

Municipality Of Chatham-Kent
Community Human Services
Information Report

To: Mayor and Members of Council
From: Annie Lukacsovics, Age Friendly Community Coordinator
Date: February 19, 2020
Subject: Innovative Housing

This report is for the information of Council.

Background

The purpose of this report is to inform Council of some overarching innovative housing options that Municipal departments, not-for-profits and/or individuals in Chatham-Kent might consider to address the housing need.

Housing, including surrounding neighbourhoods, is a key feature of a community's physical environment. It also has a strong impact on a person's mobility, safety from injury, security from crime, health behaviours, social participation,ⁱ and overall independence and quality of life.ⁱⁱ Unfortunately, the Municipality is experiencing a shortage of affordable and market housing options.

This report:

- Includes information on innovative housing, with a focus on affordable housing for the general population
- Includes grey literature from sources mostly identified as reliable. Some information was gleaned from news articles and the websites of business that specialize in niche housing markets
- Excludes information on supported or supportive housing for special populations
- Excludes information on the efficacy of each program, as such further research is required on feasible options once prioritization occurs

Comments

Affordability

In Canada, "affordable" housing is defined as costing less than 30% of a household's before-tax income. Affordable housing also spans beyond government-subsidized rental housing. It includes housing provided by the private, public and non-profit sectors, and

covers all forms of housing tenure; rental, ownership and co-operative ownership, as well as temporary and permanent housing.ⁱⁱⁱ

In Chatham-Kent, 21% of households spent 30% or more of their 2015 income on shelter costs (for rental and ownership).^{iv} When an individual spends a large portion of their income on shelter costs, food insecurity and the ability to meet other basic needs impacts quality of life.

In 2016, 72.2% of Chatham-Kent households were homeowners and 27.7% were renters.^{iv} Among renters, 42% of households spent 30% or more their income on rent and utilities, and 14% spent half or more of their income on these living expenses. The age group with the highest proportion of households spending 30% or more of their income on rent and utilities was 65 and older (48%), followed by 45-64 and 15-29 (42%). While the age group with the highest proportion of households spending 50% or more of their income on rent and utilities was 15-29 and 45-64 (19%), followed by 30-44 (12%).^v

These results are not entirely surprising when evidence has demonstrated inequalities in housing outcomes between socio-economic groups, with such inequalities being very evident among renters, seniors living alone, residents in urban areas, women and immigrants.^{vi}

Availability

Apart from affordability, housing availability is also an issue in Chatham-Kent. The rental vacancy rate is 1.7% for a one-bedroom apartment and 2.6% for a two-bedroom apartment.^{vii} Some experts consider a rental vacancy rate of 3% to be the minimum level for a healthy private market.^{viii}

The need for more affordable housing is clear when revisiting numbers presented to this Council in October of 2019 from Housing Services. The waitlist for rent-geared-to-income housing was at 953 households. Twenty-six percent of households on the waitlist were 60 and older, 27% were families, and 46% were singles or couples. Applicants 16 to 59 years of age from Wallaceburg and Chatham applying for one-bedroom units were waiting on average 4.7 years and 3.6 years, respectively. Older adults from Chatham aged 60-64 were waiting for 6.1 years and older adults from Blenheim aged 65 and older were waiting 3.8 years. Families in Wallaceburg were waiting on average for 3.7 years for a four-bedroom unit.

Innovative Housing

With limited resources across the board, communities across Canada are exploring, and investing in more innovative models of housing to meet the housing availability and affordability need.

Additionally, the Government of Ontario's plan for *More Homes, More Choice* and the National Housing Strategy, through guides, research and funding programs, are proponents of innovative housing solutions.^{ix,x}

Innovative Housing Options

Refer to Overview of Innovative Housing Options, attached as Appendix A.

