Building a Foundation A Portfolio of Innovative Approaches to Affordable Housing and Homelessness in Edmonton

By Carol Murray for The Edmonton Joint Planning Committee on Housing

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1. Executive Summary

Twenty-five exciting new affordable housing projects have been proposed by Edmonton's affordable housing and homelessness specialists. Over 130 participants met at a one-day Working Session on February 28, 2005 to assess affordable housing Tools and to develop Implementation Frameworks for the innovative housing projects.

The success of the Session can be directly attributed to the mix of participants at each of the 17 tables, including federal, provincial and municipal representatives and senior staff, builders, planners, funders, support service organizations and funders.

Among the more promising Tools that these participants identified to address Edmonton's affordable housing and homelessness challenges are

- Density bonusing a mechanism that allows developers to add more density in exchange for providing affordable housing at a specified rate
- **Equity revolving fund** solicit investment from corporations, foundations, and government to make available for the development of affordable housing
- Land trust organizations created specifically to hold land for the benefit of the community
- Resident collaboration in design ensures that innovations can be tailored to specific needs and can help overcome community opposition to a project.
- **Eviction prevention** a suite of tools that stabilize residents in their home through rental assistance, crisis intervention, legal services and landlord/tenant mediation. Other useful tools include rental assistance programs, various housing supports and discharge/transition planning
- **Wraparound services model** a comprehensive service provision model that guarantees that any and all services needed by an individual or family are integrated through a cohesive, individualized service plan that guides all service provision.

The analysis of each of the 33 Affordable Housing and Homelessness Tools is reproduced in Volume II: Appendix of this publication. The following chart gives examples of some of the interesting ideas developed at the Working Session that apply these Tools:

Tool	Project
Density bonusing	Density bonusing
Equity revolving funds	Homes for People
Land Trust	Centre of Hope
Resident collaboration in design	Affordable Housing
Eviction prevention	Power for Housing S.T.A.R.
Wraparound services model	Homes-R-Us



The development of innovative project ideas is an excellent first step. The following "next steps," many of which stem from feedback from Session participants, will facilitate the implementation of these ideas:

Edmonton Joint Planning Committee on Housing

- Hold "where do we go from here" sessions to further develop one project for each of the following 4 streams: municipal/affordable housing; home ownership; prevention; and support services. The goal of the sessions is to facilitate the development of pilot projects.
- Hold a consultation event to discuss supportive housing options for those with mental health/addictions/etc. and the "hard-to-house". The feedback forms from the Working Session indicate that this was not adequately addressed at the Session.
- Hold a session to consult with the public at large on homelessness and affordable housing options.

City of Edmonton

 Prepare a formal presentation to City Council on the innovations developed at the Working Session.

To further enhance the successes of this project, it is recommended that the City of Edmonton work with the province and federal governments to explore ways to address affordable housing challenges and solutions.

Also, the community at large should

- Explore options for innovative initiatives either in the Portfolio or through the Resources listed in the Toolkit (see Volume II Appendix). Keep the focus on action and implementation.
- Develop a mechanism for the sharing of best practices.



2. Successes & Outcomes

Literature Review

Homelessness

One of the clearest and most promising trends in the literature is a paradigm shift emanating from the U.S. in models for addressing homelessness. Current models in most of Canada are modeled as shown in Figure 1, where the homeless are expected to move along a housing continuum once they are "made ready" for permanent affordable housing.

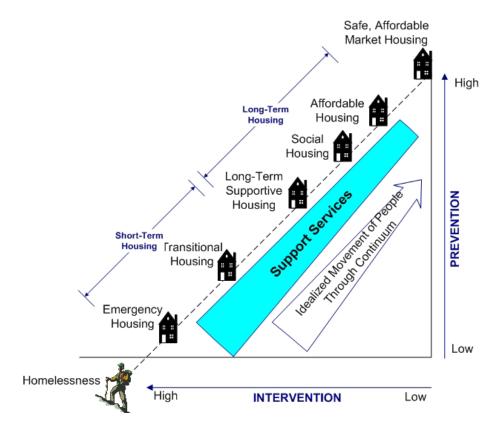
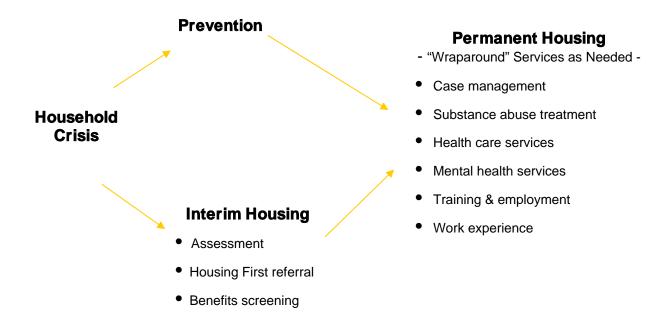


Figure 1: The Housing and Support Services Continuum

Figure 2: The "Housing First" Approach to Homelessness



In the U.S., a "Housing First" approach is used. This model, shown in Figure 2, is based on the following principles:

- The best way to end homelessness is to help people more into permanent housing as quickly as possible
- Once in housing, formerly homeless people may require some level of services to help them stabilize, link them to long-term supports, and prevent a recurrence.

The following are the key components of the process:

- 1. Crisis intervention, emergency services, screening and needs assessment
- 2. Permanent housing services
- 3. Case management services

Key examples of this approach are Chicago's 10-year plan to end homelessness, *Getting Housed, Staying Housed,* and New York's 10-year plan, *Uniting for Solutions Beyond Shelter.*

Funding Homelessness & Housing Programs

A variety of approaches to funding homelessness and affordable housing projects are in place in Canada and internationally. The Saskatoon Housing Partnerships Initiative (SHIP) uses a revolving equity fund and Community Investment Deposit approach; Calgary's Community Housing Foundation uses a "Funders Table" in a Collaborative Granting Process; Winnipeg has a Housing Opportunity Partnership Fund; Seattle applies a Housing Levy that was established by



ballot at a municipal election; the U.K. uses bond schemes and in the U.S., the Low Income Housing Tax Credits (LIHTC) provide "equity" to construct or rehabilitate housing.

