

Social Housing Regeneration
Advisory Group

SUMMARY REPORT



Edmonton

MESSAGE FROM HIS WORSHIP
MAYOR DON IVESON



Safe and affordable housing is a key ingredient in the health, well-being and economic prosperity of any community. Across the country, municipalities continue to face a variety of social housing challenges including low rental vacancies, lack of affordable housing units and expiring federal funding programs.

Here in Edmonton, our economy, Canada's fastest-growing population, low vacancy rates and higher-than-average wages have placed additional pressure on our housing market.

In 2014, I formed the Social Housing Regeneration Advisory Group to continue the conversations around emerging social housing issues in our city. This summary report provides an important snapshot of the Edmonton housing market along with key recommendations for social housing redevelopment and regeneration. This report will help the City of Edmonton, not-for-profit organizations and community groups better focus their efforts in addressing these challenges.

Many thanks to the Social Housing Regeneration Advisory Group for its leadership and input in preparing this report. I share its commitment to helping ensure all Edmontonians can access safe, secure and affordable housing.

Yours truly,



Don Iveson
Mayor





8803-101AWE

On April 28, 2014 Mayor Don Iveson hosted a housing roundtable discussion in support of the Federation of Canadian Municipalities (FCM) “Fixing Canada’s Housing Crunch” national advocacy campaign. The roundtable invited members of Edmonton’s non-profit and private housing sectors to join representatives from provincial and municipal government in a discussion on emerging housing issues, including the upcoming expiry of the federal-provincial Social Housing operating agreements.

In Edmonton, there are currently an estimated 11,673 Social Housing units in over 250 projects. These units were developed and have been maintained over the past fifty years under a range of federal-provincial programs to meet the housing needs of a wide range of low-income households. The operating agreements allow Social Housing providers to subsidize rents to ensure affordability for those with very low incomes.

The current total value of the operating subsidy provided by the Government of Canada to local Social Housing providers in Edmonton is estimated at \$22 million per year. Further, some of the units included in this inventory are reaching the end of their lifecycles and are in need of significant reinvestment. The expiry of the agreements will impede the ability of Social Housing providers to maintain and regenerate their inventories and enable them to continue to meet low-income housing needs.

Through the roundtable discussion, participants agreed that safe and affordable housing in all communities is a critical component of an economically prosperous, vibrant and equitable society. As such, participants supported the call of the FCM for the Federal Government to develop a long-term plan to meet the housing needs of low-income Canadians through a new all-sector housing partnership approach, involving all orders of governments, community agencies and with strong support from housing industry associations.

It was recognized that this new approach would include a significant role for municipalities. This role should include setting clear outcomes and priorities for housing, developing new housing, increasing affordable options and taking part in regenerating the older, existing Social Housing supply.

PURPOSE

The Social Housing Regeneration Advisory Group (SHRAG) was formed by the Mayor in order to continue the multi-sectoral conversation begun by the housing roundtable. The purpose of the Advisory Group was to develop recommendations regarding actions the City of Edmonton and its partners can take to facilitate the regeneration of Edmonton's aging Social Housing stock.

The Advisory Group considered regeneration options and strategies as they relate to all Social Housing units in Edmonton with a focus on the units which are affected by the loss of federal subsidy following the expiry of operating agreements. Specific topics explored by the group included the barriers to regeneration and growth of existing Social Housing stock, opportunities for creative approaches to facilitate regeneration and collective advocacy approaches for all stakeholders to pursue with other orders of government on the issue of Social Housing regeneration.

MEMBERSHIP RATIONALE

To form the Social Housing Regeneration Advisory Group, the Mayor nominated two co-chairs to lead the group. Housing roundtable participants and other stakeholders with specific expertise related to the regeneration of Social Housing were invited to express interest in participating in the Advisory Group.

The goal of this approach to member selection was to bring together a multi-sectoral group with members bringing experience from a diversity of perspectives within the housing sector in Edmonton. The co-chairs were responsible for selecting members based on each individual's expressed interest and ability to contribute to the Advisory Group's mandate.

As part of its program work, the Advisory Group chose to consult additional individuals or stakeholders as appropriate. Administrative representatives from the City of Edmonton provided facilitation, support and expertise as required.

MEMBERSHIP DATES

The Social Housing Regeneration Advisory Group met on six occasions between September 2014 and March 2015 for approximately three hours at a time.

Meeting dates:

- | | |
|--------------------------------|-------------------------------|
| ⊕ Thursday, September 25, 2014 | ⊕ Thursday, January 29, 2015 |
| ⊕ Thursday, October 16, 2014 | ⊕ Thursday, February 26, 2015 |
| ⊕ Thursday, November 13, 2014 | ⊕ Thursday, April 30, 2015 |

REPORTING STRUCTURE

At the conclusion of its work term, the Social Housing Regeneration Advisory Group was mandated to deliver its recommendations in the form of a summary report to the Mayor's office.

MEMBERSHIP LIST

- | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. Darlene Lennie
Co-Chair & Executive Director,
<i>Metis Capital Region Housing Corporation</i></p> <p>2. Greg Christenson
Co-Chair & Owner/President,
<i>Christenson Developments</i></p> <p>3. Anthony Duk
Vice-Chair, <i>Northern Alberta Co-operative Housing Association</i></p> <p>4. Ben Henderson
<i>Edmonton City Council</i></p> <p>5. Bill Bell
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Former GOA and <i>Alberta Continuing Care Association</i></p> <p>7. Bryan Sandilands
Contractor and Former President
<i>Edmonton Social Planning Council</i></p> | <p>8. Curtis Way
President, <i>RMS Developments</i></p> <p>9. Deryl Thompson
Board Member, <i>Co-operative Housing Federation of Canada</i></p> <p>10. Erick Ambtman
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<i>Capital Region Housing Corporation</i></p> <p>12. Jon Hall
Consultant, <i>Q32 Consulting</i></p> <p>13. Joseph Jobin
Chief Operating Officer,
<i>Treaty 8 First Nations</i></p> <p>14. Julian Daly
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<i>Boyle Street Community Services</i></p> | <p>15. Lynn Hannley
Managing Director,
<i>The Communitas Group</i></p> <p>16. Michael Walters
<i>Edmonton City Council</i></p> <p>17. Nancy Simmonds
Director of Operations,
<i>Greater Edmonton Foundation Seniors Housing</i></p> <p>18. Roger Laing
Executive Director,
<i>Seniors Association of Greater Edmonton</i></p> <p>19. Susan McGee
Executive Director,
<i>Homeward Trust Edmonton</i></p> |
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Resource Person:

Craig Gromnisky – Housing Strategies and Program Support, *Government of Alberta*

Krista Goretzky – Director, Housing Strategies and Program Support, *Government of Alberta*

Bernard Cotter – *Canada Mortgage and Housing Corporation*

Kelly Wagar – Corporate Representative Northern Alberta, *Canada Mortgage and Housing Corporation*

Administrative Support:

Jay Freeman – Executive Director, Housing and Homelessness, *City of Edmonton*

Daryl Kreuzer – Senior Planner, Sustainable Development, *City of Edmonton*

Jessie Singer – Planner, Sustainable Development, *City of Edmonton*

Sean Bohle – Planner, Sustainable Development, *City of Edmonton*

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EXECUTIVE SUMMARY

The Social Housing Regeneration Advisory Group (SHRAG) was formed by Mayor Don Iveson in the summer of 2014. The group was tasked with engaging in a multi-sectoral dialogue to develop recommendations regarding actions the City of Edmonton and its partners can take to facilitate the regeneration of Edmonton's aging Social Housing stock. Regeneration involves major changes (redevelopment, expansion, repairs or upgrades) to social housing projects in order to enhance its use to both tenants and the surrounding community.