Municipality of Chatham-Kent's potential role within these outlined innovative housing options could be to, among other options:

- Incubate and support not-for-profit housing projects, with incentives/rebates and/or legal and planning support
- Partner in social impact bond pilot projects
- Facilitate partnerships for the creation of a local HomeShare program
- Identify and release spare land for social housing development^{xii}
 - The land-lease model employed in Vancouver with Vancouver Community Land Trust can be a way of putting municipalities' surplus land in use for affordable housing.
- Advertise by-laws related to the development of secondary dwellings and tiny homes on existing residential property
- Advertise existing funding opportunities for secondary dwellings^{xiv} and renovation^{xi}
- Adapt Government of Ontario Innovating Housing Guides for local context
- Champion Energy Performance Saving Agreements as a way of financing retrofits without the need for front-end capital or borrowings. ^{xii}
- Assist housing providers in refinancing and achieving the best possible rates on mortgage renewal to support long-term operations of existing social housing.^{xii}
- Integrate Innovative Housing Strategy with current and future plans:
 - Chatham-Kent Council Growth Strategy^{xiii}
 - Climate Change Action Plan
 - Community Improvement Plan^{xiv}
 - Housing and Homelessness Plan

Next Steps:

- Facilitate partnerships and involve existing committees in planning (i.e. Housing Taskforce, and Prosperity Roundtable)
- Complete environmental scan of innovative housing initiatives currently happening in Chatham-Kent
- Review options to determine feasibility and applicability of each option identified (and other suggested options) for Chatham-Kent
- Further research the efficacy and resources needed for potentially feasible options and consult the community for the selection of options

Consultation

Various municipal departments have been, and will continue to be, involved in discussions regarding housing and housing options in the Municipality of Chatham-Kent.

Financial Implications

There are no financial implications resulting from this information report.

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Attachment: Appendix A, Overview of Innovative Housing Options

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Table 1. Overview of Innovative Housing Options

	Description	Age Friendly: Yes or Not established from review	Relevant Chatham-Kent Initiatives
Shared Equity Housing	<p>Shared Equity Housing (SEH) models look at sharing "...property ownership (such as between a sponsor/developer and occupants) and/or sharing of value appreciation (due to rising market values). It includes types of home buying assistance, land leases or land trusts, life leases and limited equity housing."ⁱ</p> <p>Three basic types of SEH models include:ⁱ</p> <ol style="list-style-type: none"> 1. High ratio buyer equity (also known as 'life leases' which are typically used for seniors housing) 2. Equity loan models (sponsor/developer provides loans for down payments or as second mortgages secured on title to the property) 3. Long-term land leases (land owned by sponsor/developer and buyers take out leasehold mortgages) <p>Benefits:ⁱ</p> <ul style="list-style-type: none"> • Help sponsors/developers cover the costs of financial assistance for homebuyers • Recovery of buyer assistance and shares of value appreciation can create 'funds' for sponsors to develop more housing and/or to support more homebuyers • Can be largely financed without government subsidies <p>Considerations:ⁱ</p> <ul style="list-style-type: none"> • Challenge lies with ensuring the continued affordability of homes after resale, since current examples do not have features to limit value appreciation • 'Share' ratios (for both initial buyer equity and value appreciation) and timing for sponsors to cover their shares vary in current examples. This affects the ability to finance new developments and/or assist more homebuyers • Need more research and evaluation of SEH models, as SEH is not well known in Canada and more information is needed to assess the impacts for homebuyers 	Yes ⁱⁱⁱ	

	Description	Age Friendly: Yes or Not established from review	Relevant Chatham-Kent Initiatives
	Refer to Innovative Financing section for descriptions of each SEH model identified here.		
Innovative Financing			
Social finance initiatives	<p>Social finance initiatives can include social impact bonds, social impact investing and housing funds. For-profit social finance funds and non-profits offering bonds target those seeking a market return but with positive social outcomes.ⁱⁱ</p> <ul style="list-style-type: none"> • In a social impact bond, the investor expects to see a return, in part, from savings due to the social impact of the funded initiative • The bond requires a government or other body prepared to pay out to the investor for the savings, and investors motivated by the idea of achieving a definable social impact from their investment • There must be agreement on how the savings will be measured and independent assessment of the actual benefits achieved <p>Considerations:ⁱⁱ</p> <ul style="list-style-type: none"> • Bonds do not amortize i.e. the full debt is still in place at the end of the term • Replacement financing is not a guarantee at the end of the term. Issuers may therefore need to refinance the full debt when interest rates have risen • The concept is similar to that of energy performance savings agreements (ESPCAs), however the measurement of actual benefits achieved is not as simple or tangible, and the benefits are typically long term. <p>Housing Bond example:ⁱⁱ</p> <ul style="list-style-type: none"> • Infrastructure Ontario (IO) raises funds through issuance of bonds on capital markets using the Province of Ontario credit rating. The funding raised from bonds are re-lent at competitive rates. • As of 2014, IO issued \$712 million in loans for affordable housing and \$257M for social housing projects. 		

