. 29% of those counted were children and youth under the age of 24 and 46% of those counted identified as Aboriginal.



There are long application wait lists for affordable housing, including many Edmontonians who are homeless or at risk of homelessness. The number of households on wait lists is currently estimated at more than 3,000.

## 12,800

In 2011, renter households of all types struggled with housing affordability including 12,800 families with children.

# The Value of Affordable Housing

The provision of affordable housing choices in all communities can provide both financial and social value to the city and residents.

Providing Affordable Housing now to those who need it is an investment that costs taxpayers far less than managing people on the street or accommodating them temporarily in shelters or drop-in centres. This is a fact which the Housing First approach embraces by shifting away from the theory that people have to be “prepared” or “transitioned” into housing by first dealing with mental health, addiction or employment issues. Housing First recognizes that the best place to deal with those issues is not living on the street but in safe, secure housing. The Housing First approach used by supportive housing providers costs roughly \$35,000 per person per year, but would otherwise cost roughly \$100,000 through transitional accommodation or emergency level responses. This translates into a \$65,000 per person per year savings that can now be used for other public benefits.

Access to safe and affordable housing is required for a stable and independent life, including finding and retaining employment and connecting with wider communities of interest. Access to Affordable Housing has also been identified as a key pathway out of poverty. When low-income households are forced to pay much or most of their income on shelter expenses it is a major source of stress and anxiety. Having less money for other basic necessities and recreation activities means these households are less engaged in their communities and are unable to plan for the future. Those who have poor employment skills, poor health and mental or physical disabilities feel that stress even more acutely.

Once housed, the benefits of Affordable Housing are significant and immediate. Research has shown that a safe, healthy living environment contributes to the positive growth and development of children.

Beyond the major benefits to the people who require Affordable Housing, these housing projects provide direct and indirect benefits to the local economy. The construction and management of such housing supports employment opportunities in the sector and stimulates related industries. Affordable Housing further supports a healthy labour market by attracting new workers to the city. Households who benefit from Affordable Housing have more disposable income to support their local retailers and engage with community organizations.



# Who is Involved in Affordable Housing

There are a wide range of partners involved in affordable housing in Edmonton including all orders of government, various community partners and private industry. All partners work together to fund, build, and operate Affordable Housing.

## Government:

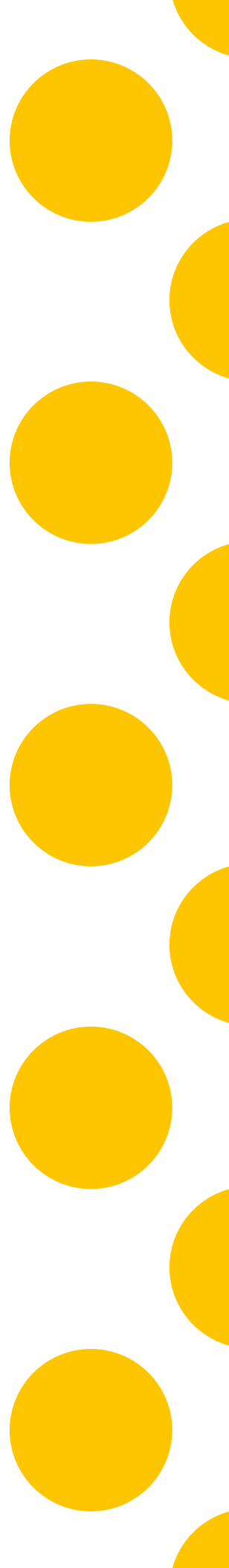
- Federal Government
- Provincial Government
- Capital Region Board
- Treaty 6 Nation
- Metis Nation of Alberta
- City of Edmonton

## Community Partners

- Federal Government
- Provincial Government
- Capital Region Board
- Treaty 6 Nation
- Metis Nation of Alberta
- City of Edmonton

## Private Industry:

- Developers
- Builders
- Industry Associations



# City of Edmonton Objectives for Affordable Housing

The City of Edmonton is committed to providing access to affordable housing for people of all incomes.

In the City of Edmonton Strategic Plan: The Way Ahead (2009-2018), access to Affordable Housing is identified as important in creating a livable city and is a part of core social services which affects the overall competitiveness of the city in attracting and retaining residents.

Direction for Affordable Housing is also given in The Way We Grow: Municipal Development Plan, The Way We Live: Edmonton's People Plan and A Place to Call Home: Edmonton's Ten Year Plan to End Homelessness.

