

---

## Modest-Income

For the purposes of this exercise, households with modest income means households whose income is slightly below the level which would permit them to own or rent an average, suitable housing unit in their community using 30 percent or less of their income. Many of these households would meet the income qualifications for social housing, but would find themselves well down on the priority waiting list for the limited number of available units. Affordable housing for this group has become a big issue for communities experiencing growth pressures such as Wood Buffalo (Fort McMurray), Calgary, Brooks, Grande Prairie and Canmore. In these communities affordable housing is in short supply and housing costs for both ownership and rental accommodation have been increasing more rapidly than income growth for most of the population.

At 72, this stream attracted the smallest number of registrants. Representatives from the home building/development industry, real estate companies, or associated organizations formed the dominant make-up of this stream. However, the number of representatives from municipalities, non-profit housing providers, and housing cooperatives was sufficient to provide a good perspective on issues. The facilitator for this stream was Phyllis Kobasiuk, Director of the Alberta Association of Municipal District and Counties. The panel members were Lynn Hanley (The Communitas Group), Bill Joyner (Canada Mortgage and Housing Corporation), David Popitt (Melcor Developments Ltd.), Avi Amir (Homes by Avi, Alberta Home Builders Association), Frank Kernick (Grotto Mountain Development Inc. and Eagle Terrace Residential Developments), and Bertram Dyck (Mayor, Town of Canmore).

The most frequently raised comments by participants in this stream were associated with building and development cost issues. High cost of building and land development created by government regulation, approval processes and standards were considered major obstacles to the creation of affordable housing for this client group. Most of the suggestions were therefore related to ways of removing these barriers so that more modest housing could be built. Possible solutions offered include: create more flexible zoning and development approval processes; reduce or eliminate unnecessary, costly standards; look at alternative ways of providing subsidies to clients; provide incentives to builders (e.g. tax incentives, low-cost loans, start-up grants, land contributions); and, provide market information, education and training.

**MODEST INCOME  
SUMMARY OF HIGH PRIORITY IDEAS FROM ROUND TABLE DISCUSSIONS**

<b>Needs</b>	<b>Freq</b>	<b>Comments</b>
Land	4	<ul style="list-style-type: none"> <li>• support of municipality to provide serviced land for affordable housing</li> <li>• availability of land for affordable housing</li> <li>• affordable land</li> <li>• land designation</li> </ul>
Financing	3	<ul style="list-style-type: none"> <li>• overcome financing obstacles</li> <li>• flexible financial policies</li> <li>• government financial incentive</li> </ul>
Amenities and Services	3	<ul style="list-style-type: none"> <li>• amenities close by (e.g. public transportation, schools, etc.)</li> <li>• proximity to amenities</li> <li>• amenities and services nearby</li> </ul>
Housing Stock	3	<ul style="list-style-type: none"> <li>• variety of housing stock</li> <li>• rental stock</li> <li>• staff housing</li> </ul>
Market Information	3	<ul style="list-style-type: none"> <li>• demographics/psychographic profiles of modest income earners</li> <li>• more information on market needs</li> <li>• developers need to be aware of needs</li> </ul>
NIMBY	3	<ul style="list-style-type: none"> <li>• overcoming NIMBY</li> <li>• community acceptance of multi family developments</li> <li>• public education “that person” ? could be you, your children, your parents, your family</li> </ul>
Construction, Design and Maintenance	2	<ul style="list-style-type: none"> <li>• low maintenance</li> <li>• structurally sound, adequate, affordable</li> </ul>
Planning	2	<ul style="list-style-type: none"> <li>• recognize true cost of growth (infrastructure, etc.)</li> <li>• mechanism to sustain affordability</li> </ul>
Regulation and Standards	1	<ul style="list-style-type: none"> <li>• fewer government regulations</li> </ul>
Government Intervention	1	<ul style="list-style-type: none"> <li>• political will</li> </ul>
Approval Process	1	<ul style="list-style-type: none"> <li>• streamline development process</li> </ul>
Other	1	<ul style="list-style-type: none"> <li>• affordable communities not affordable housing</li> </ul>
Further Clarification Required	3	<ul style="list-style-type: none"> <li>• financing</li> <li>• joint financing, e.g. multiple households</li> <li>• affordability</li> </ul>