Financing & Tenure Models

Financing options range from restructuring taxes and levies so buyers pay them over a longer period, acceptance of 'sweat equity' in place of cash (Winnipeg), self-builds, property tax reduction programs (Toronto & Saskatoon), purchase assistance programs (Montreal), second mortgage deferral (Toronto 'Options for Homes').

Tenure models include limited equity co-ops, co-housing, shared ownership, non-profit rental, life lease, guaranteed equity ownership.

Non-profit development organizations in Ottawa (CAHDCO) and Saskatoon (Quint) have had good success in developing affordable housing projects.

Homelessness Prevention

Prevention strategies are divided into the following areas:

- Income security
- Rent supplements or Rent Banks
- Street outreach
- Case management approach
- Tenant-landlord mediation
- Counselling on housing issues.
- Discharge planning

Many centres in the U.S., particularly New York, Massachusetts, Kentucky and Berkeley as well as Toronto, Ottawa and Calgary have also focused efforts on homelessness prevention measures.

Affordable Housing Supply - Municipal Initiatives

A key to increasing the affordable housing supply in all jurisdictions in the literature is the willingness of municipalities to introduce initiatives that will make it easier and more attractive for developers to consider affordable housing. These initiatives include

- zoning considerations, such as for secondary suites or garden suites,
- inclusionary zoning where an affordable housing component is a condition of approval,
- linkage fees paid into a dedicated municipal fund,
- density bonusing where developers can add additional density in exchange for provision of beneficial services,
- alternative development standards
- waiving of fees
- "one-stop" approval centres for affordable housing developments (Ottawa)



Many municipalities, including Vancouver and Toronto, are using these initiatives to help increase their affordable housing supply.

<u> Affordable Housing Supply – Land Initiatives</u>

Municipalities can also develop policies that increase the amount of land available or provide land at a reasonable cost to developers of affordable housing. Residential infill, commercial and industrial conversion projects and brownfield remediation programs also provide land for affordable housing that concentrates projects within the core of established neighbourhoods, rather than contributing to urban sprawl. Municipal policies can establish that vacant or unused city property be dedicated to affordable housing development.

Another land-based initiative is the use of land trusts as an alternative to land purchase. This alternative ensures the long-term use of the land as a resource.

Deferred payment for land is another option.

Affordable Housing Supply - Other Initiatives

Design and construction initiatives include manufactured housing (Noji Gardens in Seattle), triplex and quadruplex housing (Nanaimo), preserving the existing housing supply through rehabilitation grants, tenant involvement in design (Minneapolis; Connecticut) and homeownership support (training & education).

Support Services Delivery

This is another area in the literature where the U.S. has developed a paradigm shift. Much of the support service delivery in the States is done on a case management basis in conjunction with a Housing First approach. Chicago's "Wraparound Services" model, for example, guarantees that any and all services needed by an individual or family are integrated in an individualized service plan that guides all service provision. Case managers across agencies must work together to develop one plan of action for each client, based on client need. This is an exciting model with good potential for implementation in Edmonton.

Other initiatives include outreach, particularly for mental health issues, housing help, including search for affordable housing and programs already discussed under "Prevention."

Youth Projects

There are several interesting youth projects in the U.S. (primarily prevention projects). Hire Up, for example, addresses both homelessness and joblessness in youth. The Phoenix Youth Programs and Centre for Youth in Toronto is a long-term facility for homeless youth that has a supervised apartment program and a follow-up program.

<u>Aboriginal Projects</u>

There were very few projects dedicated to the Aboriginal homeless population in the literature review. While Australia has done some interesting research on the categories of Aboriginal homelessness and some best practices that relate to these practices, it is difficult to assess how well these would transfer to the Edmonton context.

Community Consultation/Working Session

The Working Session was a tremendous success. Participants found the following the most valuable part of the Session:

Networking



- The focus on action and implementation
- Sharing ideas with others at the table
- Review of projects that have been successful elsewhere
- The diversity of perspectives and solutions.

The 17 tables at the Working Session produced 25 innovative projects that participants would like to see developed in Edmonton. These approaches are reproduced below in the Portfolio section.

The participants at the Working Session brainstormed for the "Must Haves" that would make innovative housing initiatives and projects a success in Edmonton. They determined that each project must have a majority of the following:

- Enhance communication
- Address specific needs
- Ensure long-term sustainability
- Foster a high quality living environment
- Ensure all sectors and departments work together
- Address public perceptions
- Develop opportunities for capacity building
- Improve access to services
- Include a performance measurement component
- Be cost-effective

The strengths of each project were defined in relation to these Must Haves.

5. Portfolio of Innovative Approaches

This portfolio is a compilation of the Implementation Frameworks developed by participants at their tables. This innovations showcase is designed to be used by those seeking innovative approaches to affordable housing and homelessness.

Implementation Framework – Municipal Initiatives

Density Bonusing

Project Goal

- Add additional affordable housing stock quickly
- Disburse throughout city
- Integrate / mix affordable housing with market units

Project Description

- Utilizing density bonusing dedicates a % of units or money in lieu
- Those units transferred to a non-profit agency
- Agency could leverage dedicated units to purchase other units.
- Alternative dedicated at cost, use AHPI to purchase and / or Rent Supplement

Strengths/Benefits of Project

- Units free or at cost -> leveraging
- Integrate / mix affordable housing with market homes
- Takes advantage of hot "housing market"
- Transferable throughout City
- Benefits developer (density bonus), tenants & city as a whole
- Done elsewhere (Vancouver)
- Is do-able at municipal level
- Political climate exists
- Sustainable
- Addresses public perception affordable housing units indistinguishable

Resources Needed

Partners -

- Developer, City (rezoning), non-profit, (CRHC)
- Community acceptance

\$\$\$ -

- Purchase Cost? (if at cost) -> AHPI or Rent Supplement
- Due diligence

Staff -

City to facilitate (Law, Planning, Community Services) Housing Coordinator

Tools Used

- Density Bonusing,
- Preserving existing rental stock via purchase
- Leveraging resources



