



AFFORDABLE HOUSING BUSINESS PLAN

Creating Opportunities, Housing Our Community

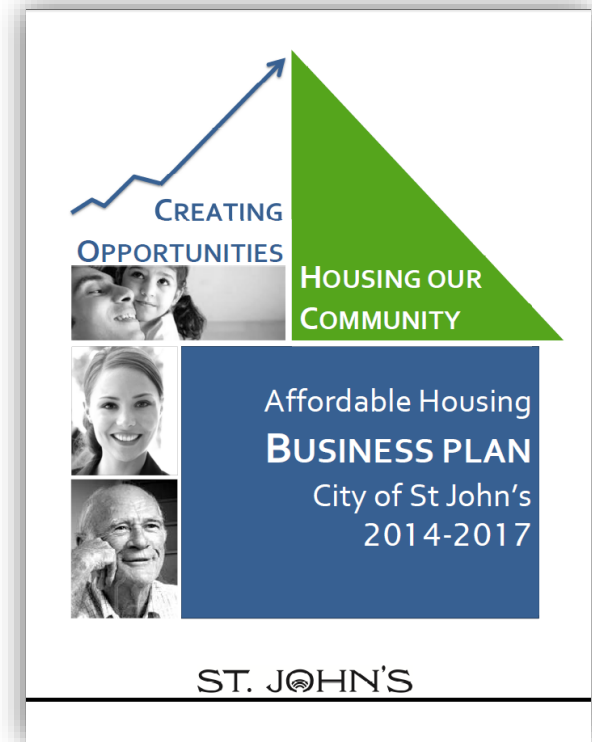
Forum on Housing and the Mobile Workforce in
Newfoundland and Labrador

The Fluvarium, April 26, 2016

ST. JOHN'S

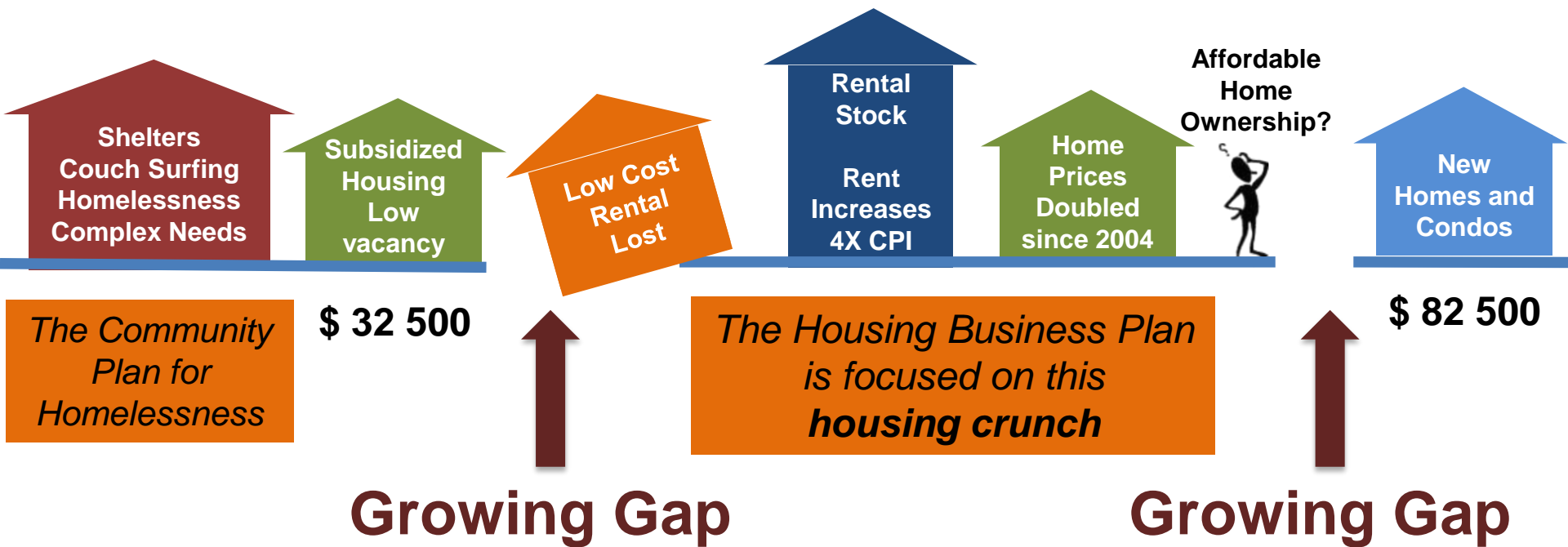
OVERVIEW

- **Housing affordability is a priority issue** that has major impacts on many citizens
- The Affordable Housing Business Plan (AHBP) proposes that the City will work with our partners to create 500 affordable homes
- **The City's best role is to help to identify and create opportunities** – not build homes
- Seventeen strategies are outlined in the Plan to help us reach our targets together



The Housing Continuum

- Over 35% of households are in this *housing crunch*
- Many work in the single biggest sector of the economy
- Ineligible for subsidy but can't afford market prices
- ***They need more housing choices***



HOUSING AFFORDABILITY



- The plan is based on the City's core belief that housing is a human right and that everyone needs and deserves a *home* that is affordable to them.
- To be affordable, housing must **cost less than 30%** of pre-tax household income including housing and related costs
- This Plan is focused on improving the affordability of *market housing* for households in the housing crunch

Working Families



- Working families power the local service industry which comprises 25% of the economy
- Affordable rental options are limited
- Home prices have risen out of reach for many
- Housing choices must be close to work, school

Complex Needs

- Number of people with mental health and addictions issues is rising, placing strain on social support systems
- Pioneering approaches are successfully integrating supportive housing into the community