Social Housing refers to a wide range of rental and continuing co-operative units which are affordable to low-income tenants from a range of demographic groups. The Federal Government funds social housing projects mainly through mortgage financing and long-term operating agreements. This funding is applied to subsidize rents or offset mortgage costs or both. For the majority of the projects the term of the agreements coincided with the length of the mortgage term such that when the mortgage is paid off the subsidy agreement ends as well. The belief was that once the mortgage was paid off, these projects would no

longer require ongoing subsidies to provide affordable housing. In reality this has not been the case for some Social Housing providers due to the fact that these projects serve tenants with very low incomes. It has not been possible for providers to generate sufficient revenue to pay for all of the associated operating and capital costs of managing these projects. In addition other providers were limited by wording in their agreements which prevented them from accumulating a capital replacement reserve.

Federal funding for social housing has been in decline since the early 1990s and is set to end completely by 2040. This poses a serious challenge to the ability to ensure that households in need are able to access safe, suitable and stable housing.

In Edmonton the expiry of operating agreements will affect an estimated 11,673 social housing units in over 250 projects scattered throughout the city. Due to the decentralized management approach to Social Housing in Edmonton, various management bodies as well as non-profit organizations and co-operatives operate this housing. The projects include a diversity of housing types including government owned

Community Housing, Seniors' Self-Contained Housing, various private non-profit housing, Continuing Co-operative Housing, Urban Native Housing and rent supplement units. Together these units represent approximately \$22 million in lost federal funding following the end of the agreements.

The risk of losing even a portion of these social housing units is worrying in Edmonton given continued housing challenges faced by many citizens. In 2011 alone there were 48,225 households in core housing need in the Edmonton Census Metropolitan Area (CMA). This means that these households were living in housing that did not meet standards of adequacy, suitability or affordability and they could not access acceptable market housing without spending 30% or more of their income on shelter.

EXECUTIVE SUMMARY (CONT.)

Key Findings

The Advisory Group considered regeneration options and strategies as they related to all Social Housing units in Edmonton with a focus on the units which are affected by the loss of federal subsidy following the expiry of operating agreements. The group developed eleven principles for regeneration to help shape the final recommendations, and for use to guide the decision making process for regeneration projects and clarify expectations for industry and community.

Key findings from the Advisory Group include:

- ⊕ We need a new way of delivering housing for households in need other than the current social housing model. A feature of this new way would include viewing social housing as a contributor to diverse, inclusive communities with the potential to act as a catalyst for community development.
- ⊕ Important for the success of a regenerated portfolio is reinvestment of Social Housing dollars into the sector under a renewed partnership between all orders of government.
- ⊕ There is no “typical” Social Housing project which can represent the entire portfolio due to the variety of operating agreements these projects are under. This makes it impossible to develop a scalable blanket solution.
- ⊕ Given the diversity of Social Housing the recommendations in this report represent a menu of options and approaches to regeneration. In implementation, they will need to be flexibly applied in combination or alone as required.
- ⊕ There is a need to grow knowledge in this sector through timely research and new productive partnerships which match complimentary skills.
- ⊕ There will be some loss of affordable housing for households in need if nothing is done to prepare for a post-operating agreement future. This is unacceptable in light of the current housing need in Edmonton.

Recommendations

1. All partners should continue to support national-level campaigns directed at all orders of government advocating for reinvestment of expiring Social Housing operating agreement dollars.
2. All partners should advocate for an up-front federal, provincial and municipal cost shared investment equal to the asset value of Edmonton's Social Housing portfolio in order to support a renewed partnership for mixed-income regenerated developments.
3. The City of Edmonton should create a "Centre of Excellence" for Social Housing regeneration to act as a resource to Social Housing providers undertaking regeneration activities.
4. The City of Edmonton, through the Centre of Excellence, should explore and assess different options for Edmonton's Social Housing providers to regenerate their projects and provide resources detailing these options in the local context.
5. Providers should take a portfolio approach when making decisions regarding Social Housing regeneration.
6. The City of Edmonton should review the regeneration potential of Social Housing projects on city land and use existing municipal powers to incent regeneration activities.
7. The City of Edmonton should review the tax treatment of social and affordable housing to reflect the fact that these units are required to be rented at less than market value.
8. Regeneration projects should prioritize developments which contribute to the infill, density, mixed-income and mixed-use goals of the City and Capital Region.
9. The City of Edmonton should address barriers to tenants transitioning from Social Housing and explore the logistics of delivering rent assistance and affordable home-ownership programs for these households.
10. The City of Edmonton should go out ahead of projects with an awareness campaign so that the public is aware of the need to regenerate Social Housing sites.
11. The City of Edmonton should partner with Social Housing providers operating on City-owned land to develop pilot regeneration projects.



INTRODUCTION

Social Housing refers to a wide range of rental and continuing co-operative units which are affordable to low-income tenants from a range of demographic groups including persons with disabilities, seniors and lone parent families. Those units which serve very-low income households are made affordable as they are rented on a rent-geared-to-income basis (RGI); tenants are charged no more than a certain percentage of their total income for rent (typically set at 25 or 30 percent of gross household income). Social Housing is a form of non-market housing providing permanent accommodation whose capital or operating costs has been subsidized (refer to the Housing and Support Framework on page 10 for information on the full spectrum of non-market housing). Social Housing is highly valued as it provides necessary shelter and stability for many households in need, enabling them to bring their skills and perspective to participate fully economically, socially and culturally in civil society.

The Federal Government has been involved in funding Social Housing since the 1940's but only began purposely initiating and funding private non-profit, continuing co-operative and other Social Housing projects in the 1960's through to the 1990's. Mortgage financing and long-term operating agreements were the primary means by which the Federal Government funded these projects. This funding was applied to subsidize rents or offset mortgage costs or both. For the majority of the projects the term of the agreements coincided with the length of the mortgage term such that when the mortgage is paid off the subsidy agreement ends as well. The belief was that once the mortgage was paid off, these projects would no longer require ongoing subsidies to provide affordable housing. In reality this has not been the case for some Social Housing providers due to the fact that these projects serve tenants with very low incomes. It has not been possible for providers to generate sufficient revenue to pay for all of the associated operating and capital costs of managing these projects. In addition other providers were limited by wording in their agreements which prevented them from accumulating a capital replacement reserve.

In 1993 existing operating agreements across Canada began to expire and the Federal Budget ended all new funding of off reserve Social Housing. This marked the beginning of a steady decline in Federal funding for Social Housing across Canada. At that time the Federal Government was investing over \$2 billion per year in Social Housing. This amount has declined each year since, with projected investments being \$1.2 billion in 2020, \$604 million in 2025, \$35 million in 2035 and zero funding by 2040.¹

¹ Canadian Housing and Renewal Association (CHRA), "Backgrounder on Social Housing, Housing for All: Social Housing for People in Need," 2014.