<b>Obstacles</b>	<b>Freq</b>	<b>Comments</b>
NIMBY	6	<ul style="list-style-type: none"> <li>• NIMBY (3)</li> <li>• mindset - concern over dropping property values</li> <li>• mindset/community value system (NIMBY)</li> <li>• NIMBY (lower quality, fear of lower property values)</li> </ul>
Regulation and Standards	5	<ul style="list-style-type: none"> <li>• excessive development &amp; servicing standards (obsolete, redundant regulations)</li> <li>• regulation, codes, bylaws which create higher costs or make impossible to create lower cost housing</li> <li>• government regulations</li> <li>• land use bylaws</li> <li>• community standards for development</li> </ul>
Financing	3	<ul style="list-style-type: none"> <li>• lack of financing and access to finance</li> <li>• financing commitments from lending institutions for modest housing. Rental stock vs. "condo" stock</li> <li>• high "risk" classifications by CMHC</li> </ul>
Government Intervention	3	<ul style="list-style-type: none"> <li>• government interference</li> <li>• ultra low minimum wage</li> <li>• government downloading/no government incentives</li> </ul>
Market Information	2	<ul style="list-style-type: none"> <li>• municipal knowledge on modest housing and developer needs</li> <li>• lack of knowledge of problem among citizen</li> </ul>
Costs	2	<ul style="list-style-type: none"> <li>• construction and land costs</li> <li>• escalating construction costs</li> </ul>
Construction, Design and Maintenance	1	<ul style="list-style-type: none"> <li>• lack of vision as to what constitutes an acceptable home, i.e. non-traditional building materials or process</li> </ul>
Housing Stock	1	<ul style="list-style-type: none"> <li>• modest - we are not focused on existing housing</li> </ul>
Approval Process	1	<ul style="list-style-type: none"> <li>• timeliness of approval process</li> </ul>
Government Funding	1	<ul style="list-style-type: none"> <li>• lack of government \$ put into new or renovated housing</li> </ul>
Taxes	1	<ul style="list-style-type: none"> <li>• duplication of levies and taxes (both immediate to developer then on going through property taxes)</li> </ul>
Economic Incentives	1	<ul style="list-style-type: none"> <li>• economics (return on investment, return on equity) of rental accommodation</li> </ul>
Social Issues	1	<ul style="list-style-type: none"> <li>• "major" industry contribution to social issues</li> </ul>
Communication	1	<ul style="list-style-type: none"> <li>• motivation of all levels of government and developers - political, financial, philosophical (social conscious)</li> </ul>

Solutions	Freq	Comments
Regulation and Standards	18	<ul style="list-style-type: none"> <li>• reducing servicing standards</li> <li>• allow flexible servicing criteria that enables services to be provided which meet regulations and decreases costs</li> <li>• flexible zoning regulations that enable more housing potential, i.e. granny suites, basement garden suites and grow home</li> <li>• less regulation to provide more incentives for developers to supply housing</li> <li>• relax municipal codes and regulations</li> <li>• relax zoning requirements</li> <li>• zoning - must meet demographic needs</li> <li>• standardizing regulations</li> <li>• use existing building stock more efficiently, e.g. convert day cares to seniors housing - granny suites and garden suite - relax RI to allow extra suites</li> <li>• review development standards to match community objectives and affordable housing needs, e.g. mix commercial with residential on same site, relax minimum square footage requirements and lot sizes</li> <li>• converting school reserve land (and vacant older schools) into multi family housing</li> <li>• basement suites - less restrictive bylaws but safety</li> <li>• revise regulations tailored to accommodate housing needs, e.g. road width, setbacks, granny flats/basement suites, home businesses</li> <li>• basement suites - legalize amend bylaws</li> <li>• change municipal bylaws, zoning requirements and development guidelines to make them more flexible</li> <li>• municipal bylaws - and zoning requirements</li> <li>• plan for social housing on a portion of the 10% reserve lands. Provide in every development.</li> <li>• designate a % of all new communities for affordable housing</li> </ul>
Financial Assistance	6	<ul style="list-style-type: none"> <li>• income - redistribution</li> <li>• income subsidies</li> <li>• increase income supplements</li> <li>• new rental subsidies</li> <li>• increase social assistance housing allowance from provincial government to modest income recipient</li> <li>• financial assistance, i.e. tax incentives, grants for development renovations, etc. for upgrading, rehabilitating and building in existing low income areas, i.e. U.S. model HUDAC grants</li> </ul>