	Description	Age Friendly: Yes or Not established from review	Relevant Chatham-Kent Initiatives
	<ul style="list-style-type: none"> IO loans are available to Ontario housing providers, including local housing corporations, municipal and private non-profit housing corporations and co-operative housing <p>Social Impact Bond example:ⁱⁱ</p> <ul style="list-style-type: none"> Sweet Dreams provides vulnerable mothers with a safe place to live with their children while they receive parenting support, access to educational opportunities and the chance to develop employable skills so they can best care for their families. A \$1 million Social Impact Bond between the Government of Saskatchewan, EGADZ (service provider), Conexus Credit Union, and social benefactors made Sweet Dreams possible. The initiative also received a total of \$535,000 in funding from the federal government, the city and private donors. The Sweet Dreams project could result in savings to the Government of Saskatchewan of between \$540,000 and \$1.5 million over five years, based on the cost of children in care of the minister of Social Services. The estimated cost savings do not include those related to health, criminal justice and any future social assistance. 		
Raising donations	<p>Special-needs and charitable groups may solicit donations or crowdfunding from the public for projects. A number of housing observers suggest that crowd funding may be an effective way to raise funds for affordable housing. Real Estate crowd funding is also emerging in Canada, where websites advertise the opportunity to invest in residential real estate without the challenges of being a landlord.ⁱⁱ</p> <p>Success factors:ⁱⁱ</p> <ul style="list-style-type: none"> A profile that provides marketing value to corporate and government partners thus increasing sponsorships, donations and grants Relationships with high profile, influential corporate and community volunteers Partnerships 		

	Description	Age Friendly: Yes or Not established from review	Relevant Chatham-Kent Initiatives
	<ul style="list-style-type: none"> • Addressing the housing and social needs of remote rural communities, specific ethno-cultural group, or a religious congregation attracts charitable support from within the constituency • Targeting a variety of funding sources in the funding campaign <p>Investment protection:ⁱⁱ</p> <ul style="list-style-type: none"> • In January 2016, a number of provinces introduced regulations that govern crowd funding for equity, providing better protection for investors 		
Refinancing for maintenance and rehabilitation	<p>Refinancing can be an effective way of tapping into the equity of a project to obtain funds for rehabilitation, or even new units. An increase in debt payments can be avoided by extending amortization and/or by having a lower interest rate.</p> <p>Example: Co-operative Housing Federation Refinancing Program enables cooperative housing projects to refinance with an extended amortization and draw on the equity in their property for rehabilitation, renovation and improvements. The initiative is available across the country except in Quebec and BC.ⁱⁱ</p>		
Restructured loan payments	<p>Alternative mortgage instruments can help buyers or developers defer interest payments/mortgage payments, especially when interest rates are high, to increase access to ownership, or to enable developers to offer affordable rental units.ⁱⁱ</p> <p>More recently, shared equity mortgages address some of the problems associated with payment/interest deferral for homeowners, by implementing repayment at sale. Through a second mortgage, instead of receiving monthly payments, the investor defers their return until a later date. Their return on investment may occur on sale of the property, amortization of the first mortgage, or a fixed number of years after purchase. Non-profit organizations, private investors, developers, governments at any level, housing funds or family can provide this funding.ⁱⁱ</p> <p>Considerations:ⁱⁱ</p>		

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	<ul style="list-style-type: none"> • Conditions in the calculations for mortgage eligibility may restrict shared equity arrangements • Due to the higher loan to value ratio (when the equity loan is taken into account) the buyer is more likely to be in a negative equity position if prices decline, which poses a higher risk for default <p>Example: Purchasers can qualify to enter a shared equity relationship with the INHOUSE Attainable Housing Society (Alberta). INHOUSE provides the qualifying purchaser with a down payment for approximately 25 to 35 percent of the home price. The purchaser is then responsible for financing the other 65% through a mortgage. When the owner sells, 65 per cent of the proceeds of sale go to the owner, and the other 35% goes to INHOUSE.ⁱⁱ</p>		
Real estate investment trusts	<p>A Real Estate Investment Trust (REITs) enables investors to invest in a portfolio of rental projects. The REIT uses a professional management team to improve operation, making for an attractive return to investors through the REITs publicly listed partnership units. Returns to investors take the form of monthly cash distributions and appreciation in unit values.ⁱⁱ</p> <p>REITs that are involved in the residential sector acquire low-rent, poorly managed and neglected multi-unit rental housing, with the goal of enhancing rental projects using professional management, unit upgrades and rent increases. Although an effective way of preserving and upgrading housing stock, the goal is not necessarily to generate affordable rental units. However, an REIT with a social mission, funded through social finance could achieve this.ⁱⁱ</p> <p>Example: Given the credibility of the Housing Partnership Network, The Housing Partnership Equity Trust (HPET in the US) has attracted funds at preferred rates from major corporations and foundations including Citibank, the Ford Foundation, the MacArthur Foundation, Morgan Stanley, and Prudential Insurance Company. The REIT targets multi-unit rental for low-to-moderate income households.ⁱⁱ</p>		