The expiry of the existing agreements poses a serious challenge to the ability to ensure that citizens with very-low incomes are able to access safe, suitable and stable housing. The Canadian Housing and Renewal Association (CHRA) projects that across Canada upon the expiry of these agreements:

- ⊕ 334,000 very low-income and therefore deeply subsidized households (those paying rent as a percentage of income) risk losing their homes.
- ⊕ 31,000 households face uncertainty as housing providers do not know if they will be able to cross subsidize across their mixed income projects to maintain below market rents.
- ⊕ 179,000 homes will likely be self-sustaining as their providers were not required to charge rents based on what their tenants could pay.
- ⊕ The majority of Social Housing projects will require significant investments in terms of capital repairs, replacements and retrofits to meet the needs of their tenants.

Action is required to ensure that these Social Housing units are not lost but can continue to meet the housing needs of low-income households after the expiry of operating agreements. The Federal Government is currently providing support for affordable housing through the Investment in Affordable Housing (IAH) Framework, a five year commitment of \$253 million per year. This is a relatively modest investment when considering the \$1.6 billion that will be lost through the expiry of existing cost-shared agreements for the national Social Housing portfolio.

The task of the Social Housing Regeneration Advisory Group was to engage in a multi-sectoral dialogue to address this issue and develop recommendations regarding actions the City of Edmonton and other Social Housing stakeholders can take to facilitate the regeneration of Edmonton's aging Social Housing stock. Regeneration involves major changes (redevelopment, expansion, repairs or upgrades) to Social Housing projects in order to enhance its use to both tenants and the surrounding community. The Advisory Group further makes recommendations on how the Federal, Provincial and Municipal

governments can collaborate on a new agreement to enable housing availability; affordability and adequacy for low-income households after the existing agreements expire.

The work of the Advisory Group supports the advocacy efforts of a number of other national organizations concerned over the declining funding for Social Housing and general housing affordability issues which confront all Canadians. These campaigns include: The Federation of Canadian Municipalities' (FCM) "Fixing Canada's Housing Crunch" campaign, the Canadian Housing and Renewal Association's (CHRA) "Housing for All" campaign and the Co-operative Housing Federation (CHF) Canada's "You Hold the Key – Fix the Co-op Housing Crunch" campaign.

INTRODUCTION (CONT.)

Housing and Support Framework

*(Adapted from Edmonton Area
Community Plan on Housing and
Supports: 2011-2015)*

NON-MARKET HOUSING						MARKET HOUSING		Category	
Non-Permanent Accommodation		Permanent Housing				Permanent Housing			Units Description
Shelter Spaces	Short-Term Accommodation	Permanent Supportive Housing	Supported Housing	Social Housing	Affordable Housing	Market Affordable Housing	Market Housing		
Emergency/ Overnight Shelter	Short-Term Accommodation for persons in transition	Congregate Living	Independent Living	Housing Cost (capital/ operating) Subsidized	Housing Cost (capital/ operating) Subsidized	Non-subsidy government incentives to build or purchase	Rental and ownership housing provided by the private sector		
Emergency shelters Domestic violence shelters	Accommodation for awaiting / leaving hospital, addictions treatment; leaving corrections; waiting for permanent housing; newcomers. Transitional housing	Residential living - group homes and harm-reduction housing Subsidized seniors lodge accommodation Assisted and enhanced assisted living facilities	Intensive Case Management / Assertive Community Treatment Housing First Teams Seniors Self-Contained units with some daily living / health supports Rent supplements	Community Housing Seniors Self-Contained Private Non-Profit Urban Native Rent Assistance/ supplement (direct to landlord)	Cornerstones Habitat for Humanity Continuing Co-op / Co-housing Federal / provincial housing programs	Zoning / density incentives Market entry (first-time home buyers) programs Co-op / Co-housing Secondary suites	Examples		

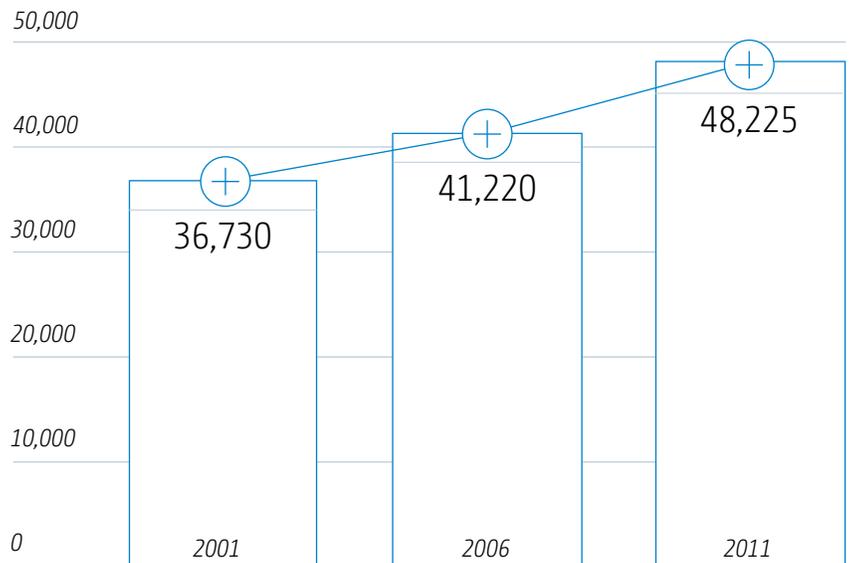
EDMONTON CONTEXT

The City of Edmonton has been focusing on addressing housing affordability and homeless needs through various commitments including the *10 Year Plan to End Homelessness and Cornerstones: Edmonton's plan for affordable housing*. These plans are addressed at the continued unmet housing need present in our communities.

Canada Mortgage and Housing Corporation (CMHC) considers a household to be in core housing need if its housing does not meet one or more of the standards for adequacy, suitability or affordability and it cannot access acceptable local market housing without spending 30% or more of its before-tax income on shelter.² In 2011, for the Edmonton Census Metropolitan Area (CMA), there were 48,225 households in core housing need, which is a 0.7% increase compared to 2006.³ This is an increase of 7,005 households whose accommodation is either too expensive, too small, in need of major repair or a combination of all three and who are unable to upgrade their housing without spending more than 30% of their income on housing.

The incidence of core housing need increases for certain households when the measure is considered by tenure and household type; 27.1% of

Number of Households in Core Housing Need, Edmonton CMA



renters in the Edmonton CMA in 2011 were experiencing core housing need compared to only 5.8% of owners. 26.4% of lone parent households were in core need at that same time compared to 5.2% of couple households.

CMHC calculates household affordability based on the average shelter-cost-to-income ratio (STIR); the average proportion of before-tax household income spent on shelter. A household is considered to have a housing affordability issue if more than 30% of their income is spent on shelter.⁴ Households

spending more than 50% of their income on shelter are considered to have significant housing affordability issues.⁵ In the Edmonton CMA for 2011 41.4% of renters and 18.9% of owner households experienced housing affordability issues. For households in core housing need the average STIR before taxes in 2011 was 51.1%. This means that on average households in core housing need are spending half of their total before-tax income on housing which is inadequate for their needs.