Economic Incentives	6	<ul style="list-style-type: none"> <li>• guaranteed return to private sector through government programs and incentives</li> <li>• incentives to developers to build rental accommodation rather than assistance to individuals</li> <li>• financial stake by all partners</li> <li>• incentive to renovate</li> <li>• density bonuses for contributions to development of affordable housing</li> <li>• motivated (incentives) profit and non-profit sector development</li> </ul>
NIMBY	3	<ul style="list-style-type: none"> <li>• integration of low and modest income with other housing</li> <li>• village concept - integrated communities of ages, incomes and life style</li> <li>• integrating into existing community (NIMBY problem)</li> </ul>
Approval Process	3	<ul style="list-style-type: none"> <li>• quicker approval process</li> <li>• development permit approval/appeal process more sympathetic/responsive to modest housing</li> <li>• there is a need to develop a provincial land use bylaw appeal systems as an alternative to going to court</li> </ul>
Land/Housing Trusts	3	<ul style="list-style-type: none"> <li>• trust fund (land/housing)</li> <li>• create land trusts</li> <li>• establish housing trust fund with localized administration, possible funding source Heritage Trust Fund through one time capitalization</li> </ul>
Land	2	<ul style="list-style-type: none"> <li>• explore vacant land opportunities with e.g. owners, municipalities, utility companies, school boards</li> <li>• land lease (trust, provincial, federal, municipal land)</li> </ul>
Government Intervention	2	<ul style="list-style-type: none"> <li>• political will to change</li> <li>• political will to create affordable product (NIMBY)</li> </ul>
Government Funding	2	<ul style="list-style-type: none"> <li>• provincial government must provide more infrastructure development dollars</li> <li>• continued government funding on all levels</li> </ul>
Education and Training	2	<ul style="list-style-type: none"> <li>• life styles</li> <li>• life skills of household, e.g. budgeting, parenting, education</li> </ul>
Alternative Housing Forms	2	<ul style="list-style-type: none"> <li>• rental and granny suites, garden suites</li> <li>• innovative housing forms/co-op housing</li> </ul>
Role of Provincial Government	2	<ul style="list-style-type: none"> <li>• provincial service mechanism to ensure accountability of municipalities for compliance with provincial (affordable) housing policy</li> <li>• province to take a lead role in developing partnerships between levels of government, developers, non-profit and banks to enable the development of affordable housing</li> </ul>
Home Purchase Options	2	<ul style="list-style-type: none"> <li>• sweat equity</li> <li>• rent to own option to buy at time of contract/purchase</li> </ul>

Financing	1	<ul style="list-style-type: none"><li>• reduce the requirement for down payment or increase programs available to assist the down payment</li></ul>
Market Information	1	<ul style="list-style-type: none"><li>• tailor development to fit the needs of the community. If there are 20% of population that need affordable housing should be 20% in developing</li></ul>
Taxes	1	<ul style="list-style-type: none"><li>• eliminate G.S.T.</li></ul>
Role of Non-Profits	1	<ul style="list-style-type: none"><li>• greater use of non-profits to operate affordable housing</li></ul>
Planning	1	<ul style="list-style-type: none"><li>• better long range planning by municipalities</li></ul>
Social Issues	1	<ul style="list-style-type: none"><li>• safe community</li></ul>

<b>Partnerships</b>	<b>Freq</b>	<b>Comments</b>
Three Levels of Government and Stakeholder	3	<ul style="list-style-type: none"> <li>• a partnership that includes: 3 levels of government, developers, non-profits, stakeholders (i.e. residents), employers and any other interested parties</li> <li>• income supplement - Revenue Canada, Alberta government and municipalities</li> <li>• establish partnerships between government (providing land), private developers (in the building), and non-profit organizations (in mgmt.) must address all sector's needs</li> </ul>
Two Levels of Government and Stakeholder	2	<ul style="list-style-type: none"> <li>• provincial and municipalities, also private sector, community groups and special interest groups</li> <li>• time to reinvest in the municipal system. Relationship between municipalities and provincial government that must be partnered, e.g. criteria set by Larry Anderson this a.m.</li> </ul>
One Level Government and Stakeholder	1	<ul style="list-style-type: none"> <li>• municipalities and community groups</li> </ul>
Two Levels of Government	1	<ul style="list-style-type: none"> <li>• unified government vision, municipal and provincial</li> </ul>