	Description	Age Friendly: Yes or Not established from review	Relevant Chatham-Kent Initiatives
Partnerships	<p>Partnerships are essential in achieving affordable housing. Partnerships can exist between:ⁱⁱ</p> <ul style="list-style-type: none"> • Non-profit and charitable organizations • Governments and government agencies at any or all levels • Independent housing corporations and land trusts • Investor groups • Associations of all kinds • Faith base groups • Local businesses • Educational institutions <p>Partnerships may provide a range of benefits including:ⁱⁱ</p> <ul style="list-style-type: none"> • Donations or preferential pricing of land and/or buildings • Loans • Cash grants and donations • In-kind contributions including labour • Exemptions from development fees and municipal taxes • Business expertise • Expertise in affordable housing creation and in catering to special needs • Access to support services and other voluntary organizations. 	Yes	Housing Taskforce, Prosperity Roundtable
Life leases	<p>Life leases can meet the needs of seniors, by providing a more affordable alternative to renting or condominium purchase, for those with some equity and modest retirement incomes. Life leases often enhance affordability by the contribution of land and money from sponsors.ⁱⁱ</p> <p>Under a life lease, the lessee provides a lump sum payment in return for a legal agreement which entitles them to occupy the home for life or until they are no longer capable of living there. The lessee also makes monthly payments to cover maintenance, operating and management expenses, and in some cases a rent payment.ⁱⁱ</p>	Yes ⁱⁱⁱ	

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	<p>There are five main types of life leases:ⁱⁱ</p> <ul style="list-style-type: none"> • Declining Balance Lease—the refund of entrance fees (a form of pre-paid rent) when a lease is terminated, the amount declining over time in fixed amounts. • Fixed Value Lease—at lease termination the original entrance fee is refunded, with a fee for administrative expenses deducted, in some cases. • Index-Based Lease—residents earn a return on their investment; an additional amount based on an index, e.g. Consumer Price Index, is returned along with the original entrance fee • Market Value Lease—at lease termination the resident’s unit is sold on the open market. Depending on the state of the residential real estate market, a resident may gain or lose equity • Zero Balance-no residual value is repaid to the occupant or their estate at the time of departure or death. Consequently, the purchase price for an interest of this type of life lease is least expensive relative to other forms. <p>Considerations:ⁱⁱ</p> <ul style="list-style-type: none"> • There are gaps in consumer protection, in all but Manitoba, due to the absence of legislation around life leases <p>Refer to Government of Ontario Guides: Life lease housing^{xxxvii}</p>		
Land lease	<p>A land lease, also called a ground lease, is a lease agreement that permits the tenant to use a piece of land owned by the landlord in exchange for rent. Land leases work very similarly to the way traditional property leases operate, and tenants can enter into both residential and commercial agreements. Land leases are commonly used for mobile homes, billboards and farmland.^{iv}</p> <p>Benefits:^v</p> <ul style="list-style-type: none"> • The purchase price is usually reduced because the land cost is excluded • Saving on the cost of the land may allow a person to purchase a more expensive home 		