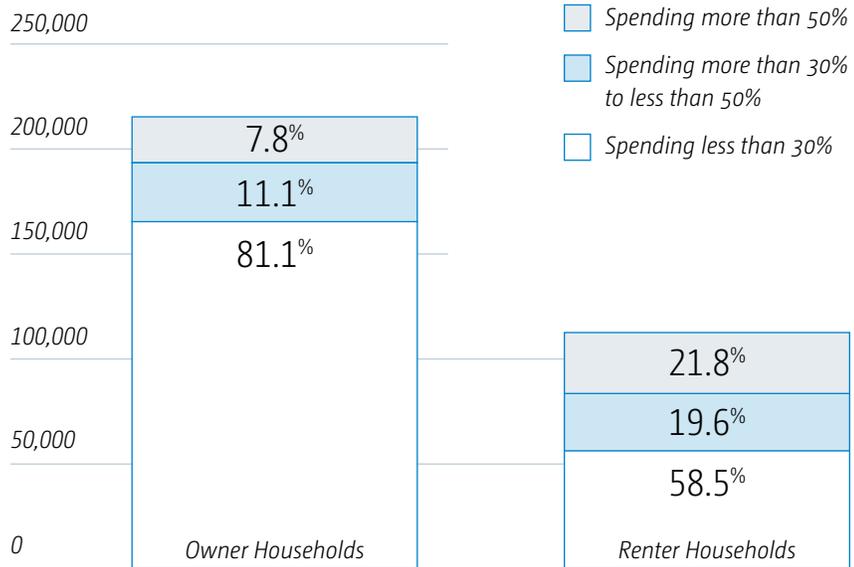
² Adequacy refers to the physical condition and required repairs of the housing, suitability refers to housing that has enough bedrooms for the size and make-up of resident households and affordability means dwellings that cost less than 30% of total before-tax household income. ³ Canada Mortgage and Housing Corporation, Canada Housing Observer 2014. ⁴ Shelter costs include, as applicable, rent, mortgage payments, property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services. ⁵ Canada Mortgage and Housing Corporation, Canada Housing Observer 2014.

**EDMONTON CONTEXT
(CONT.)**

In addition to the housing needs of those currently with accommodation are the needs of Edmonton’s homeless population. Preliminary results from the 2014 Homeless Count put the total number of homeless individuals at 2,252.⁶ This number shows the prevalence of homelessness is holding steady since 2010 when the 10 Year Plan was introduced.

These statistics paint a picture of housing need in Edmonton before the majority of Social Housing agreements expire. These figures demonstrate significant housing need even while the estimated 11,673 Social Housing units under federal-provincial operating agreements continue to meet housing adequacy, suitability and affordability needs of their low-income residents.

Edmonton Households by STIR Category 2011



² Total number of homeless includes unsheltered (living rough in parks, on the streets etc.), sheltered (those in emergency shelters and short-term facilities) and provisionally accommodated (those with no permanent residence, living temporarily with friends or family etc.).

Social Housing Supply in Edmonton

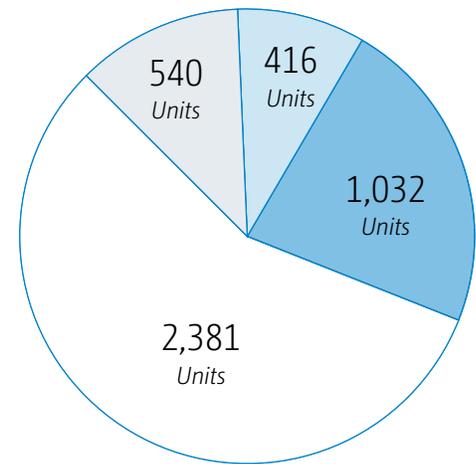
The decentralized approach taken in Edmonton for the management of Social Housing presents challenges in compiling comprehensive statistics on each unit and determining exactly when each operating agreement expires. This is a knowledge gap identified by the Advisory Group. In partnership with Advisory Group members and technical experts from the provincial government, it is estimated that there are currently 11,673 Social Housing units in Edmonton affected by expiring federal-provincial operating agreements. These units are contained in over 250 projects scattered throughout the city. These units represent approximately \$22 million in lost federal funding following the end of the agreements.

Of the units identified, 76% are owned by the different orders of government with the remaining being owned and operated by various private non-profit housing agencies, housing co-operatives and by Metis Capital Housing Corporation (Urban Native Housing). All of the projects with the exception of continuing co-operatives exclusively house tenants on an RGI basis. Typical tenant incomes range from \$15,000-\$25,000 per year. Within the Community Housing portfolio the City of Edmonton is the whole or beneficial owner of 3,613 units or 79% of the entire portfolio.

Project physical condition varies across the portfolio with the most reliable condition assessment coming from the housing managed by Provincial Social Housing management bodies (e.g. Capital Region

Community Housing units by ownership

- Provincially-owned (land leased from the City)
- Provincially-owned
- Federally-owned
- City-owned



Housing Corporation (CRHC) and the Greater Edmonton Foundation (GEF). Of the total 8,692 units managed by these agencies in Edmonton, 5,910 units or 68% of their entire portfolio are considered to be in critical or poor condition (refer to Appendix III for a map of these units).

Rent supplement units are slightly different than other Social Housing projects as the program is not tied to a capital project. Rather it is a subsidy that enables a low income renter to live in suitable housing for their household type. This housing can be owned by private non-profit providers, co-operative housing groups or private landlords.

Who is at risk and why?

Operating agreements set out the amount, duration and conditions of the subsidy received by Social Housing providers from the provincial or federal government or both. In addition to

an operating agreement, each project required a loan guaranteed or granted by CMHC in order to finance the mortgage of the project. The term of the project-specific operating agreement was typically based on the mortgage amortization period. Therefore agreements can vary in length of term from 25 to 50 years.

The type of Social Housing program (e.g. Community Housing, Urban Native, private non-profit etc.) determines what conditions for the subsidy are included in each projects operating agreement. These conditions can vary widely making it impossible to select a "typical" Social Housing project to represent the entire portfolio. This means that not every agreement expiry represents an immediate crisis for a housing provider as some, due to the conditions contained in their operating agreement, were able to take proactive steps to mitigate risk.

⁷ Physical condition measured by Provincial Management Body Facility condition index (total events in 2013 / asset replacement value in 2013) where critical condition is FCI>30% and poor condition is FCI of 10-30%.

EDMONTON CONTEXT (CONT.)

Despite the variety, there are some general conditions which will make certain providers more or less at risk when the agreements expire. Those providers who were required to house only a percentage of low-income tenants on a rent-geared-to-income (RGI) basis will likely be in a more advantageous position. This is because providers with a mix of tenant incomes may have the option of cross-subsidizing across their project in order to maintain rents which are attainable for their very-low income tenants. Larger providers with a mix of tenant incomes across a number of projects will have even more options to cross-subsidize. Many co-operative projects fall into this category.