**MODEST INCOME  
SUMMARY OF OTHER IDEAS FROM ROUND TABLE DISCUSSIONS,  
POST IT NOTES AND PRE-SYMPOSIUM CONSULTATION**

<b>Needs</b>	<b>Freq</b>	<b>Comments</b>
Housing Stock	5	<ul style="list-style-type: none"> <li>• increased low &amp; moderate rental housing</li> <li>• access to rental accommodation</li> <li>• rental stock</li> <li>• staff housing</li> <li>• variety of housing stock</li> </ul>
Amenities & Services	5	<ul style="list-style-type: none"> <li>• amenities &amp; services nearby (2)</li> <li>• access to services - schools, transit, stores, recreation, medical/hospital, employment, daycare (2)</li> <li>• existing public transportation</li> </ul>
Construction, Design & Maintenance	5	<ul style="list-style-type: none"> <li>• low maintenance (2)</li> <li>• high quality construction &amp; design</li> <li>• structurally sound, adequate housing that can be paid for</li> <li>• innovative designs</li> </ul>
Land	4	<ul style="list-style-type: none"> <li>• support of M.D. to provide serviced land for affordable housing</li> <li>• availability of land for affordable housing</li> <li>• land designation</li> <li>• cheap land (affordable)</li> </ul>
NIMBY	3	<ul style="list-style-type: none"> <li>• eradicate NIMBY Syndrome</li> <li>• overcoming NIMBY</li> <li>• acceptance of multi-family developments</li> </ul>
Market Information	3	<ul style="list-style-type: none"> <li>• demographic/psychographic profile of modest income earners</li> <li>• more information on market needs</li> <li>• developers be aware of need</li> </ul>
Financing	3	<ul style="list-style-type: none"> <li>• overcome financing obstacles - accessibility of \$</li> <li>• flexible financial policy (developer)</li> <li>• government financial incentive</li> </ul>
Other	2	<ul style="list-style-type: none"> <li>• affordable communities rather than affordable housing</li> <li>• community growth</li> </ul>
Planning	2	<ul style="list-style-type: none"> <li>• mechanism to sustain affordability</li> <li>• recognize true cost of growth (ie. infrastructure etc)</li> </ul>
Landlord/Tenant	2	<ul style="list-style-type: none"> <li>• Stability - low turnover (eg minimize evictions)</li> <li>• solutions to develop/maintain long-term landlord tenant relationships to reduce cost for landlord business of turnover/bad tenants, etc. and increase stability for tenant families.</li> </ul>
Communication	1	<ul style="list-style-type: none"> <li>• communication between private industry &amp; municipality</li> </ul>
Education & Training	1	<ul style="list-style-type: none"> <li>• in my travels in Alberta I have noticed a disproportionately high level of run-down housing on farms and in hamlets. These people seem to be missed by any standard enforcement or assistance</li> </ul>

Financial Assistance	1	<ul style="list-style-type: none"> <li>• of the households in “core need” as defined by CMHC Core Need Income Thresholds, only a small portion would fit into the definition of modest income households. Most would be considered low-income households. Why should we differentiate between low income and modest income households?</li> </ul>
Approval Process	1	<ul style="list-style-type: none"> <li>• streamline development process</li> </ul>
Government Intervention	1	<ul style="list-style-type: none"> <li>• political will</li> </ul>
Regulations & Standards	1	<ul style="list-style-type: none"> <li>• less government regulations</li> </ul>
Further Clarification Required	9	<ul style="list-style-type: none"> <li>• affordability/resolving economic factors (3)</li> <li>• financing</li> <li>• joint financing (eg. 2 families multiple households)</li> <li>• provincial interest</li> <li>• can we put modest income into right area?</li> <li>• availability of product</li> </ul>