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	<ul style="list-style-type: none"> Such homes are typically part of a homeowners association (HOA), which provides common services and facilities <p>Considerations:^v</p> <ul style="list-style-type: none"> Finding a lender for a land lease can be challenging In an HOA, residents may share in the cost of leasing the land, which may contribute to a significant portion of the lease The cost of leasing the land can increase each time the lease is renewed Unlike traditional homeowners, equity is only built on the home and not the land Selling a home on leased land may be difficult 		
Land trusts	<p>Land trusts can preserve land for purposes considered worthwhile to the community.ⁱⁱ</p> <p>Community land trusts (CLT) are established specifically to bank and preserve land for affordable housing, and to develop the housing itself.ⁱⁱ They acquire land in the community—either by purchasing land directly or through donations of land, land and buildings, or money to purchase land.^{vi}</p> <p>There are three types of CLTs:^{vi}</p> <ul style="list-style-type: none"> Co-operative CLTs - The goal of co-operative CLTs is to promote the long-term affordability of co-op housing and to help individual co-ops maintain their non-profit status Lease-to-Own CLTs - Lease-to-own CLTs assist low-income households with moving into homeownership. Such households pay a rental rate to the CLT over a given period of time after which they may choose to purchase the unit with a portion of the rent paid to date credited towards a down payment Facilitative CLTs - Facilitative CLTs partner with local groups possessing the organizational capacity, expertise and resources to successfully develop and manage housing projects 	Yes ^{vii}	Property Acquisition and Property Disposition, Community Improvement Plan ^{viii}

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	<p>Success factors:^{vi}</p> <ul style="list-style-type: none"> • A sustainable business plan • Strong leadership and administration • Community and government support • Community partnerships • Education and outreach • Funding and capitalization • Capacity building • A national network and technical assistance <p>Considerations:ⁱⁱ</p> <ul style="list-style-type: none"> • A trust will lease land (often for 99 years) rather than sell it, thus owners own the physical buildings but not the land • The intent is that the land be available only for affordable housing for those of low income • Aside from home ownership, community land trusts have experimented with rental, rent to own, and housing cooperatives • Municipalities can provide incentives to bring land on stream. Under Toronto's Open Door program policy, the city promises to fast track permit approvals, development fee exemptions and municipal tax waivers for new non-profit and private rental housing projects if they are affordable for a minimum of 25 years • A limiting factor for the growth of community land trusts is the difficulty of achieving funding, which hampers their viability and survival <p>Sources of land include:ⁱⁱ</p> <ul style="list-style-type: none"> • Schools, churches (donated land, low cost land with sale reserved for non-profits, and shared land) • Intensification of existing non-profits/co-op projects i.e. adding units on unused land 		

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	<ul style="list-style-type: none"> Land provided by governments at different levels <p>Example: The City of Vancouver provides 99-year leases on sites to The Vancouver Community Land Trust Foundation. The Land Trust is working with co-op and non-profit housing providers to develop non-market housing, operated by the partners. In this example, the Land Trust would lease the land from the city (already owned by the City). The Land Trust then enters into operating agreements with each of the non-profit providers to operate housing there.ⁱⁱ</p>		
Energy savings performance agreements	Energy Service Companies offer contracts in which they accept payment for retrofitting a building from subsequent realized savings in energy costs. The contract they offer covers development, design and installation of energy efficient systems as well subsequent monitoring and verification of savings. ⁱⁱ		
New tax funding	<p>This model uses funding from taxes on real estate investment.</p> <p>Example: British Columbia will garner funding from the Foreign Buyers Tax (15%) implemented in August 2016, to provide affordable rental housing.ⁱⁱ</p>		
HomeSharing	<p>HomeSharing is a global movement and a practice referenced in the World Health Organization's Global Database of Age-friendly Practices.^{ix}</p> <p>There are many variations of HomeShare Programs however they do exist within a few common schemes:^x</p> <ul style="list-style-type: none"> Many HomeShare programs enable older adults to remain independent in their own homes by finding a housemate willing to cost-share or help with household tasks Many programs meet the accommodation needs of students in places where accommodation is scarce or expensive Some HomeShare programs are set up to promote solidarity between generations Some HomeShare programs cater for the needs of people with disabilities 	Yes	

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	<p>The benefits of HomeShare Programs are well documented, including in Canadian communities. A recent impact evaluation of Toronto’s HomeShare Program revealed the following:^{xi}</p> <ol style="list-style-type: none"> 1. Reduced social isolation 2. Independent and autonomous seniors empowered to age-in-place 3. Reduced premature institutionalization 4. Intergenerational relations fostered 5. Housing affordability for seniors and increased access to affordable/attainable housing for students <p>Homeshare Victoria (Australia) estimated that their program generated annual benefits worth \$832,317 to participants and net savings of \$50,222 to the health and aged care system.^{xii}</p> <p>HomeShare International surveyed 48 HomeShare Programs in 11 countries:^{xiii}</p> <ul style="list-style-type: none"> • Seventy-one percent of surveyed programs ran as either a not-for-profit or part of a larger not-for-profit organization; Only 2 out of the 48 programs identified as falling under a for-profit business model • Half of the programs operated with paid staff only while 43% operated with a combination of paid staff and volunteers. <ul style="list-style-type: none"> ○ Homeshare programs need support from dedicated staff • Fifty-five percent required householders to be over 65. Age for the householders involved in these programs ranged from “no restrictions” to “typically over 75, but flexible”. Seventy-five percent required homesharers to be over 18 • More than half (58%) of the programs surveyed offered the service for free. Introduction fees were not common, as were monthly fees for householders (27%) and/or homesharers (20%) • Only 4 of all the responding programs indicated that they were financially self-sufficient <ul style="list-style-type: none"> ○ Overall, data point out potential challenges with the altruistic approach to these programs and the need to make them financially sustainable. Finding out how 		