Challenges to Implementation

- 1. Take-up waiting for developers
- 2. Realistic zoning to start with
- 3. Community acceptance
- 4. Culture at Čity to look for affordable housing or all major devs.
- 5. Can't compel developer to build to maximum
- 6. Finding non-profit partner

How challenges could be overcome

- 1 and 3) In a buoyant market, not an issue. Otherwise select target area where there is market demand -> educate market and community of opportunity
- 2)
- other incentives (i.e., foregoing of fees & charges, Downtown Housing Grant, infrastructure improvements
- Be reasonable (i.e., ask for 5%)
- Have Planning and Development identify sites and appropriate mechanisms including zoning.
- 4) Direction /policy /priority from Council re: affordable housing
- 5) Take units up-front or as project is staged.
- 6) Agencies will be approached (i.e. Home Ed, CRHC)

Implementation Time Frame

• Medium (need time to work at logistics and marketing)

Steps to Implementation

- Logistics detailed
- Policy development / acceptance
- Marketing community and developers
- Pilot (Century Park, North Edge)

City Wide Infill and New Development Policy

Project Goal

• Requirement... 20% of every project provides affordable housing

Project Description

- Any new housing area needs an "affordable housing" component low income
- larger projects
- Start with pilot project to get foot in the door.
- Depending on Project's scale Sliding scale of supportive housing
- % for service co-ordination approach to deal with all needs of residents built in.
- % accessible

Strengths/Benefits of Project

- Utilize existing services (less tax increase potential)
- Revitalize neighborhoods
- Look for non-profit tax benefits (i.e., their office located in complex reduces taxes they pay)



Resources Needed

Partners -

- Developer has to work on the ground
- City politicians to be on side
- Non-profit
- Capital health

\$\$\$ -

- Marketing
- To be able to age in place

Challenges to Implementation

- Land use bylaws to facilitate it remove barriers
- Incentives to develop industry
- City fees (example of a carrot)
- Remove extra costs in mature neighborhoods
- Community capacity for executive director of service provision.

How challenges could be overcome

• Coaching politicians => to accept at a policy level with buy-in from development industry.

Mandatory Inclusion of Affordable Housing

Project Goal

• To develop a process for the mandatory inclusion of a "workable percentage" of affordable housing in any major development.

Project Description

- A developer will be obligated to provide a certain percentage of affordable housing => in certain areas.
- In return, the developer would receive certain advantages as encouragements, i.e.,
 - Density Bonuses
 - Tax Rebates or Grants
 - Fast-tracking
 - Secondary Suites



Pilot Project / Inclusionary Zoning (Downtown Northedge Project)

Project Goal

• Develop a Plan to insure inclusion – mandatory requirements of 5% inclusion affordable housing in major projects.

Project Description

- Create a Model or Framework where the developer
 - Will be obligated to provide affordable housing in any given major projects 1st
 - Having / hosting / conducting a "Charette" with appropriate stakeholders.
 - In turn the developer will receive some advantages i.e. grants, density, fast tracking, secondary suites

Strengths/Benefits of Project

- Increase in affordable housing
- Buy-in by community / stakeholders.
- Incentives to the private sector.

Resources Needed

Partners -

- Private developers
- City
- Community
- Affordable housing providers

Challenges to Implementation

- NIMBY
- Not sufficient value.

How challenges could be overcome

• Need more work to determine real value to the developer.

Steps to Implementation

- Buy-in by the City
- Buy- in by the developer
- Communication process



Implementation Framework - Affordable Housing

Centre Of Hope

Project Goal

• Affordable Home Ownership

Project Description

- Free hold ownership (limited equity)
- Combination of ownership/staged ownership
- Leased land or Land Trust

Strengths/Benefits of Project

- Addresses specific needs
- Ensures long-term sustainability
- Be cost -effective.

Resources Needed

Partners -

- Private sector will build it at a reduced ratio
- Municipal gov't for the initial land
- Non-profit to administer the rent to own and mange the building.
- Land Trust to look after the ownership of the land

\$\$\$ -

- Grants
- Federal Government
- CMHC
- Private Mortgages

Staff -

- Property Management => non-profit staff
- Support Staff => Educational Financial Piece.

Tools Used

- Land Trust
- Modular Housing
- Leased Land

Challenges to Implementation

- Municipal participation
- Land



How challenges could be overcome

• Land Trust or Municipal gov't needs to acquire the land.

Implementation Time Frame

2-3 years

Steps to Implementation

- Goals to be determined next year!
- Sorry we ran out of time!

Condo Project

Project Goal

Increase density and increase affordability.

Project Description

- 17 units per acre density
- 108 to 125ft, ~ 4.83 units acre (125,000/43,560 x 17 = arrow to 4.83
- @ 200,000 = 67,000 land acquisitions -> 5plex _ \$40,000/lot

Strengths/Benefits of Project

- revitalization vs. new subdivision
- community acceptance.

Resources Needed

Partners -

- City
- Lenders

\$\$\$ -

• \$20,000 from province

Tools Used

- Available funding
- Land availability -> new sub-divisions and or existing
- New subdivisions affordable housing allocations
- Communication in community for revitalization



Challenges to Implementation

- Revitalization multiple meetings with community
- New subdivision legislative change, retained in Land Trust
- Dev. process in municipality:
- Dedicated team dealing with development projects of affordable housing => consistently
- Reduction / elimination development fees.
- New sidewalks and lane paving not unless necessary
- Change zoning to allow higher density / acre
- Parking / setback / landscaping, affordable
- Template to eliminate Development Appeal Board
- Eliminate bonds for landscaping / sidewalks / paving
- Not collect property tax on land and improvements while developing the affordable housing
- Affordable housing greater scrutiny from lending institutions this is a disincentive.