Students



- A huge population with shrinking rental options
- More innovative solutions like *Home Share* are needed

MAJOR DEMOGRAPHIC CHANGES

New Canadians



- Provincial government plans to **triple** immigration over next five years
- Attracting and retaining new comers is key to filling labour gaps
- Affordable rental and ownership options are needed

New Talent



- Employers say housing price and availability is becoming a barrier to attraction and retention of new talent
- The leap to home ownership is getting harder
- Artists and other creatives are seeking space where they can work and live

Seniors



- The fastest growing age segment of the population is 45–64: the seniors of the very near future
- Accessible and affordable housing is crucial to healthy aging in place
- Seniors have significantly lower median income
- Many live in older, inefficient housing stock with high energy costs

PARTNERS

Partnerships are essential to the success of this Business Plan and collaborative investment in housing solutions is the only way to realize the full potential of the economic, social and environmental dividends.

- **Federal** – CMHC, Homelessness Partnering Strategy, Canada Lands
- **Provincial** – NL Housing, AES
- **Private Sector** – CHBA-NL
- **Community Sector** – dozens of non-profit organizations; including faith communities
- **Residents**

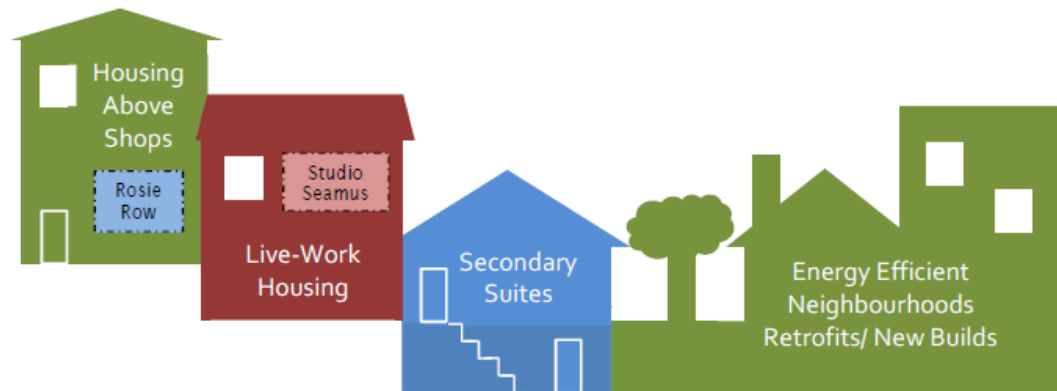


Housing Affordability = *Housing Choices*

Different people have different housing needs based on their household size, employment, ability, health, income, stage in life, and a host of other factors.



Affordable housing is about **creating and promoting a range of housing choices** as diverse as the city itself.





CHOICES = OPPORTUNITIES

People in the crunch need more housing choices.

More choices create new business opportunities.

The City can help to identify and create opportunities.

TYPES OF AFFORDABLE HOUSING

We are working with our partners to encourage the following:

Affordable Home Ownership

The Business Plan seeks to create ownership housing at price points that are below average to ensure they are in the affordability range (30%) for households earning median income and below.

Affordable Rental

Rent increases have significantly outpaced inflation in St. John's since 2009 and consequently many households find themselves with incomes too high to qualify for subsidized housing but too low to afford market rents.



Energy Efficiency

Energy poverty is a growing issue. The goal for energy efficiency measures (energy retrofits) is to bring the cost of housing into the affordable range for households earning below median income range.

Age Friendly

Many seniors are downsizing from single family homes in search of quality rental housing that they can afford with shrinking incomes. The Business Plan seeks to create seniors rental options at below average rent to ensure that this growing seniors housing market is well served.

Affordable Housing Business Plan Strategies

Engage Partners

- Building YES! NIMBY Toolkit in partnership with CHBA-NL
- Faith & Housing Coalition – started from the 2013 Housing Forum/theme of 2014 Forum

Inform Action

- A Consultant has been hired to conduct a feasibility study to look at aligning the City of St. John's Non Profit Housing and NL Housing (NLHC) Waiting Lists into a Central Housing Waitlist
- Seniors Housing Research Project
- Planning Innovative Housing Workshops and information sessions

Revitalize Policy

- Facilitative role of the City to clear roadblocks (i.e. policies around parking downtown),
- Development and building permit fees are waived for non-profit groups that develop affordable housing projects. Other affordable housing projects are evaluated on a case-by-case basis.

Build Capacity

- Developing a new Social & Supportive Housing Providers Network



Affordable Housing Business Plan Strategies

Unlock Resources

- Land inventory for Ward 2 is completed; other wards are in progress
- Housing Catalyst Fund
- The City successfully secured \$2.5 million in funding through the joint federal/provincial Investment in Affordable Housing to build 20 new homes to add to our housing portfolio

Lead Innovation

- Housing First Units – 3 units of City-owned housing
- Shea Heights: City Council has agreed to use 6 acres of City owned land in Shea Heights to create a mixed income development with a commitment to affordability

Increase Engagement

- Engage multiple stakeholders to address under-reporting of property standards violations in rental housing
- Cultivate a Base of Landlords willing to rent to those seeking affordable housing (including those who may require supports)
- Community Engagement (i.e. Annual Housing Forums)



Thank you.

“Become a possibilitarian. No matter how dark things seem to be or actually are, raise your sights and see possibilities -- always see them, for they're always there.”

— Norman Vincent Peale



Photo taken of St. John's by astronaut Chris Hadfield retrieved April 18, 2016 from CBC:

<http://www.cbc.ca/news/canada/newfoundland-labrador/st-john-s-as-seen-from-space-1.1359237>

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