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	<p>similar sectors (e.g., social housing, non-for-profit services for the elderly) are overcoming sustainability challenges might inform changes for HomeShare programs to make them viable</p> <ul style="list-style-type: none"> • In most HomeShare programs, the coordinators screened potential candidates, matched them skilfully, negotiated a contract between the two people, monitored the outcomes and provided ongoing support to both parties. <p>There are many examples of HomeShare Programs in Ontario with slight variations in their models:</p> <ul style="list-style-type: none"> • Burlington Age-Friendly Seniors Council published <i>The Halton HomeShare Toolkit</i>, a self-resource for individuals interested in learning more about HomeShare.^{xiv} • HomeShare Alliance, serving Hamilton-Wentworth and Halton, matches householders with homesharers for task exchange and supplemental income arrangements. A consultant keeps in touch with clients to monitor progress and ensure satisfaction. HomeShare Alliance is looking to expand their business model by providing workshops and offering licencing for their model^{xv} • Homeshare Northumberland, operated by the not-for-profit Cornerstone Family Violence Prevention Centre, matches single female homeowners with single female homesharers looking for safe and affordable housing in a task exchange model. Trained staff support participants for the duration of the match.^{xvi} • HomeShare Toronto, a City of Toronto program, matches older adults (55 and over) with university and college students seeking affordable housing. In exchange for reduced rent the student provides up to seven hours of companionship and/or assistance with completing light household tasks. A team of Social Workers facilitate the program by completing Vulnerable Sector Screenings on all participants, safety checks on all homes and providing ongoing support in the form of regular follow-ups, mediation, and conflict resolution services.^{xvii} • Hygge HomeSharing, is a not-for-profit based in Ottawa, that focuses on matching householders with homesharers that identify as 2SLGBTQ+. ^{xviii} 		

	Description	Age Friendly: Yes or Not established from review	Relevant Chatham-Kent Initiatives
	<ul style="list-style-type: none"> • Sarnia Homestay, a business based in Sarnia, matches students with older adults. They have also published a HomeShare Toolkit, in partnership with Age-Friendly Sarnia and Lambton College, to assist interested householders and homesharers with navigating the process^{xix} • Symbiosis, a McMaster University initiative, aims to match students with seniors in the Hamilton and area. They facilitate matches for low cost rooms or free rooms in exchange for tasks. The program includes regular follow up.^{xx} • HomeShare Vermont, a not-for-profit with its first iteration starting in 1982, notably offers a match fee scale for all participants (homeproviders and homesharers) who are successful in finding a match. Task exchange and rent only matches are made, with staff staying in regular contact with participants throughout the life of the match.^{xxi} <p>Co-ownership is a potential outcome of HomeSharing. Refer to Government of Ontario Guides: Co-owning a home^{xxxvii}</p>		
Universal design	<p>Universal design refers to the design of products and environments that meet the needs of all people, without having to adapt said product or environment. Features includes:ⁱⁱⁱ</p> <ol style="list-style-type: none"> 1. No step-entry 2. Wide doorways and halls 3. One-floor living 4. Easily accessible controls and switches Easy to use handles (levers instead of knobs) 5. Accessible bathrooms – e.g. wall mounted sinks, curbless showers, grab bars <p>Benefits:ⁱⁱⁱ</p> <ul style="list-style-type: none"> • Adaptable housing models benefit everyone • Cost-savings occur from facilitating aging in place versus institutionalization 	Yes ⁱⁱⁱ	
CMHC FlexHousing™	<p>“FlexHousing™ incorporates, at the design and construction stage, the option to make future changes easily and with minimum expense in order to meet the evolving needs of its occupants. This approach allows families and individuals to access more affordable housing,</p>	Yes ⁱⁱⁱ	