Some providers were required to house all low-income tenants within their building who would pay on an RGI basis with funding making up the difference in operating costs. These providers have no flexibility in their rent structures which will allow them to make up the gap in revenue once their funding elapses. In Edmonton this includes all Community and Urban Native Housing and some private non-profit housing representing upwards of 5,900 units. Added to this number are the 1,301 scattered rent supplement units whose tenants will likely be unable to afford market rents for their area. All of these units are potentially most at risk from the expiring agreements.

Capital repairs and replacements is another concern of Social Housing providers as some have been constrained in their ability to build a capital reserve because of the wording of their agreement. This has resulted in a number of projects having deferred maintenance or limited abilities to redevelop the housing. In Edmonton, as stated above, for those 8,692 units which have completed condition assessments, 68% or 5,910 units are considered in critical or poor condition.

As demonstrated, Social Housing projects in Edmonton vary in their situations in a post-operating agreement world. In general those projects which house solely RGI tenants, projects in critical or poor repair and small community-based providers will be most vulnerable. Larger providers with mixed income projects may fair better however without intervention it is still likely there will be a loss in total Social Housing units in Edmonton.

Regeneration: Challenges and opportunities

As previously stated, a significant challenge in the regeneration of Social Housing in Edmonton is the lack of a typical project that can test new approaches and then apply what is learned to the wider portfolio. Not all sites will be good candidates for redevelopment or expansion as they may be built already to maximum density or may not provide sufficient value added through the location or other characteristics. Other projects may have buildings in good repair and require continued operating funds in order to maintain affordable rents rather than large scale regeneration activities.

Rent-Geared-to-Income (RGI)
Social Housing in Edmonton

Units affected by loss of federal subsidy on expiry of operating agreements

Unit Type (Social Housing Program)	Existing Inventory in Edmonton (Units and Projects)	Estimated Need in Edmonton	Inventory Condition ⁹	Average Rental Rates / Occupancy Charges / Unit / Month	Estimated Federal Subsidy / Unit / Month	Estimated Federal Operating Subsidy / Year
1. Community Housing Owned by all three levels of government	4,569 units in 115 projects managed by CRHC	3,000+ low-income (\$15,000-\$25,000/year) applicant households	18 projects (901 units) critical 61 projects (2,488 units) poor	\$380 (30% of gross household income)	\$207	\$11,349,396
2. Seniors Self-Contained Housing Provincially-owned	4,123 units in 53 projects managed by Provincial Housing Management Bodies	460+ low-income (\$19,000-\$24,000/year) applicant households	2 projects (121 units) critical 36 projects (2,400 units) poor	\$450 (30% of gross household income)	\$0	\$0
3. Non-Profit Housing Provincial and/or Federally subsidized	1,235 units in 54 projects	No information	No information	\$525 including utilities (30% of gross household income)	\$200	\$2,964,000
4. Continuing Co-op Housing Federal unilaterally-subsidized	277+ units in 10 ILM projects and 5 NHA S.61 projects (no info on units in 15 NHA S.95 projects)	No information	No information	No information	\$250	\$1,595,000
5. Urban Native Housing Federal unilaterally-subsidized	168 units (scattered locations) owned and managed by MUHC/MCHC	227 low-income (<\$25,000/year) applicant households	No information	\$525 including utilities (25% of gross household income)	\$1,029	\$2,074,464
6. Rent Supplement Housing Provincial and/or Federally-subsidized	1,301 scattered units	3,000+ low-income (\$15,000-\$25,000/year) applicant households	No information	\$380 (30% of gross household income)	\$250	\$3,903,000
Totals	11,673 units in 252+ projects		1,022+ units critical 4,888+ units poor	\$380-\$650 (30% of gross household income)	\$200-\$1,029/u/m	\$21,885,860

⁸ Refer to Appendix II for detail on acronyms used in this table. ⁹ Based on Facility Condition Index information provided by Capital Region Housing Corporation and Greater Edmonton Foundation (total cost of events in 2013 / asset replacement value in 2013) where critical condition is FCI>30% and poor condition is FCI 10-30%. replacement value in 2013) where critical condition is FCI>30% and poor condition is FCI 10-30%.

EDMONTON CONTEXT (CONT.)

Social Housing providers do not necessarily have the expertise to successfully undertake a site redevelopment or necessary repairs or upgrades. Small operators have limited ability to be proactive without adequate financial and technical supports. Even those operators with the capacity to undertake regeneration cite the need for a significant upfront capital contribution to ensure a no net loss of social housing units.

The reality of decentralized management of a very diverse portfolio necessitates new partnerships and information sharing across sectors. This is an opportunity to deliver methods to meet low-income housing needs differently. Rather than stand-alone projects, future Social Housing can be better integrated into the wider community contributing not only to tenant well-being but also local economic development. When seen in this light the regeneration process can provide the opportunity to assess the needs of the community and demographic and market trends to create sustainable projects.

The development of principles for regeneration was identified by the Advisory Group as helping to guide decision making for projects and clarify expectations for industry and community. This shared understanding will be essential for developing productive partnerships where different skills can complement each other.

Important for the success of a regenerated Social Housing stock is the reinvestment of Social Housing dollars into the sector. The end of the operating agreements represents an opportunity for a renewed partnership with all levels of government and Social Housing partners. A new partnership for Social Housing would consider the needs of tenants in conjunction with local opportunities for greater integration of Social Housing with surrounding communities.



PRINCIPLES FOR SOCIAL HOUSING REGENERATION

When considering regenerating a Social Housing site there are certain principles which the Advisory Group agreed should be considered. Regeneration involves major changes (redevelopment, expansion, repairs or upgrades) to Social Housing projects in order to enhance its use to both tenants and the surrounding community. The following eleven principles are meant to guide regeneration projects to ensure the benefits of Social Housing are maintained and the regenerated stock contributes positively to existing and future tenants as well as the wider community.

1. There will be no net-loss of Social Housing units and where ever possible, an effort will be made to increase the number of units.
2. Maintaining perpetual affordability for those in need is a goal for all regeneration sites.
3. The regeneration process will consider how to minimize disruption to existing residents, including the right of return, costs of relocation and participation in the process.
4. Regeneration will create well designed, durable, energy efficient Social Housing that is physically integrated into the community.
5. Regeneration will consider how to better integrate with responsive social support services for residents.
6. Regenerated housing will be accessible and safe for a range of residents and household types.
7. All partners involved in the site regeneration will work towards a financially viable process with a goal of reducing the need for ongoing operating subsidies.
8. Regeneration will involve partnerships and collaboration between various sectors and orders of government, the private and non-profit sectors.
9. The regeneration process will consider how to incent self-sufficiency and capacity building of residents.
10. Public engagement will be used in the regeneration process to ensure integration of sites into the broader community.
11. Lessons learned from regeneration projects will be actively shared with partners in the private and non-profit sectors as well as with other orders of government.

RECOMMENDATIONS

To make their recommendations, Advisory Group members reviewed Social Housing redevelopment and regeneration case studies and literature on the role of Social Housing in the housing market, the impacts of expiring operating agreements and options for ensuring the continued viability of Social Housing projects. The group discussed the challenges and opportunities for regeneration from the perspective of their respective sectors using the shared principles for regeneration to guide the development of the recommendations. Members who provide Social Housing were able to draw on their direct experience with tenants in order to ensure their perspective was able to inform group decisions.