<b>Obstacles</b>	<b>Freq</b>	<b>Comments</b>
Costs	7	<ul style="list-style-type: none"> <li>• land costs (2)</li> <li>• construction costs</li> <li>• escalating construction costs</li> <li>• servicing costs high</li> <li>• costs related to the homes or the land are too high or are rising because of the costs of infrastructure, downloading of responsibilities from federal or provincial governments, municipal policies or regulations.</li> <li>• costs continue to escalate as municipalities are squeezed on infrastructure costs.</li> </ul>
Government Intervention	6	<ul style="list-style-type: none"> <li>• lack of cooperation from M.D.</li> <li>• government downloading - no/limited government incentives</li> <li>• government unwillingness to accept responsibility (both Feds &amp; Province)</li> <li>• due to Alberta's unreasonably low minimum wage, many people who would be middle income are bumped down (artificially, due to a political agenda) to low cost housing or dependence on social services.</li> <li>• the mandate of affordable housing would be far easier to reach if the minimum wage reflected current reality for most Albertans. The current minimum wage constitutes economic/systematic violence.</li> <li>• municipalities recognize a need to identify and administer the needs in their community but not to finance or subsidize it.</li> </ul>
Regulations & Standards	5	<ul style="list-style-type: none"> <li>• open space standards create high infrastructure costs</li> <li>• community standards for development</li> <li>• government regulations - housing types, zoning, standards (codes, sprinkling, road widths etc.)</li> <li>• bylaw/zoning inflexibility</li> <li>• inflexibility in use of urban reserve/municipal land</li> </ul>
Social Issues	4	<ul style="list-style-type: none"> <li>• dependency created by subsidy</li> <li>• lack of incentives for subsidized tenants to move up</li> <li>• concentration/ghettoization</li> <li>• migrants who come here, especially those who do not have jobs to come to, may not have enough money to afford existing housing.</li> </ul>
NIMBY	4	<ul style="list-style-type: none"> <li>• NIMBY (2)</li> <li>• mindset/community value system "NIMBY"</li> <li>• mindset - concerns over decrease in property values (NIMBY)</li> </ul>
Financing	3	<ul style="list-style-type: none"> <li>• financing commitments from institutions for modest housing (rental stock)</li> <li>• high-risk classification by CMHC</li> <li>• lack of financing &amp; access to financing</li> </ul>

Other	2	<ul style="list-style-type: none"> <li>• development industry opposition</li> <li>• lack of down payment, perhaps because of tax rates which are too high, a minimum wage which is too low, or they lack the proper information or education to budget or establish a financial plan.</li> </ul>
Private Sector Initiative	2	<ul style="list-style-type: none"> <li>• lack of major industry contributions</li> <li>• private market has never been able to meet the need for physically adequate and affordable housing across all income levels and life cycle stages - most apparent in high growth communities. Private industry financing requirements including a return on investment often preclude for profit industry from providing housing for moderate income households. However, the building community should still continue to construct new housing for sale or rent at market rates.</li> </ul>
Education & Training	2	<ul style="list-style-type: none"> <li>• lack of skilled trade people</li> <li>• lack of education by users of available services</li> </ul>
Economic Incentives	2	<ul style="list-style-type: none"> <li>• lack of incentive for public or private sector investment</li> <li>• rents are not high enough to encourage investment in new affordable rental units. Gentrification of existing low price neighborhoods also cuts the supply</li> </ul>
Market Information	2	<ul style="list-style-type: none"> <li>• municipal knowledge/comprehension of needs of modest housing &amp; developers needs</li> <li>• lack of knowledge of problem among citizenry</li> </ul>
Housing Stock	2	<ul style="list-style-type: none"> <li>• lack of housing</li> <li>• mindset - we are not focused on existing housing</li> </ul>
Infrastructure	1	<ul style="list-style-type: none"> <li>• infrastructure not available</li> </ul>
Communication	1	<ul style="list-style-type: none"> <li>• lack of consensus between different players</li> </ul>
Financial Assistance	1	<ul style="list-style-type: none"> <li>• is 30 % realistic?</li> </ul>
Taxes	1	<ul style="list-style-type: none"> <li>• offsite levies do not provide any incentive to construct affordable product</li> </ul>
Government Funding	1	<ul style="list-style-type: none"> <li>• lack of funding for social housing</li> </ul>
Approval Process	1	<ul style="list-style-type: none"> <li>• slow approval process</li> </ul>
Land	1	<ul style="list-style-type: none"> <li>• available land and resources</li> </ul>
Construction, Design & Maintenance	1	<ul style="list-style-type: none"> <li>• dilemma: Re: Aesthetics vs. Affordability</li> </ul>
Further Clarification Required	1	<ul style="list-style-type: none"> <li>• affordability</li> </ul>

