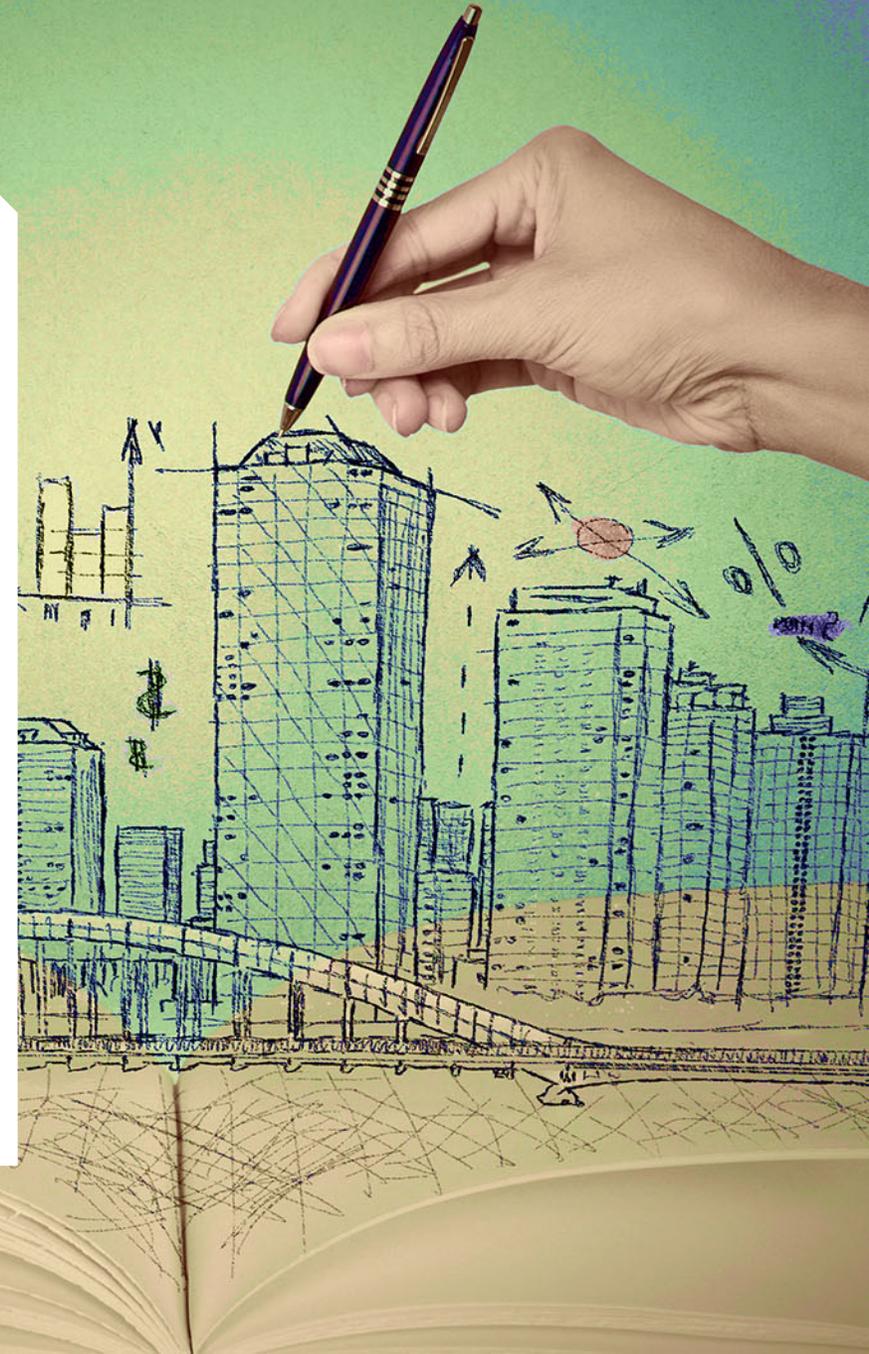


Affordable Housing 101 for Municipalities

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Community Housing Transformation Centre



Community Housing
Transformation Centre
Centre de transformation
du logement communautaire



>>>> To begin: a local history



>>>> The Community Housing Transformation Centre



- Pan-Canadian non-profit organization founded in 2019
- Mission:
 - To connect and partner with sector, service and community-housing providers to facilitate sector-wide transformation.
 - To fund, support and build organizational capacity where gaps and needs exist.