Important to note is that these recommendations represent a menu of options and approaches to regenerating Edmonton's existing Social Housing stock. Taken alone, each is insufficient to provide a solution for all situations given the diversity of the stock. Instead, what is required is the flexible application of these recommendations in combination or alone as required.

Recommendation 1

All partners should continue to support national-level campaigns directed at all orders of government advocating for reinvestment of expiring Social Housing operating agreement dollars.

Reinvestment of expiring Social Housing dollars is essential to support low-income households through secure and affordable housing. Going forward there should be a focus on a renewed partnership for Social Housing which moves away from the old operating agreements to a more self-sufficient and sustainable model. This new model recognizes housing units that meet the housing adequacy, suitability and affordability of low-income households as a key contributor to healthy and inclusive neighbourhoods and its potential to act as a catalyst for community development.

Current national campaigns include the Canadian Housing and Renewal Association's (CHRA) "Housing for All", the Federation of Canadian Municipalities' "Fixing Canada's Housing Crunch" and the Co-operative Housing Federation (CHF) Canada's "You Hold the Key – Fix the Co-op Housing Crunch" campaigns .

Recommendation 2

All partners should advocate for an up-front federal, provincial and municipal cost shared investment equal to the asset value of Edmonton's Social Housing portfolio in order to support a renewed partnership for mixed-income regenerated developments.

This new funding would be cost shared by the various orders of government and will be used to offset the high up-front cost of regeneration for Edmonton's Social Housing portfolio. The regeneration goals for these projects are to leverage land use intensification and the addition of market units to allow for no ongoing government subsidies into the future. An example of such a cost-sharing arrangement is the current funding for Edmonton's Community Housing portfolio which is split 50% Federal, 40% Provincial and 10% Municipal.

Recommendation 3

The City of Edmonton should create a "Centre of Excellence" for Social Housing regeneration to act as a resource to Social Housing providers undertaking regeneration activities.

Staffed and resourced by the City of Edmonton within the existing Administration, the centre will provide administrative expertise to smaller Social

Housing providers with limited capacity to undertake regeneration activities independently. The centre will further facilitate productive partnerships which will match up organizations with the skills they require to be successful.

The centre provides the opportunity to stay "in front" of this issue and, in recognition that Edmonton is not the only municipality facing these challenges, will facilitate partnerships both within our local housing sector as well as nationally.

Recommendation 4

The City of Edmonton, through the Centre of Excellence, should explore and assess different options for Edmonton's Social Housing providers to regenerate their projects and provide resources detailing these options in the local context.

Social Housing providers in an effort to make their projects viable have a suite of options they can pursue related to increasing revenue, finding efficiencies or raising additional capital. A specific research focus within the Center of Excellence will allow for testing of these options in the local context and capacity building for partners to determine which path is most suitable.

The specific options to explore should include public-private partnerships (P3s) and their potential for forming

strategic partnerships and flexibility in the calculation of rents under renewed housing programs for Social Housing providers to best meet tenant needs.

Recommendation 5

Providers should take a portfolio approach when making decisions regarding Social Housing regeneration.

Understanding specific Social Housing projects in Edmonton as a part of a larger portfolio reduces the risk associated with regenerating a single project and gives choice for regeneration depending on the characteristics of a specific site. The implication of this approach is that it allows for the potential to sell undesirable sites and reinvest the revenue in Social Housing projects with more opportunity for regeneration.

Under this approach the principle of ensuring a no net loss of Social Housing units becomes particularly important as the sale of specific properties makes it necessary to increase the number of units affordable to low-income households in other developments. A portfolio approach may encompass both large Social Housing providers considering their entire stock as well as smaller providers seeking out partnerships with larger providers to achieve efficiencies.

**RECOMMENDATIONS
(CONT.)****Recommendation 6**

The City of Edmonton should review the regeneration potential of Social Housing projects on city land and use existing municipal powers to incent regeneration activities.

The City of Edmonton will partner with Social Housing providers to identify those land resources which can contribute to regeneration projects as well as survey existing land holdings to determine their best use in the pursuit of a no net loss of Social Housing units. The survey will include site assessments of existing Social Housing projects' redevelopment potential in order to assist with project prioritization and decisions of whether to redevelop a site or re-invest the proceeds of a land sale into another project.

The City is the whole or beneficial owner of 89 community housing projects which present an opportunity to utilize existing resources and powers to facilitate the regeneration of a significant portion of Edmonton's Social Housing stock. The City may also use zoning, fee rebates and tax incentives to incent regeneration and, where appropriate, to expand the supply of low-income affordable housing.

Recommendation 7

The City of Edmonton should review the tax treatment of social and affordable housing to reflect the fact that these units are required to be rented at less than market value.

A review would consider an approach of taxing and assessing the value of social and affordable housing properties which is more equitable and consistent, recognizing this type of housings' contribution to the broader social good. As the units are rented at below average market value and, in the case of Social Housing, on a rent-geared-to-income basis, a different approach is required than that which is used for market housing.

A more equitable taxation scheme further provides the opportunity to increase the revenue of Social Housing projects to facilitate regeneration activities. This could be achieved through exempting these housing units from property taxes or assessing their value on a metric other than market value.

Recommendation 8

Regeneration projects should prioritize developments which contribute to the infill, density, mixed-income and mixed-use goals of the City and Capital Region.

As our City and neighbourhoods continue to change it is important to invest in housing resources which will be resilient into the future; efficiently using existing infrastructure and providing stable housing for a variety of household types.

A mixed income model provides the benefit of facilitating community connections and diversity of income groups within one neighbourhood. This approach further provides the opportunity for sustainability into the future with internal subsidization to retain accessibility to low-income households. Mixed-use projects contribute to neighbourhood vibrancy, sustainability and provide amenities for residents though more exploration is required to ensure economic feasibility for this model.

Recommendation 9

The City of Edmonton should address barriers to tenants transitioning from Social Housing and explore the logistics of delivering rent assistance and affordable home-ownership programs for these households.

The current rent-g geared-to-income model acts as a disincentive for tenants to increase their income as they are then required to pay higher rents and/or move from their home directly to market housing with no transition period. Providing incentives to transition successfully out of Social Housing is a more proactive approach to empowering tenants. Rent assistance programs may encompass rent supplements to bridge tenants into market rental and home-ownership programs may include matched savings plans and down payment assistance.

Recommendation 10

The City of Edmonton should go out ahead of projects with an awareness campaign so that the public is aware of the need to regenerate Social Housing sites.

The expiry of Social Housing operating agreements and the implication for housing stability and provision for low-income households remains an issue relatively unknown by the general public. Communicating clearly with the public on this issue is necessary as regeneration will affect not only individual projects but also neighbourhoods as a whole.

Recommendation 11

The City of Edmonton should partner with Social Housing providers operating on City-owned land to develop pilot regeneration projects.

There is opportunity to develop new partnerships and models for regeneration however to further this spirit of innovation, the City must invest in growing sector knowledge and capacity. The provision of examples to learn from would go far to increasing the desirability of regeneration projects and illustrate what is possible. Towards this end the City should actively pursue partnerships with a variety of actors within the housing sector including existing non-profit housing providers, co-operatives, management bodies and developers and communicate the results to all partners.