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	<p>stay in the home longer and can help make these units more affordable for owners and renters.”^{xxii}</p> <p>Example: “...in British Columbia, the City of Saanich, has instituted a Basic Adaptable Housing bylaw that requires...adaptable housing features in all newly constructed buildings that are serviced by an elevator and contain apartment or congregate housing uses.” ^{xxii}</p> <p>Other examples of adaptable housing are secondary suites (refer to Home Design), <i>Grow Home</i>, <i>Lifetime Homes</i>^{xxii}, <i>Home for Life</i>,^{xxiii} and <i>SAFERHome</i>.^{xxiv}</p>		
Home Design			
Container homes	<p>Example: Alberta Rural Development Network’s (ARDN) received \$10 million dollars for a Sustainable Housing Initiative through the National Housing Strategy’s <i>Affordable Housing Innovation Fund</i>. This initiative will include the development of at least 8 energy-efficient affordable housing shipping container projects, with the creation of 467 rental units over two years.^{xxv}</p>		
Co-operative housing	<p>A well-known model for housing, housing co-operatives (co-ops) come in many forms. Some co-ops are townhouses and small buildings with just a handful of units. Others are large apartment-style buildings with hundreds of units. Residents decide how the co-op operates, with every member getting a vote for the approval of annual budgets, electing directors and setting policies on the co-op’s overall direction.^{xxvi}</p> <p>Benefits:</p> <ul style="list-style-type: none"> • The goal of co-operative housing is to provide affordable housing, at-cost^{xxvii} • A member’s right to live in the co-op is protected as long as they follow all of the rules^{xxvi} • There is a strong sense of community because members actively participate in all aspects of running the co-op^{xxvi} • International co-op principles govern housing co-ops^{xxviii} 	Yes	<p>Clairvue Housing Co-Operative Inc.</p> <p>Labourview Co-Operative Homes Inc.</p>

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Modular homes	<p>Example: Vancouver Affordable Housing Agency (VAHA) received funding through the <i>Affordable Rental Innovation Fund</i> to set up moveable modular units on undeveloped, city-owned land. When the land is needed for a permanent development, the units can be moved to another vacant site.</p> <p>The modular units form a three-storey building that features 40 single occupancy suites with self-contained bathrooms and kitchens, individual climate control, and private living space. The building features include indoor and outdoor amenity space, central laundry and a number of wheelchair accessible suites on the first floor.^{xxix}</p>		
Secondary suites	<p>A second unit is a self-contained dwelling unit with a private kitchen, bathroom facilities and sleeping areas. It can be located in a house or on a property, above a laneway garage or in a coach house.^{xxxvii}</p> <p>Example 1: The County of Simcoe offers a 15-year forgivable loan of up to \$30,000 for the creation of a secondary or garden suite through The Secondary Suites Program. The County along with Federal/Provincial governments is funding this program. This program is an effective way to increase the supply of affordable housing.^{xxx}</p> <p>Example 2: When regulations governing secondary suites changed in Kingston, Ken Dantzer, Designer and Project Manager of CaraCo Development Corporation, acted on the opportunity to provide an affordable option for homeowners by building homes with secondary suites, as a means of generating rental income.^{xxxi}</p> <p>Refer to Government of Ontario Guides: Add a second unit in your house^{xxxvii}</p>	Yes ⁱⁱⁱ	<p>CK Renovates Ontario Renovates^{xxxii}</p> <p>Residential Conversion and Affordable Housing Grant Program, Community Improvement Plan^{viii}</p>
Tiny homes	<p>A “tiny home” is a small, private and self-contained dwelling unit: with all the expected spaces of a complete home, kitchen and bathroom included, for year-round use. It can be a primary home or a separate structure on a property that already has an existing house. Tiny homes are not campers, recreational vehicles, cottages and other structures used seasonally.</p>		