Diversity Plus

Project Goal

Mixture of residential units to meet low income range of residents (coming together as a community and sustainable re: income.) mixed with at market - accommodate a range of housing needs

Project Description

- Expand on existing housing / office project (build-up)
- Intensity development by adding floors.
- Variety of household types /unit mixes/market mixes including % for at market, some affordable 10-15% below market, some greater than 15% below market.
- Services depend on extent of need of residents with variety of agency partners who rent the space.
- Integrate multi purpose rooms for residents.
- Field office area (shared) space to provide services
- Partner has commercial training space, i.e., coffee shop and may hire residents.

Strengths/Benefits of Project

- Utilize existing City services (improve access to service)
- Non-labeled housing (public perception)
- Gains from capital up front will reduce rents and over term = sustainability (cost effective, enabling affordable housing)
- Support services are in the building housing <u>and</u> space for additional supports to have space when needed (address specific needs)
- Complimentary commercial space (helps in terms of sustainability) -> to cover support / operating costs.
- Location with public access.



Resources Needed

Partners -

- Number of agencies (housing and housing support related) as a referral base.
- Developer

\$\$\$ -

• Funders – Prov. / Fed. / Municipal for seed funding.

Staff -

• Service coordinators? Contract service through Capital Health.

Other -

Ground work

Challenges to Implementation

- In order to build approach- 20% EHTF, 20% AHPI, 60% Investor = 100% finance.
- Forming partnerships with a variety of agencies
- Forming partnerships with a variety of agencies
- Co-operation between province, EHTF, City, at all levels.

How challenges could be overcome

• Deliver all funding programs at the local level.

Steps to Implementation

- Ground work on forming partnerships through established steering committee (take concept on the road to potential partners.)
- Provide facilitators to set meetings, help steer toward a total concept to submit.
- Seek seed funding from CMHC to see if the potential for a project for concept development



Fort Trail

Project Goal

Affordable home ownership / includes Rent-to-Own

Project Description

- Village concept
- City donate land
- 20% must be innovative affordable
- A variety of housing types
- Mix of target clients / generations
- Design and housing type creativity and flexibility
- Incentives to apply innovative ideas

Purchase Existing Stock

Project Goal

- Retain existing rental stock
- Purchase at lower cost than new construction

Project Description

 \bullet City / non-profit partnership purchases existing affordable stock, including rental units rented at RGI

Strengths/Benefits of Project

- Retains existing affordable stock
- Cheaper than building new
- Immediate
- Doesn't require private sector or legislative changes
- Doesn't require political or community appeal

Resources Needed

Partners -

• NGO's

\$\$\$ -

- Federal Support for operation and cost of acquisition
- Leverage dollars created with density housing or reprofiling.

Staff -

- Proformas / Purchase / Legal
- Management

Other -

• Federal / Provincial support to use AHPI for purchase and /or rent supplement

Tools Used

- Existing rental stock
- Implementation tools (purchase)
- Reducing or eliminating charges

Challenges to Implementation

• Up-front investment money.

S.C.H.O.O.L.

*Project Name

- **S**haring
- Creative
- Home
- Ownership
- Options
- For
- Life

Project Goal

• Mixed Housing Ownership on school site or Land Trust lands (although other City or Provincial sites that fit would be considered)



Project Description

- Services and community are already in place
- Neighbourhood stability
- Not inner city but area with amenities transportation etc.
- Mixed forms of ownership including use of co-op models, and mixed diverse groups (age, abilities)
- Some common space and sense of community
- Education, before, during, after (participation) for the homeowners.
- Offers stability when needed springboard when desired.

Strengths/Benefits of Project

- 1) Enhance Communications use of co-op model and mixed housing (build on real models)
- 2) Specific Needs- Housing Affordability Design for visitabilty / Specific groups
- 3) Sustainable use of land trust model build green
- 4)High quality environment New build / Smart Design (efficiency)
- 5) Working together Co-op
- 6) Public Perception- Home "Ownership" easier to "sell"
- 7) Capacity building
- 8) Access to ownership for lower income / physically challenged
- 9) Measurement some self control /some shared
- 10) Cost-effective builds on existing programs.

Resources Needed

Partners -

- Developer Builders
- Design Architectural component
- Financial Institutions
- Land Provider (city, province)
- Community (of the chosen site)

\$\$\$ -

 Land out of equation (model for finance) – allows more per sq. ft. to go into units / environmental sustainable.

Staff -

• Education component /support for co-op & special needs ... still works to emphasize ownership

Other -

• Seed funding to develop concept co-op & land trust affiliations.



Tools Used

- Current site exists
- Are partners who are interested in viable projects
- Co-ops / Land Trust / The education programs in place already

Challenges to Implementation

- 1) Land /site availability
- 2)Community views, NIMBY
- 3)Land trust financing model / lack of Canadian experience..
- 4) Co-op management need for support at the beginning phases

How challenges could be overcome

- Choose site as part of design process
- Selling of ownership concept stability
- preliminary "paper" design that shows finances, affordability
- community involvement enhancement of an unused site (Charette)
- Keep looking at social-economic-environmental models (Victoria)

Key Points

- How we model financing, of city, provincial Land
- Balance
- Long term tax advantages
- (Political will)

Implementation Time Frame

1-3 years

Steps to Implementation

- Site selection / acquisition
- Site design finances / Affordability
- Build (pre-sale) Pre-education
- Manage

Affordable Housing

Project Goal

Low income housing in existing multi-unit bldg.

Project Description

- Convenient location => existing infrastructure
- Multi-unit existing bldg.
- Collaborative design
- Support for down -payments
- Owner-organization. Working =>AHPI-type program



Strengths/Benefits of Project

- Build equity
- Enhance communication
- Good use of existing space
- Fosters high quality living environment

Resources Needed

Partners -

• Government, private developer, and future owner.

\$\$\$ -

• Acquisition and renovation, - good grant program

Staff -

Design and Property Services.

Tools Used

- Equity fund for down payments
- Resident Collaboration in Design

Challenges to Implementation

- Zoning changes
- Finding a developer
- Government program like AHPI
- Communication with surrounding community
- Other services needed?
- Finding a property
- Tax incentive to get space used
- Building Code modifications.