CONCLUSION

The ending of the federal-provincial operating agreements represents an opportunity to move forward with a new partnership for ways to meet low-income housing needs. This renewed partnership would involve all orders of government and community partners with the commitment to deliver Social Housing in a different way. Guided by shared principles for regeneration, future regenerated developments will continue to provide stable and suitable housing for low-income households within projects that are financially sustainable and integrated into the wider community.

To achieve this vision of a new kind of housing to meet low-income needs, all orders of government must remain involved in the sector through the provision of sustainable, predictable funding. Partners should work to empower tenants through the removal of barriers to accessing housing of their choice. Multi-sectoral partnerships must continue to be encouraged and knowledge and capacity for undertaking regeneration grown.

The work of this Advisory Group is only the beginning of this conversation. These recommendations are being presented to the Mayor in recognition of the importance which Edmonton and other municipalities through the Big City Mayors' Caucus are placing on this issue. Going forward it is the responsibility of all partners to work together to generate solutions to the expiry of operating agreements in order to ensure that regenerated Social Housing projects will be able to provide needed housing while contributing positively to the broader community.

**APPENDIX I:
LIST OF ACRONYMS**

CHF Canada	The Co-operative Housing Federation of Canada
CMHC	Canada Mortgage and Housing Corporation
CHRA	Canadian Housing and Renewal Association
FCM	Federation of Canadian Municipalities
GEF	Greater Edmonton Foundation
IAH	Investment in Affordable Housing
ILM	Index-linked mortgage
MCHC	Metis Capital Housing Corporation
MUHC	Metis Urban Housing Corporation
NHA	National Housing Act
RGI	Rent-gearred-to-income
SHRAG	Social Housing Regeneration Advisory Group
STIR	Shelter-cost-to-income-ratio

APPENDIX II: GLOSSARY

Affordable Housing

Housing that requires no on-going operating subsidies and that is targeted for occupancy by households who are earn less than the median income for their household size and pay more than 30 percent of that income for housing and require no in-situ support services. (The Way We Grow, City of Edmonton, 2010)

Community Housing

Also called “public” housing, community housing is provided to very low-income households who are capable of living independently, without a need for support services. On-going subsidies (either to publicly-owned operators or to community-based, non-profit housing corporations, or to private landlords through the Alberta Rent Supplement Program) enable rents to be paid by residents on a “rent-to-income” basis (usually 30% of gross household income). (EJPCOH, Community Plan, 2005 (adapted))

Co-operative 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. (Capital Region Board Housing Plan, 2009)

Core Housing Need

A household is said to be in Core Housing Need if its housing falls below at least one of the adequacy, suitability or affordability standards, and would have to spend 30% or more of its total before-tax income to pay the medium rent of alternative local housing that is acceptable. (HRSDC, 2010)

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).

Market Affordable Housing

Rental or ownership housing that receives no direct government subsidies, is modest in form and specification and is capable of being produced for moderate-income households without up-front or on-going direct government subsidies (e.g. through regulatory change, efficient design, tax incentives, etc.). An example is secondary and garage suites. Generally, it applies to

households earning moderate incomes (i.e. between 100% and 150% of the median income for their household size. (City of Edmonton, 2011)

Non-Market Housing

Non-Market Housing is defined as housing that is operated and funded or created through direct government subsidies and includes different categories of housing based on the associated services needed by the clients. Non-Market Housing is further segmented into the categories of Affordable Housing and Social Housing:

- ⊕ Affordable Housing is rental or ownership housing that generally does not require on-going (operating) subsidies and is both affordable and targeted for long-term occupancy to households with incomes between 100 percent and 80 percent of the median renter income for their household size;
- ⊕ Social Housing is primarily rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with incomes that are generally between 80 percent and 65 percent or less of the median renter income for their household size. (CRB, 2009)

APPENDIX II: GLOSSARY (CONT.)

Permanent Supportive Housing

Housing for individuals and families that include supports and services integrated into the housing, and no length-of-stay duration. Services depend on clients' needs and are provided to help residents maintain independence and stability to promote social inclusion. (HRSDC, 2010)

Private Non-Profit Housing: Housing that is developed or managed by a non-governmental, community-based private non-profit housing provider agency. (City of Edmonton, 2015)

Pure 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. (City of Edmonton, 2011)

Rent-geared-to-income

Common in Social Housing, where the amount of rent to be paid by the tenant(s) is based on the amount of income earned by the tenant(s), often as a percentage of the tenant's income. (CMHC, 2014)

Rent Supplement

A subsidy that bridges the gap between the economic/breakeven rent and the rent-geared-to-income amount, enabling a low income renter to live in acceptable housing owned by private landlords, not-for-profit or co-operative housing groups. (HRSDC, 2011)

Subsidized Seniors' Lodge

Congregate living facility for seniors with on-site, staffed supports (e.g. meals, housekeeping, and health care) that must be licensed under the Supportive Living Accommodation Licensing Act. (City of Edmonton, 2014)

Senior's Self-Contained Housing

Individual apartments units for seniors that have a cooking area, bathroom and toilet in the unit for the exclusive use of the household living in that unit with on-site services that must be licensed under the Supportive Living Accommodation Licensing Act. (City of Edmonton, Alberta Health 2014)

Short-Term Accommodation

Temporary Housing with support to assist client movement into permanent housing. (HUA, 2011)

Social Housing

Refers to a range of housing types provided on a rent-geared-to-income basis for occupancy by low-income households through long-term operating subsidy agreements. Specific types of Social Housing include Community Housing, Seniors' Self-Contained Housing, Rent Supplement Housing and Urban Native Housing. (City of Edmonton, 2015)

Supported Housing

Primarily rental housing for which on-going operating subsidies are provided to increase affordability to residents, but where residents receive outreach support services to enable them to retain their occupancy. Examples include Housing First and Seniors Self-Contained Housing where residents receive Home Care supports. (City of Edmonton, 2011)

Transitional Accommodation

Housing facilities that provide services beyond basic needs and that, while not permanent, generally allow for a longer 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. (HRSDC, 2010)

Urban Native Housing

Rental housing in urban areas targeted to low- and moderate income native peoples. Terminology used under the Urban Native Housing Program, administered on behalf of the federal government by the Canada Mortgage and Housing Corporation. (CMHC, 2014)