Solutions	Freq	Comments
Regulations & Standards	27	<ul style="list-style-type: none"> <li>• relax codes &amp; zoning regulations (narrower street widths, review development standards to match community objectives &amp; affordable housing, mix commercial with residential on same site, relax minimum square footage requirements) (2)</li> <li>• standardizing regulations</li> <li>• less regulations &amp; more incentives to developers</li> <li>• reduced servicing standards</li> <li>• land-use bylaws (amend)</li> <li>• flexible zoning regulations that enable more housing potential i.e.) granny suites/basements/garage suites</li> <li>• basement suites, less restrictive bylaws <b>BUT</b> safety</li> <li>• basement suites with amenity</li> <li>• allow flexible servicing criteria that enables services to be provided to meet regulations and decrease costs</li> <li>• revise regulations tailored to accommodate housing needs (road widths, setbacks, granny flats/basement suites, home business - for economic self improvement)</li> <li>• Integration through open space/green belt &amp; appropriate land use planning</li> <li>• allowing rental suites, granny suites, garden suites</li> <li>• revisit 10% allocation for schools/parks</li> <li>• converting school reserve land (and vacant older schools) into multi-family</li> <li>• using designated school &amp; recreation reserve for housing (land that has been held &amp; not used for intended purpose) time limit</li> <li>• designate a % of all new communities for affordable housing</li> </ul>
Regulations & Standards (Continued)		<ul style="list-style-type: none"> <li>• plan for social housing as part of new development with regulation to future use (ie. kept as such) (perhaps out of existing 10% reserve)</li> <li>• required 10% of social housing per municipality (quality)</li> <li>• for every high market house developed, some developer required to develop lower market value house</li> <li>• mandate new industry/employer contributions</li> <li>• density policies</li> <li>• change municipal bylaws, zoning development guidelines standards - Alberta Government and municipalities, density bonuses "FAR", municipalities, private sector, community groups/special interest - create performance standards - clarify &amp; communicate expectations (i.e. Widths of road right-of-ways specific to situation</li> <li>• an external study should be performed on the child care/school requirements (as well as the community halls). Re-address, with <b>today's</b> needs of the modest/low income families. Consider the time requirements and merging the facilities. Eliminating waste and duplication would free up some useful land (established areas or new) to accommodate more units therefore reducing costs.</li> </ul>

		<ul style="list-style-type: none"> <li>• provincial land use bylaws need to be made stronger, potentially through legislation. Currently recommendations may not be followed in jurisdictions.</li> <li>• review the servicing standards for ways to reduce land costs.</li> <li>• review Land-Use Bylaws and development regulations to ensure they do not impose needless costs or restrict affordable types of housing (Municipal Government)</li> </ul>
Financial Assistance	17	<ul style="list-style-type: none"> <li>• subsidize the user not the housing unit (2)</li> <li>• subsidize the tenant, not the housing to reduce the concentration of low-income tenants.</li> <li>• assistance to the households: Subsidy to needy families, not to the buildings. Greater emphasis on financial management in schools. Should continue to provide Native Housing along with Federal government. Should establish and enforce minimum standards for housing. (Provincial Government)</li> <li>• income re-distribution</li> <li>• income subsidizing</li> <li>• interest and down payment kept reduced</li> <li>• RGI be calculated annually as against monthly - to maintain their housing, to enable clients to move on to home ownership</li> <li>• new rental subsidy</li> <li>• income base</li> <li>• increase social assistance housing allowance from provincial government to modest income recipient</li> <li>• financial assistance (tax incentives, grants for development &amp; renovations, or. for upgrading, rehabilitating &amp; building in existing low income areas, e.g.) Beverly, Edmonton)</li> <li>• government funded day care would provide more disposable income for house rental or purchase - low/medium housing</li> <li>• no welfare for the middle instead: 1. Prevention of homelessness 2. Support the most needy</li> <li>• pilot: individual development accounts whereby low and modest income Albertans have saving funds matched (for every dollar saved, three additional dollars provided to a maximum, funds required for a down payment on a home). Also includes training related to budgeting, home selection, purchase, mortgages, etc.</li> <li>• continue Residential Rehabilitation Assistance Program (RRAP, pooled risk mortgage insurance program, first-time home buyers program and 5 per cent down payment program (Federal Government)</li> <li>• raise income limits to qualify for social housing. (Federal Government)</li> </ul>