How challenges could be overcome

N/A

Implementation Time Frame

2 Years

Steps to Implementation

- Development of government program => with clear criteria
- Evolution of a group wanting to take the steps => leadership from somewhere.
- Find your developer partner.



<u>Implementation Framework – Home Ownership</u>

Homes For People Program

Project Goal

• Accessing money to enable home ownership for low to moderate incomes.

Project Description

- Create a revolving fund to enable home ownership for low to moderate income households.
- Either individual or community settings (co-op housing).
- Could be combined with land trust.

Strengths/Benefits of Project

- Ensures long-term sustainability.
- Opportunities for capacity building.
- Facilitate integration
- Fosters high quality living environment users involved in the process.
- Addresses public perception.

Resources Needed

Partners -

- City of Edmonton
- Edmonton Housing Trust Fund

\$\$\$ -

- Edmonton to direct some current investment from the Ed Tel Endowment Fund/ Epcor to this fund.
- Also could issue bonds.

Staff -

• Existing staff, purchase service on "as needed basis"

Tools Used

- Bond Scheme
- Home Buy Program
- Home Ownership Alternatives.
- Land Trust
- Co-operative Housing.



Challenges to Implementation

- Getting Municipal buy-in.
- Epcor buy-in
- General Public buy-in
- Legal and associated work setting up the bond issue.
- Repayment schedule strategy.

How challenges could be overcome

- <u>Buy-in.</u> Convince municipality's "Housing Strategy" and put together a good business case that the Mayor and 2 Housing Portfolio City Councillors would take to Epcor.
- <u>Public Perception.</u> Information to general public re benefits to city about affordable housing.
- <u>Setting Up Bond Issuance.</u> Having reserves to hire right lawyers and accountants.
- Repayment Schedule. Variety of options on sale. Deferral is critical.
- Monthly, Annually.
- Fixed number of years.

Implementation Time Frame

February 2006.

Steps to Implementation

- City agrees to follow through on this plan.
- Money to hire lawyers and accountants. (\$100,000 start-up). EJPCOH to locate those needed dollars.
- Business Plan, Risk Management Plan & accountability framework \$\$ required (\$30,000)
- Setting Up
- Operationalize

Rent-to-Own Housing

Project Goal

• Home ownership: New or existing inventory.

Project Description

- Partner with builders to set aside a portion of their "regular housing" to partner with a non-profit to look after the rent-to-own portion of the inventory (e.g., Edmonton Home Ownership Program, Edmonton Community Loan Fund, EHTF)
- Would utilize available public affordable housing grants, city concessions, etc.
- City generated facilitator.
- Financial literacy, educational home ownership supports

Strengths/Benefits of Project

- Existing Projects to use as a model or build on knowledge of experience that have been done.
- FED /PROV/ Affordable Housing Programs



Resources Needed

Partners -

• PROV / Non-Profit / Private / City

Tools Used

- Home Ownership Training.
- Savings
- Financial Literature
- Training
- Grants

Challenges to Implementation

- Pulling partnership together
- \$\$\$

How challenges could be overcome

- Leadership from the City in pulling partnership together
- getting Province to the table
- Re: funds of federal/provincial affordable rental agreement can be used for home ownership
- Engaging private sector.

Implementation Time Frame

• Start now, build on initial discussions.

Steps to Implementation

- Build partnership & use existing community organizations and resources
- Build systems
- Co-ordinate supports.



Implementation Framework - Prevention

Eviction Prevention Network

Project Goal

To address the underlying causes of evictions and to work toward providing remedies.

Project Description

- Develop a network of stakeholders who deal with eviction issues
- Address co-ordination of existing services
- Identify missing pieces or gaps and explore action plans to address them

Strengths/Benefits of Project

- Enhances Communication brings together all players i.e. landlords, LTAB, Tenant Advocates, Edmonton Center for Equal Justice, housing workers, social workers, etc.
- Is do-able bring together Edmonton organizations and individuals
- Ensures all sectors working together
- Truly innovative, new to Edmonton
- It has SPARK (never underestimate what one motivated individual or table can do)

Resources Needed

Partners -

 Edmonton Apartment Association. ECOHH, LTAB, City of Edmonton, social workers, housing workers, NACHA, Edmonton Center for Equal Justice, Tenant Advocates, (SHAC), GEF, EHTF, etc

\$\$\$ -

• Coordinator and support and office.

Staff -

Coordinator

Other -

• Office, support, e-mail etc.

Tools Used

Information

Challenges to Implementation

- Time and commitment
- Opposing interests
- Money (lack of resources)
- Stakeholder buy-in.



How challenges could be overcome

- Making it a win / win for all Stakeholders.
- Common voice of all stakeholders will be a powerful enhancement for funding.

Implementation Time Frame

Start ASAP

Steps to Implementation

- Someone identify stakeholders, formal & informal
- Call initial network meeting.
- Identify each stakeholder's experience, expertise & existing resource.

Power for Housing

Project Goal

• Prevent Eviction due to short term financial crisis

Project Description

- Provide emergency funding for rent, mortgages, damage deposits, utilities.
- Assess underlying financial problem.
- Referring to appropriate agencies for support

Strengths/Benefits of Project

- Increase communication between landlord, tenant, financial institutions and creditors,
- Increase sustainability of long term affordable housing
- Ensure quality of living is maintained.
- Hold landlords accountable to provide decent housing
- Proactive before eviction occurs
- Capacity housing



Resources Needed

Partners -

- Landlord Association
- 3 levels of government
- Financial Institutions
- Private sector

\$\$\$ -

- \$300,000 Pilot project
- up to \$1500 per household up to a maximum of 200 households

Staff -

- Operations \$150,000
- Staffing and program monitoring, 3 Staff

Tools Used

- Eviction Prevention
- Rental Assistance
- Performance measurement and Number of less evictions

Challenges to Implementation

- Linking to existing programs
- Start up money
- Loans not being repaid
- Adequate screening
- Not being able to meet demand
- Repeat => Re occurrence of requests.