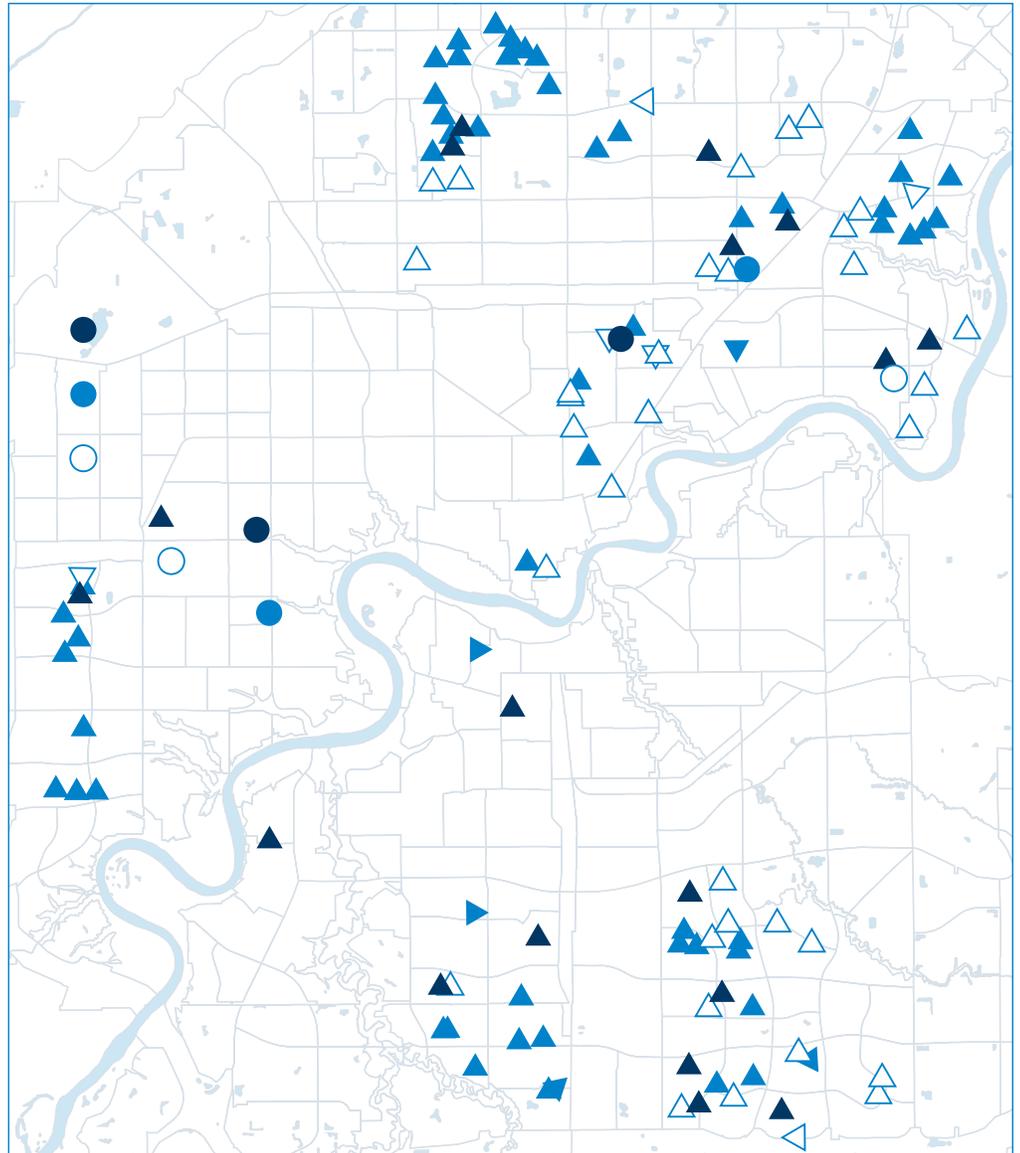
APPENDIX III:
MAP OF EDMONTON
COMMUNITY HOUSING AND
SENIORS SELF-CONTAINED
HOUSING PROJECTS BY
PHYSICAL CONDITION

Community Housing

- ▲ Critical
- ▲ Poor
- △ Other

Senior Housing

- Critical
- Poor
- Other



**APPENDIX IV:
SUMMARY OF NATIONAL
HOUSING CAMPAIGN ISSUES**

Fixing Canada's Housing Crunch (Federation of Canadian Municipalities)

Through this campaign the Federation of Canadian Municipalities (FCM) and the Big City Mayor's Caucus are calling on all orders of government to work together on a long-term plan for housing that will:

- ⊕ Address the rising costs of housing.
- ⊕ Improve predictability of investments.
- ⊕ Address the scarcity of rental housing.
- ⊕ Ensure renewal of the expiring federal dollars for affordable housing.
- ⊕ Fulfill the 2013 budget commitment to work with FCM to reduce homelessness.

FCM launched this campaign to bring attention to urgent housing issues across Canada including the high cost of housing, stagnant investment in rental housing and persistent homelessness. These issues affect all Canadians as a stable and secure housing market is essential to community and economic growth.

The campaign further highlights the pending loss of \$1.7 billion annually in federal subsidies, cost-shared with the provinces for a total of \$3.5 billion. This loss of funding will affect 600,000 Social Housing units across Canada. FCM estimates that without the federal subsidy one out of three, or 20,000 units, will be at risk.

Edmonton City Council joined more than 180 FCM municipalities when it passed a motion on December 11, 2013 endorsing the campaign and signing a resolution urging the development of a long-term plan for housing.

Housing For All: Social Housing for people in need (Canadian Housing and Renewal Association)

The Canadian Housing and Renewal Association's (CHRA) campaign ask is for the federal government to reinvest in Social Housing through a new plan, "Housing for All" which has three funding streams:

- ⊕ The 3R Capital Renewal fund which supports capital repairs, replacement and retrofits at \$969 million per year to reach 320,000 homes.
- ⊕ The Affordability Account which keeps Social Housing rents affordable for very low-income households by making up the difference between the operational costs of providers and the rent they receive from low-income tenants. This stream is \$1.152 billion per year to reach 365,000 homes.
- ⊕ Sector Transformation Initiative which provides funds to the Social Housing sector to move away from the old operating agreements to greater efficiency, innovation and self-sufficiency at \$10 million over eight years.

The CHRA launched this campaign in response to a crisis in housing affordability in Canada where one in every four Canadians spend more than 30% of their total income on shelter and on a given night 30,000 people experience homelessness. Of particular concern is the risk through expiring federal dollars to Social Housing which is the primary source of secure and affordable housing for Canada's lowest-income households. With no new federal commitment there will be no contribution to Social Housing beyond 2040.

The Investment in Affordable Housing (IAH) contributes \$1.25 billion over five years to develop new affordable housing whereas current federal funding for Social Housing is \$1.6 billion each year. These two programs are further targeted at different clientele. IAH requires housing to be rented at or below market levels whereas two thirds of Social Housing is required to be set at rent-geared-to-income levels.

You Hold the Key: Fix the co-op housing crunch (The Co-operative Housing Federation of Canada)

The Co-operative Housing Federation of Canada's (CHF Canada) campaign advocates for governments to create

and fund long-term, cost-shared rent supplement programs to replace existing federal subsidies for low-income members in housing co-operatives. The rent supplement program will:

- ⊕ Be delivered by provinces and territories.
- ⊕ Be funded by reinvesting savings from the expiring federal/provincial housing agreements.
- ⊕ Ensure that co-operative households now receiving federal rent-geared-to-income housing assistance continue to be eligible for assistance under the new rental assistance programs.

CHF Canada advocates that Canada's governments need to take action now to keep rent-geared-to-income housing assistance for low-income households. There are 20,759 federally-funded co-operative households currently under federal housing programs including 51,898 low-income Canadians at risk. This translates into 1,694 homes, 593 being rent-geared-to-income, in Alberta.