- **The Way We Grow directs the City of Edmonton to develop partnerships to provide safe, accessible and long-term affordable housing in all areas of the city with a focus on LRT stations and transit centres.**
- **The Way We Live directs the City of Edmonton to advocate for and provide a variety of housing programs to meet the diverse needs of Edmontonians and to prevent and eliminate homelessness.**
- **A Place to Call Home directs the City of Edmonton to ensure an adequate supply of permanent, Affordable Housing with appropriate supports for people who are homeless.**

Currently in draft is the City of Edmonton Affordable Housing Strategy which will guide City involvement in Affordable Housing for 10 years (2016-2025). The Strategy establishes four goals to guide City of Edmonton actions:

- 1. Increase the supply of affordable housing in all areas of the city**
- 2. Maintain the supply of affordable and market rental housing**
- 3. Enable stable residential tenancies and transition people out of homelessness**
- 4. Anticipate, recognize and coordinate action to respond to housing and homeless needs**





# Frequently Asked Questions

## Who will be living in Affordable Housing?

This will depend on the Affordable Housing development in question. Affordable Housing is provided to house people from a variety of demographic groups and occupations who cannot afford market prices. In 2014 the average market rent for a one-bedroom apartment in Edmonton was \$1,002. This is unaffordable for people in a range of occupations earning the average salary, including restaurant servers, retail clerks and hairstylists. Some types of people who use Affordable Housing include:

- **Seniors**
- **New Canadians**
- **People in crisis situations**
- **Families with dependent children**

## What will Affordable Housing look like?

This will depend on the project in question. The City of Edmonton Strategic Plan: The Way Ahead provides policy direction to encourage new development and infill development to incorporate Affordable Housing that is visually indistinguishable from market housing.

Best practices for the provision of future City-initiated Affordable Housing projects, involves multi-unit housing structures (no single-detached structures) with some proportion of Market Housing mixed into the project. In such mixed-income developments, Affordable Housing units will be visually indistinguishable from Market Housing units.

## What can residents negotiate with the City on an Affordable Housing project?

If a new Affordable Housing development is in compliance with the zoning bylaw then the project may proceed with the regular development process.

For City-owned Affordable Housing projects such as seniors housing on surplus school sites the process will include community engagement to ensure integration with the neighbourhood. Through this process a number of aspects may be a part of engagement discussions, including:

- **Density**
- **Built form and design (apartments, townhouses);**
- **Location or orientation on site; and,**
- **Ancillary uses (its purpose).**



## Will Affordable Housing affect property values?

Having Affordable Housing next door to you will likely have no effect on property values. Research in Alberta has shown in studying communities with and without Affordable Housing that property values do not vary over time due to the presence of Affordable Housing developments.

Affordable Housing which is well designed, integrated into the community and properly managed will have no different an effect on a neighbourhood than a similar-sized market development.

Having Non-Market Housing next door to you will likely have no effect on property values.



## Why is having Affordable Housing in all neighbourhoods a good idea?

Provision of affordable housing choices in your neighbourhood can contribute to community stability by providing options for children who are leaving home but want to stay in the neighbourhood or seniors who are looking to downsize but do not want to move away from their community.

Affordable Housing in all areas of the city enables lower-income households to have options to live where they choose without being forced to move away from family and friends to other neighbourhoods when lifecycle or health needs make that necessary.

## Why is having a diverse neighbourhood beneficial?

Economic diversity within neighbourhoods increases social mobility and avoids inter-generational poverty. Social mixing increases health outcomes, increases access to networks of influence and employment, and decreases social inequality.

Research has shown that living in an economically diverse neighbourhood is associated with higher grades on standardized tests for all children.

Diversity of housing types, including multi-family Affordable Housing, brings new residents to neighbourhoods, increasing the sustainability of schools, businesses, and community organizations.

## Why is Affordable Housing going in my neighbourhood?

The City of Edmonton is committed to providing affordable housing choice in all neighbourhoods in order to contribute to livable, resilient communities.

The availability of suitably-sized, priced, zoned and serviced land is a prerequisite to the provision of Affordable Housing. Opportunities for the development of additional Affordable Housing units should be expected wherever those conditions exist.

Research has shown that for every \$10 spent on housing and supports for chronically homeless individuals results in \$21.72 in savings related to health care, social supports, housing and involvement in the justice system.

## How does Affordable Housing provide cost-savings?

More long-term Affordable Housing means that less money in the future will be spent on supporting vulnerable populations in shelters and through emergency services and policing. Research has shown that for every \$10 spent on housing and supports for chronically homeless individuals results in \$21.72 in savings related to health care, social supports, housing and involvement in the justice system.



# Glossary of Terms

**Affordable Housing:** Rental or ownership housing that requires government money to build or operate. Affordable Housing has rents or payments below average market cost, and is targeted for long-term occupancy by households who earn less than median income for their household size.

**At Risk of Homelessness:** This population includes individuals or families who are at imminent risk of eviction from their current housing, who pay too high a proportion of their income for housing or who live in unacceptable housing or housing circumstances. Also included are the following: those who do not have suitable housing in place prior to being discharged from the criminal justice system, leaving a health care facility after an extended stay or exiting the child welfare system individuals or families living in secured supportive housing, who may not have the necessary resources to live without some type of support.