How challenges could be overcome

- Show me the money
- Staff and organization
- Screening for need

Implementation Time Frame

• 2 yr. Pilot Project



Steps to Implementation

- Well developed programs
- Clear process
- Incentives program for repayment
- Receive 1million dollars in donations and grants

Steps

- Low income definition, and criteria developed
- Research on evictions for non-payment
- Mortgage foreclosures due to lack of finances
- Data would prove need for funding

Renter's Emergency Fund

Project Goal

Increase the number of people able to sustain rental housing.

Project Description

- Create a fund for assistance with maintaining housing with criteria that are flexible and focused on individual autonomy.
- Provide flexible loans for damage deposits, rent arrears, or extraordinary unexpected expenses that might impact an individual's ability to pay rent, etc.
- Increase financial literacy.

Strengths/Benefits of Project

- Addresses specific needs.
- Helps to sustain long term sustainability
- Has the potential to increase sectors, departments working together.
- Can address public perception.
- Can increase financial literacy.
- Will demonstrate increased housing longevity.
- Savings to landlords, tenants & the social support services.



Resources Needed

Partners -

- City
- Housing Trust Fund
- Landlord's Association
- Renter's Association
- Stakeholders
- APHAA
- Edmonton Community Loan Fund

\$\$\$ -

• 5 million to establish an autonomous entity

Staff -

• Community volunteers to form a board

Tools Used

• Rental Assistance

Challenges to Implementation

• Getting the money.

How challenges could be overcome

• Political will and community commitment

Implementation Time Frame

• - 6 months

Steps to Implementation

- Establish a steering group
- Research, to ensure adoption of the most effective practices.
- Get money
- Establish accountability measures.
- Set organizational structure and systems.
- Open for business.



S.T.A.R.- Serving Tenants at Risk

Project Goal

• Eviction prevention through education

Project Description

- Identification of knowledge and skills deficits & strengths as relates to good tenancy.
- Referral or linkage to appropriate educational sources e.g. Life skills, social & psychological supports, employment counselors, immigration and refugee settlement issues etc.
- Connecting to landlords who have bought land.... are willing to maintain holistic approach
- Note: Could tie to a rent voucher system.

Strengths/Benefits of Project

- Addresses core issues that lead to eviction & tenancy => lifetime skill building => long term maintainability.
- Fosters high quality living environment
- Makes use of existing resources.

Resources Needed

Partners -

- Community Services Agencies.
- Landlords (private and non-profit)
- Tenants

\$\$\$ -

• Start-up and ongoing operational dollars for program implementation and co-ordination.

Staff -

- Coordinator
- R.S.W.
- Support / Communications

Tools Used

- Rent voucher
- Rent bank conditions of borrowing, would include investment in education component
- Proposed Eviction Prevention Network



Challenges to Implementation

- Perceived coercion
- Lack of money to support voucher and program.
- Barriers (mental, physical, developmental, medical, etc.) and full participation
- Community backlash.

How challenges could be overcome

- Tailor to individual needs
- Buy-in from tenants who see benefit to educated tenants.

Implementation Time Frame

• 1 to 2 year implementation & piloting

Steps to Implementation

• Standard Project Proposal.

Something New

Project Goal

Putting Supports Where Needed

Project Description

- Putting families into homes and keeping them there.
- Landlord to identify a tenant who is having a problem.
- City of Edmonton (social worker) or another agency go into see what supports this individual or family to avoid eviction.
- Supports are found to help
- Social Worker will help find resource that will be suitable (Mental Health, Bent Arrow, Child Welfare)
 - 1) Avoid eviction
 - 2) Accessing agencies.

Strengths/Benefits of Project

- Enhance communication. Social Worker or other agency visit and know all the resources for individual / families.
- Ensure sustainability. Money resources. (fee for service may need to occur.)
- Address specific needs. All types of housing. This can be used for shelter, rental, homeowner, (neighbors instead of landlord).



Resources Needed

Partners -

- City of Edmonton, (plus community social work)
- Residents of Edmonton
- Landlord Association
- All agencies.

\$\$\$ -

- more money for supports => fee for services.
- Money for staff and admin.
- City of Edmonton. UAS. Federal and Provincial Government.

Staff -

• City of Edmonton Community Social Worker. Or Other Agencies.

Other -

• -Use of all resources that would be good for individual / family.

Tools Used

- Accessing resource and service.
- Building new resources that may not be there.
- Make Community Aware of this resource

Challenges to Implementation

- Getting landlord to buy in.
- Keeping resource / Support up to date.
- Occupation / tenants participation
- Release of information.

How challenges could be overcome

- Getting everyone to buy in. Landlord / Tenants / Agencies.
- Fee for service
- Agencies or City of Edmonton to visit tenant and make referral to agencies.
- Landlord to stop eviction if tenant agrees to access service. Landlord needs to identify problem
- with first incident. (noise, late in rent etc.)

Implementation Time Frame

ASAP



Steps to Implementation

- Need to do some co-ordination.
 - 1) with landlords
 - 2) media release for awareness
 - 3) landlord / caretaker.
- Staff training (social worker) in assessment and available resources.
- Standard forms for all. New tenants / Move in reports / process to be involved with.
- Building relationships with landlord to get new tenant who may not pass application.



Implementation Framework - Housing Supports

Homes-R-Us

Project Goal

• To eliminate homelessness in Edmonton and place people in homes as soon as possible.

Project Description

- Housing placement specialists for low income
- Knows all places to refer to
- Non-profit and private
- Negotiating cost cutting by private market.
- Clients must have a referral by a worker to work on other issues.
- Needs a big money pot to furnish damage deposits and help with rent to start, for those with bad renting history.

Strengths/Benefits of Project

- 1 Stop Shop
- Allows other workers to focus elsewhere their other problems.
- Can be housed ASAP efficiently.
- All funders can put their money to one place for housing placement
- Utilizing spaces unused
- Utilizing rent supplement program
- Looks for funding options for more supplements and supports.
- Helps clients build a good (better) housing history
- Works program (AISH Alta Works) rent payments out.