Alternative Housing Forms	11	<ul style="list-style-type: none"> <li>• can modular homes be integrated into a residential community?</li> <li>• ensure land is available for trailer parks, modular homes in booming or transient towns (e.g. County of Grande Prairie)</li> <li>• innovative housing forms (Modular)</li> <li>• grow home concepts</li> <li>• ability to increase size of house</li> <li>• re-use of institutional facilities as residential e.g.) closed schools &amp; hospitals, commercial buildings</li> <li>• use existing building stock more efficiently e.g.) day cares to seniors housing, granny suites and garden suites, relaxing R1 to allow extra suites</li> <li>• shell housing concepts for ownership for low income households</li> <li>• Quality usage of the many empty buildings (Edmonton) for affordable housing.</li> <li>• greater utilization of manufactured homes in all jurisdictions</li> <li>• build housing complexes on top of mall parking lots. This will reduce land use and hide ugly parking lots</li> </ul>
NIMBY	10	<ul style="list-style-type: none"> <li>• village concept</li> <li>• integration of low &amp; modest income with other housing</li> <li>• integration into existing community (NIMBY)</li> <li>• quality construction &amp; design to avoid NIMBY - quality landscaping</li> <li>• educating people to build trust &amp; get rid of NIMBY syndrome - involve community through meetings etc.</li> <li>• public education “that person” could be you, your children, your parents, your family</li> <li>• CURB APPEAL of affordable housing</li> <li>• best way to overcome NIMBY is through proactive information, education and community consultation before building. Municipal politicians need support in regulations when they promote multi-family housing</li> <li>• landscaping perimeter of multi-family units with Barns (much like farmers use) would assist the “NIMBY” problem. Relaxation to parks regulations would be required.</li> <li>• A study by Ekos Research Associates in Ontario (1990?) revealed that while municipal public housing did lower adjacent property values, community based non-profit housing actually slightly increase property values due to its higher quality (generally) and mix of tenants.</li> </ul>
Market Information	10	<ul style="list-style-type: none"> <li>• tailor development to fit the residents’ needs</li> <li>• overcome boom/bust uncertainty</li> <li>• balance of supply (housing provision) and demand approaches (direct assistance)</li> <li>• understand needs (eg. private sector very good at construction, public sector knows clients needs &amp; community point of view)</li> <li>• don’t consider what has happened here as all the input you need. Also consult those affected by current housing situation.</li> </ul>

Market Information (continued)		<ul style="list-style-type: none"> <li>• get ideas from people out of government and committees so as to hear what the population really needs</li> <li>• lead in research support and demonstration projects</li> <li>• Edmonton Joint Planning Committee on Housing has completed a “Supply and Demand Update on Affordable Housing for Low-Income and Special Needs Households” an assessment of the number of low and moderate income households in need in Edmonton. (Municipal Government)</li> <li>• provide statistical data to ensure that demand and supply are matched. Clarify “core need” principle. (Federal Government)</li> <li>• the symposium approach should continue until housing needs subside</li> </ul>
Economic Incentives	9	<ul style="list-style-type: none"> <li>• guaranteed return to private sector and/or low cost housing builders i.e.) legislatively guaranteed</li> <li>• reverse density-bonusing - allow developers to “buy down” their density in suburbs in exchange for affordable housing elsewhere (or cash in lieu)</li> <li>• density bonuses for contributions to development of affordable housing</li> <li>• incentives to developers to build rental accommodation rather than assistance to individuals</li> <li>• financial stake by all partners</li> <li>• incentive to renovate/rejuvenate older areas</li> <li>• if Alberta Municipal Affairs is considering incentives for the private sector to build housing, you should consider offering those same incentives to Management Bodies. Should be more effective - no profit motive.</li> <li>• more emphasis on using existing construction/existing homes through renovations, rezoning, etc. rather than so much on new development.</li> <li>• motivated (incentives) - Profit &amp; Non-profit Sector Development</li> </ul>
Home Purchase Options	8	<ul style="list-style-type: none"> <li>• self help programs/sweat equity (2)</li> <li>• sweat equity programs</li> <li>• inclusion of different sweat equity options</li> <li>• costs could be lower if prospective owners helped build their homes</li> <li>• financial tool to build equity</li> <li>• rent to own option to buy (m/v at time of purchase/contract)</li> <li>• families who can afford to pay \$500-\$600 per month rent should be able to put that toward owning a house without having to come up with a \$5,000 to \$10,000 down payment</li> </ul>
Role of Provincial Government		<ul style="list-style-type: none"> <li>• provincial review mechanism to ensure accountability of municipalities for compliance with Provincial (affordable) housing policy (Iris &amp; Ralph)</li> </ul>