Sector Transformation Fund

Enables community housing providers to complete transformative projects for their organization, region, or the sector broadly

Community-Based Tenant Initiative Fund

Supports tenant empowerment, engagement, and advocacy

Partnership Funds

Working with other funders to grow the resources available to the community housing sector, including St. John's Catalyst Fund and the Nova Scotia Community Housing Growth Fund



>>>> Affordable Housing: What is it?

- Social housing: housing administered by a government body
- Non-profit community housing: housing operated by a community group, with or without support services, often with some form of operating subsidy from government.
- Co-op housing: shared ownership model, members own a share of the co-op and pay member fees

>>>> The Housing Continuum



THE HOUSING CONTINUUM





>>>> How do we define “Affordable”?

For individuals:

No more than 30% of income spent on housing costs

For buildings:

Either rented at rent geared to income rates
or at a flat below-market rate



>>>> Is housing in Newfoundland and Labrador unaffordable?

Median market rent: \$883

Income required for median
market rent to be affordable:
\$35,320/year

Median income of single
individuals with employment
income: \$27,860

Median income of all families
receiving government transfers:
\$19,670

>>>> Why is it important?



Social well-being

Investment in affordable housing leads to healthier, safer, happier communities, including decreased interactions with law enforcement and emergency room visits

Economic development

Regions with a lack of affordable housing often struggle to attract and retain the workforce they need for a thriving economy

Community health

Housing is one of the most important social determinants of health and has a huge impact on other mental and physical health outcomes

Changing demographics

As our population ages and many people find themselves on fixed incomes, it becomes even more important to invest in long-term affordable housing so people can age in place with security and dignity



>>>> Benefits of creating an affordable community

- Health and well-being for residents
- Residents have more disposable income to put into the local economy
- Attractive to new residents
- Businesses are able to attract and retain staff and customers
- Decreased spending on healthcare and other government services



>>>> How is community housing developed?

Community agencies lead the development, with help from professionals

Financing often comes from CMHC with contributions from other sources

Operating subsidies often come from provincial governments



What are the trends in Newfoundland and Labrador?

- Vacancy rates fell over 50% from 2020-2021
- Modest rise in market rents, likely to increase with interest rates
- In rural NL, short-term rentals are causing extreme pressures on supply in tourism-reliant areas
- Increasing oil costs cause affordability challenges
- In St. John's, 25.5% of households were in unaffordable housing and 43% of renter households were in core housing need in 2015-16





>>>> Other issues of concern in NL

Energy Poverty

- Defined as households spending more than 6% of net income on energy costs
- Rising oil costs and potential electricity rate increases are a major concerns in NL
- No programs for private landlords to improve energy efficiency

Core Housing Need

- Defined as households spending more than 50% of income on housing costs
- 10,600 people in St. John's were in core housing need in 2016



>>>> What can municipalities do?



DIRECT PROVISION
OF HOUSING



WAIVING
DEVELOPMENT FEES



PARTNERSHIPS



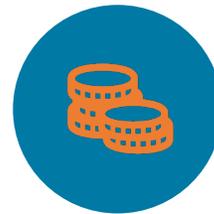
DONATING LAND



ZONING



FLEXIBLE
REQUIREMENTS



GRANTS TO
PROVIDERS

>>>> St. John's Affordable Housing Catalyst Fund



- Partnership launched in 2020
- \$50,000 from the City leverages \$100,000 from the Centre
- Grants of up to \$30,000 for affordable housing providers to complete innovative projects



>>>> Funding to Develop Housing



FCM's Sustainable Affordable Housing funds through the Green Municipal Fund



Funding for planning through construction phases

Net-zero ready (new construction) or 25% reduction in energy consumption (for renovation)

>>>> Regional Energy Coach Program



- One-on-one coaching for municipalities and non-profit housing providers
- Walk-through energy assessments
- Assistance in the application process
- Basic project planning



Partnership with the Federation of Canadian Municipalities Sustainable Affordable Housing Fund, BCNPHA, and the Co-operative Housing Federation of Canada

“Communities need people, and people need homes.”



Questions?



Thank you



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