Resources Needed

Partners -

- -All government levels.
- All agencies that help clients as referral for any housing issues
- Private sector Rental agencies and builders. (giving landlords and property managers tax breaks)
- Pulling together resources for housing. Like: Boyle Street Housing, LTAB, ECEJ, Family Shelter Network, Terra Housing Staff.

\$\$\$ -

2.5 million for 100 spots, including administration and staff

Staff -

- brought together from all other agencies
- + 2 placement, +2 research, + administration support and directors.

Other -

• Space, phone, computer (supplied by City of Edmonton?)



Tools Used

- Wraparound and Housing First
- Optimism

Challenges to Implementation

- Private for-profit agencies that do the same for a fee. (Home Finders)
- Getting all agencies on board.
- Keeping down wait list.
- Getting funding
- Limited income issue

How challenges could be overcome

- Proof of benefit
- Moving people from subsidy to new affordable spots as they open
- Cut through red tape
- Subsidy spots would be transitional for this period until affordable available.

Implementation Time Frame

1 year

Steps to Implementation

- Establish independent society... agency partners.
- Work on funding for this body for stabilized government funding.
- Adding more agency to work with partners (ongoing)
- Hiring staff
- Evaluating outcomes.

Inclusive Housing

Project Goal

• Develop a project that integrates the Housing First model with the Wrap Around Services model, to provide a case management service model.

Project Description

- Provide intake and assessments if needed
- Provide long-term permanent housing through rent supplements if needed.(to access market housing)
- Provide support services to address individual needs through an all inclusive services team that provides services to the client at home

Strengths/Benefits of Project

- Preventing homelessness.
- Provides wraparound services that promote housing stability and self sufficiency.
- More cost effective than current system
- Easy access
- Addresses NIMBYism as housing is spread throughout community.



Resources Needed

Partners -

- All levels of government
- Landlords for profit and non-profit
- Health care
- Mental Health
- Social Services (funding subsidies)
- Specialized Services (addictions etc.)

\$\$\$ -

 EHTF, HR&E, Children's Services, FCSS, CHA, AB Services, Community Foundations, Private Sector.

Staff -

• Case manager, Support Workers, Psychiatrists, Community Services Workers, Housing Workers, Nurses, legal support, financial counselors, addiction counselors, Mental Health.

Tools Used

- Housing First model.
- Wrap Around Services Model

Challenges to Implementation

- Getting landlords to participate in program
- Client participation
- The initial integration of services
- the initial implementation cost
- Staffing getting and keeping good staff.

How challenges could be overcome

• Pilot project to test challenges and come up with solutions.

Implementation Time Frame

6 to 18 months.

Steps to Implementation

- Form steering committee
- Apply for funding for implementation stage
- Design program
- Sign up partners
- Staffing



Wraparound Service Model

Project Goal

- Client-centered service
- Single point of access

Project Description

- Wholistic approach to needs.
- Individualized planning.
- Entry to support services at any point on the continuum
- Entity or framework that supports the goal e.g., EJPCOH
 - Central coordinating body
 - Development of systems that support the front-line staff members' knowledge and ability to facilitate services for the client.
 - Formally protocols; informally working relations

Strengths/Benefits of Project

- flexibility to meet changing needs
- client only has to tell their story once to any partner and doesn't have to repeat their story over and over again
- insures all sections and depts. working together.
- need to have players a table who are close enough to the "front line" to make good decisions that will work and who has the authority to make decisions.
- Repository of information that is accessible e.g. Central housing registry that any helping agency could use from any site.

Resources Needed

Partners -

• Agencies or Gov't depts. that deliver housing, financial, & support services such as mental health, addictions, family violence, child abuse, health, employment.

\$\$\$ -

• Feds, province, municipality, service organization.

Staff -

• A piece of the resources from each partner organization – i.e. Appointed individual from each specific agency etc. to be involved.

Other -

• Funding for systems (i.e., one housing registry)

Tools Used

Wrap around service delivery model



Challenges to Implementation

- semantics get in the way- important to have common understanding of the language.
- FOIP other privacy issues
- restrictive regulations, covenants, eligibility criteria, etc.
- Needs to be a commitment from every partner
- Trust for other professionals' opinions.

How challenges could be overcome

- Central repositories of information. e.g. one housing registry vs. several.
- Intra-agency coordinating body that facilitates communication know each other's business, have linkages.
- Building on relationships that already exist.
- Learn from the front line staff.

Implementation Time Frame

• 1 - 3 yrs.

Steps to Implementation

- Creation of one housing registry
- Creation of framework (entity) to champion, oversee, co-ordinate and ensure ongoing momentum.
- Development of protocols between agencies / service that would facilitate information sharing.



Implementation Framework - Supportive Housing

Dream the Dream

Project Goal

Provide interim housing for homeless people.

Project Description

- Housing complex with individual living units. (25-30 units / duplex for couples / families)
- Safety supports / Life skills support..... an opportunity to develop and learn
- Programs for all ages in the building (all types of services)

Strengths/Benefits of Project

- Address specific needs.
- Cost effective
- Develop opportunity for capacity bldg.
- Improve access to service and affordable housing.
- Includes performance measurement.

Resources Needed

Partners -

- Capital Health
- Edmonton Public Schools
- City of Edmonton
- Private Sector
- Community
- Foundation

Clubs

\$\$\$ -

- Capital Health, City of Edmonton, EHTF
- Revenue from rent and Fundraising.

Staff -

- Nurse on site.
- Project Manager
- Caretaker (night person worker)



Tools Used

- Manufactured Housing (reduce cost)
- Flexible Housing
- Co-housing

Challenges to Implementation

- High number of partners with differing values and beliefs.
- To make it (operativeable) & right partnership
- Develop relationship between partners
- Location

How challenges could be overcome

- Good management and leadership
- Need to stay focused on the bigger picture and how will this benefit the City of Ed.
- Beneficial to everyone.
- Consult with resource by location.
- Consult with City on location.