**Cooperative Housing:** 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. Members of a co-op must volunteer and take part in the management of the building.

**Homeless:** Persons or families living on the streets or in other places that are not intended or suitable for permanent residence.

**Housing First:** Describes the approach or model of programs that aim to help homeless persons or families quickly access and sustain permanent, affordable homes. The key principles that distinguish a housing first approach from other strategies include:

- An immediate and primary focus on obtaining permanent housing that is not time-limited.
- Varied, flexible, and responsive support services are offered around the clock, often including aggressive outreach by an ACT team (definition below).
- Access to permanent housing is not conditional upon engaging any support services, and vice versa. The only way people lose their housing is by violating their lease agreement.
- Financial assistance, often in the form of rent subsidies, security deposits, income supports, as well as assistance with budgeting and financial literacy.
- Assistance with the development of relationships with landlords, negotiating lease agreements, paying rent on time, and searching for appropriate housing. Case management services help people keep their housing and become successful at improving their overall well-being and independence.

- **Assertive Community Treatment (ACT):** An interdisciplinary team of professionals available around the clock to provide treatment, support and other needed services. The ACT team will typically engage people immediately after they have secured permanent housing and will regularly offer a variety of services to choose from. Services may be delivered in people's homes or in community offices or clinics. ACT teams might include social workers, physicians, nurses, occupational therapists, psychologists, counselors, addictions specialists, housing specialists, employment specialists, administrative assistants, and other professionals.

**Independent-Living Affordable Housing:** Rental or ownership housing that, through receipt of government subsidies is targeted for long-term occupancy by less than median income households who are capable of independent living without a need for support services. Examples include housing units provided under the City Cornerstones programs, Habitat for Humanity, Rent Supplement, Co-operative Housing and Social Housing programs.

**Mixed-Income Housing:** Development that is comprised of housing units with differing levels of affordability, typically with some market-rate housing and some housing that is available to low-income occupants below market-rate. The "mix" of affordable and market-rate units that comprise mixed-income developments differ from community to community, and can depend, in part, on the local housing market and marketability of the units themselves.

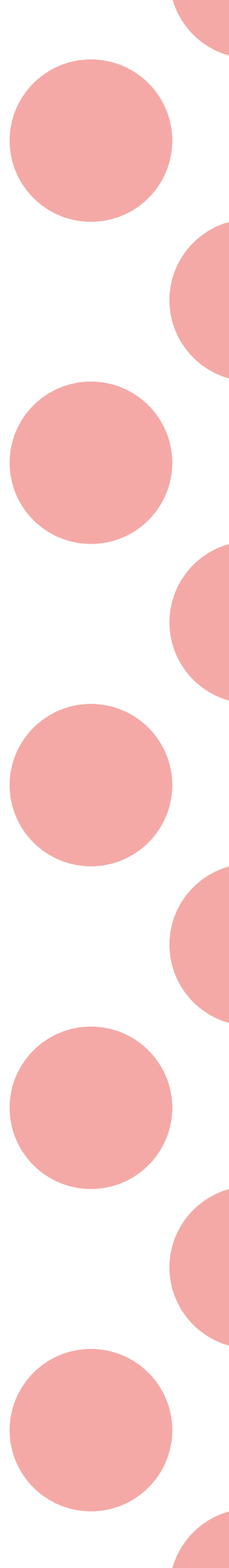
**Market Housing:** Rental or owned housing that receives no direct government subsidies and, as such, has rents and purchase prices that are determined through market forces.

**Rent Supplement:** A subsidy that enables a low income renter to live in housing owned by private landlords, not-for-profit or co-operative housing groups.

**Social Housing:** Rental housing provided on a rent-geared-to-income basis for long-term occupancy by very low-income households who are capable of independent living without a need for support services on-site.

**Support Services:** Services directed at supporting individuals and families with daily living (e.g., referrals, individual case management, personal identification, transportation, legal/financial assistance and child care).

**Supported Housing:** Rental housing for less than median income households for whom outreach services are accessed from off-site sources to enable long-term occupancy through government subsidies. Examples include seniors-self-contained apartments with daily living supports/home care and housing and supports provided to renter households under the Housing First approach.



**Supportive Housing:** Rental housing for less than median income households in which staffed, on-site support services (e.g. building security and mental health services) are provided through government subsidies to enable long-term occupancy. Examples include seniors' lodges, assisted living and enhanced living facilities.

**Transitional Accommodation:** Housing facilities that provide services beyond basic needs and that, while not permanent, generally allow for a longer, but still maximum, length of stay than emergency housing facilities (up to three years). These facilities offer more privacy to residents than emergency housing, and place greater emphasis on participation. This is targeted to those in need of structure, support, and/or skill-building to move from homelessness to housing stability, and ultimately to prevent a return to homelessness.