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	<p>Tiny homes must comply with the health and safety requirements of Ontario’s Building Code, municipal zoning and other local by-laws. They must also have servicing (water and sewage).</p> <p>The size of a tiny home differs between municipalities, depending on each ones zoning by-laws. Some municipalities have minimum size requirements, while others have maximum size requirements. For example, some municipal by-laws require a tiny home to be 37 m² (400 ft²) or less. In all cases, a tiny home cannot be smaller than the minimum required size set out in Ontario’s Building Code, which is 17.5 m² (188 ft²).^{xxxvii}</p> <p>Example 1: The Township of Leeds and the Thousand Islands amended its zoning by-law to accommodate tiny homes by removing the minimum floor area size for all dwellings, including tiny homes.^{xxxvii}</p> <p>Example 2: Vagabond Tiny Homes plans to make a small community of stand-alone tiny homes, funded through the <i>Affordable Housing Innovation Fund</i>. These homes will be built in a few months using green building techniques and incorporating smart home technology, thus reducing overall costs and time to market. The community will use a mixed-market rental approach with 15 affordable units, 5 market units and 5 are short-term units.^{xxxiii}</p> <p>Refer to Government of Ontario Guides: Build or buy a tiny home^{xxxvii}</p>		
Other options			
Building repurpose, home ownership support and college student labour	<p>Example: “Through the Affordable Home Ownership Program, the City of Sault Ste. Marie aims to give the working poor a shot at homeownership by purchasing derelict properties, restoring them, and conditionally offering to cover down-payment costs. Its proponents suggest it could spur revitalization in neglected neighbourhoods, end cycles of poverty, and serve as a model for cities across the province.”</p> <p>“This March [2020], the District of Sault Ste. Marie Social Services Administration Board dedicated \$300,000 in funding for the project, and, with access to capital, the Sault Ste. Marie</p>		

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	<p>Housing Corporation began scanning real-estate listings. It has narrowed the search to neighbourhoods where property-tax assessments are either stagnant or declining.”</p> <p>“Given that renovations can be prohibitively expensive, the housing corporation is partnering with Sault College’s Building Maintenance and Construction Certificate program, which helps Ontario Works recipients learn employable skills, such as basic plumbing and carpentry. (Trades will oversee the renos and tackle more complicated tasks, such as electrical work.) The target is to spend about \$100,000 per property, including purchase and rehabilitation, in a market that boasts a year-to-date average home-selling price of \$180,303, according to the Sault Ste. Marie Real Estate Board.”</p> <p>“Another plus... is that, after the initial investment, the program should become self-sustaining; money from property sales will fund future purchases, and so on.”^{xxxiv}</p>		
Neighbourhood Renewal Corporations	<p>Neighbourhood Renewal Corporations can facilitate the development of housing in neighbourhoods, and demonstrate how a community can work together for housing solutions.^{xxxv}</p> <p>Example: Thompson Neighbourhood Renewal Corporation (TNRC), through Our Home Kikinaw project, selects family partners before the construction of each home using eligibility criteria. The applicant enters into a no-interest, down payment-free mortgage with the TNRC. Mortgage and property tax payments are calculated annually at the rate of 25-30 percent of a family’s annual income. In-lieu of a traditional down payment, families can earn sweat equity by helping with construction, fundraising, and other relevant tasks. ^{xxxv}</p> <p>The TNRC Housing Coordinator oversees the project with assistance from a volunteer-based Community Team. The City of Thompson, the provincial government (through Manitoba Housing and Community Development), the business community and volunteers made financial and other contributions to the project. Alongside fundraising, the mortgage is</p>		

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	<p>structured so that payments from the first home go toward building the second home, creating financial sustainability for the project.^{xxxv}</p> <p>This model resulted in 5 homes being built in 5 years, and has proved to be effective at mobilizing the community to volunteer their time, contribute or discount building materials, make donations, and work together in order to create an affordable home ownership opportunity for families that would otherwise not have that option.^{xxxv}</p>		
Unique Funding Model for Affordable Student Housing	<p>Example: A financial model where a portion of student tuition fees is used for investing in the construction of an affordable rental housing project. The usage of the tuition fees will allow a non-profit entity, to obtain upfront equity for the creation of an affordable project that will create up to 158 affordable student and non-student rental units. Additionally, a partnership involving private investment funds will create a revolving fund for future projects to be developed.^{xxxvi}</p>		
Government of Ontario Guides	<p>In 2019, the Government of Ontario published plain language innovative housing guides, to accompany their <i>More Homes, More Choice: Ontario's Housing Supply Action Plan</i>, for homeowners and landlords. These guides help navigate the complex design and building processes of each option, to encourage the creation of more rental housing. Guides exist for:^{xxxvii}</p> <ul style="list-style-type: none"> • Life lease housing • Add a second unit in your house • Build or buy a tiny home • Co-owning a home <p>Resources can be found here: https://www.ontario.ca/page/housing-innovation</p>	Yes	

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