Implementation Time Frame

1 to 3 years

Steps to Implementation

- 1. Bring partners together (to develop concept)
- 2. Identify funding and resource
- 3. Clarify partner roles and contributes
- 4. Set-up a committee
- 5. Feasibility study
- 6. Consultation
- 7. Construction phase.

Housing For Homeless Meets Housing Co-ops

Project Goal

Housing Co-op complex that provides opportunities for sweat equity and skill building.

Project Description

- Multi disciplined, multi targeted housing complex
- Provides in house supports. Lifeskills / daycare / food bank / clothing swap / drop-in
- a wide range of support available
- 20 resident complex
 - 10 family units, 2-3 bedrooms
 - 10 single units, bachelor suits
 - Common area.
 - Daycare resident activity
 - 2 Offices for services and in-house support



Strengths/Benefits of Project

- Develops opportunities for capacity-building
- Addresses public perception (the people contribute to the project -- sweat equity)
- Addresses specific needs
- Ensures long-term sustainability

Resources Needed

Partners -

- Federal, Provincial, City government
- Builder's and developers
- Private Sector
- Potential residents
- City agencies (Supports and Services)

\$\$\$ -

- Capital ... Edmonton Housing Trust Fund, fund raising, sweat equity,
- Operational ... Capital Health, Children's Services, sweat equity, fund raising, Daycare service users (space rentals)

Staff -

• 3 to 4 staff.... Caretaker. Building Administrator. Service Coordinator.

Other -

Program staff as needed

Tools Used

- Housing co-ops
- Rental Assistance. (sweat equity or community contributions)
- Supportive Housing ... One stop shop services and In House Services

Challenges to Implementation

- Need for creative funding and organizing this for support to residents.
- Variety of supports
- Leadership

How challenges could be overcome

- Partners need to be selected based upon how they can contribute to the Plan
- Choose a strong community group as leader for the project.

Implementation Time Frame

• 1 to 3 years.



Steps to Implementation

- Bring partners together
- Develop concept
- Clarify roles of partners and contributors
- Identify funding needs
- Feasibility
- Consult
- Construction
- Implementation

Safe Harbor II

Project Goal

• Keep Those Who are Reforming, Reforming

Project Description

- Infill conversion (small scale) in neighborhoods with neighborhood services already in place. i.e. commercial, transit, etc.
- Transitional housing for people facing substance abuse. Once you've come out of treatment, stay as long as you want.
- Tenants support one another (Role models, Mentors)
- Rooming house
- Important that it is single family dwelling. a.o.t. "institutional"

Strengths/Benefits of Project

- Trained staffing
- Getting building up and running in community (NIMBY)
- Retraining opportunities for employment
- Ownership
- Family

Resources Needed

Partners -

• P 3

Staff -

- Case Manager works with tenants and residents
- Counsellor for residents

Challenges to Implementation

- Power and gas bills
- Conditions with capital funding pots
- A for-profit trying to make a go of it.



How challenges could be overcome

- Energy efficient design
- Enhanced role for facilitators to help those with the ideas from conceptualization to reality
- Start with non-profit. Approaching for-profit.

Supportive Housing

Project Goal

• To provide supportive housing for homeless families

Project Description

- Different stages of affordable housing that is available to the individual families.
- Short and long term partnership
- Collaboration between.... agencies, system, housing providers, developers.
- Funding availability needs to be there for support services
- Capital project to insure it is self supportive

Strengths/Benefits of Project

- Addresses gaps in community plan to house large aboriginal families.
- Innovation new to Edmonton
- Addresses the must haves.
- Is doable at a municipal level.
- Projects have been developed by other agencies in Edmonton
- Medium implementation time frame.
- Forms new and exiting partnerships
- Sustainable
- High quality living environment affordable to low income and family.
- Support services for families.



Resources Needed

Partners -

- EHTF
- Social Services
- Child Welfare
- Social Agencies
- HRSD
- Churches
- Police
- Community Leagues
- Aboriginal agencies
- Non profit housing providers
- City / Municipal Government
- Builders and Developers

\$\$\$ -

• 90% to 100% funding required.

Staff -

- Property Manager
- On site Resident Manager
- Maintenance person.

Other -

• Office and accounting staff

Tools Used

- Supportive Housing Project
- Flex Housing
- Rental Assistance

Challenges to Implementation

- Money
- Zoning
- Community support NIMBY
- Establishing the collaborative partnerships
- Location.... accessibility to busing, schools, stores, services, etc.



How challenges could be overcome

- 1. Communications plan to advise communities
- 2. Door to door information
- 3. Community meetings
- 4. Lobby City Council
- 5. Establish a working group
- 6. Apply for funding
- 7. Provide funding for support services

Implementation Time Frame

1-2 years

Steps to Implementation

- Decide on a project and specifics
- Establish partnerships
- Get community support
- Apply for funding
- Build project
- Establish an ongoing management and support services team.

6. Next Steps & Recommendations

The development of innovative project ideas is an excellent first step. The following "next steps," many of which stem from feedback from Session participants, will facilitate the implementation of these ideas:

Edmonton Joint Planning Committee on Housing

- Hold "where do we go from here" sessions to further develop <u>one</u> project for each of the following 4 streams: municipal/affordable housing; home ownership; prevention; and support services. Have each group commit to the development of a funding proposal for a pilot project.
- Hold a consultation event to discuss supportive housing options for those with mental health/addictions/etc. (the "hard-to-house"). The feedback forms from the Working Session indicate that this was not adequately addressed at the Session.
- Hold a session to consult with the public at large on homelessness and affordable housing options.

City of Edmonton

 Prepare a formal presentation to City Council on the innovations developed at the Working Session.



To further enhance the successes of this project, it is recommended that the City of Edmonton work with the province and federal governments to explore ways to address affordable housing challenges and solutions.

Also, the community at large should

- Explore options for innovative initiatives either in the Portfolio or through the Resources listed in the Toolkit (see Volume II Appendix). Keep the focus on action and implementation.
- Develop a mechanism for the sharing of best practices.