Role of Provincial Government (continued)	8	<ul style="list-style-type: none"> <li>• province to take a lead role in developing partnerships between levels of government, developers, non-profits and banks to enable development of affordable housing - Maximum floor area for rental</li> <li>• consider not having public works (AB) building projects. Instead allow municipalities to look after this - better deals, better buildings. P.S. our senior lodge keeps repairing defective work - cost us more in the long run.</li> <li>• provincial government to continue to administer housing funds. Set annual provincial targets for new housing for low and moderate income housing needs. Set annual provincial benchmarks for administration and operation of existing low and moderate income affordable housing. Administering funds/programs, to ensure every Albertan has access to affordable and accessible housing</li> <li>• draft legislative changes to discourage converting rentals to condominiums Examine the flow of funds between municipalities and the Province to make it more equitable. (Provincial Government)</li> <li>• allocate Rent Supplement designations on a community basis for use as determined by community agencies within policy parameters. New programs developed to meet this need should require landlords to target units to people who would have difficulty finding safe, affordable and adequate housing in the market. (Provincial Government)</li> <li>• government to promote private, industry/community, non-profit partnerships where: <ul style="list-style-type: none"> <li>• the non-profit group would determine the need and the client base, find the land, design the building, administer and deliver programs, manage the project after construction and co-ordinate between landlords and tenants. <ul style="list-style-type: none"> <li>- the for-profit builder and developer would build the project and look after servicing the site</li> <li>- the financial sector would help with the financing</li> <li>- government could provide surplus land and/or a building and help with the financing</li> </ul> </li> </ul> </li> <li>• new partnerships could include a Provincial social/affordable housing advisory committee chaired by the minister of AMA to recommend appropriate partnerships to meet a wider range of affordable housing needs. <ul style="list-style-type: none"> <li>- Involve Federal and Provincial governments (Family &amp; Social, Health, Mental Health, Community Development, Labour), Municipalities and AUMA, non-profit, continuing co-operative, and consumer/landlord/tenant groups. The Committee could establish sub-committees to make recommendations for each of the four "streams" of affordable housing needs for urban, rural and high growth communities</li> </ul> </li> </ul>
---	---	---

Approval Process	8	<ul style="list-style-type: none"> <li>• flexible development &amp; process</li> <li>• quicker approval process</li> <li>• development/permit approval/appeal process more sympathetic/responsive to l.c. housing</li> <li>• there is a need to develop a provincial land use bylaw development appeal system, as an alternative to going to court</li> <li>• decrease costs by streamlining development approval process</li> <li>• very early consultation with adjacent landowners &amp; stakeholders</li> <li>• facilitator for approvals for design and compatibility and for zoning of multi-unit residential land (Municipal Government)</li> <li>• shorten regulatory approval time (Municipal Government)</li> </ul>
Government Intervention	8	<ul style="list-style-type: none"> <li>• government programs/incentives</li> <li>• political will to change</li> <li>• provincial government make their public lands more available for development at a reasonable cost</li> <li>• municipal government has to work harder to maintain a 30 year land supply</li> <li>• need area-specific (regional planning to deal effectively with various parts of Alberta)</li> <li>• coordinate the provision of surplus land and buildings for development of affordable housing (All levels of government)</li> <li>• need to introduce legislative changes at provincial level to allow municipalities to intervene in housing market in flexible manner.</li> <li>• life safety of multi-unit housing (Municipal Government)</li> </ul>
Financing	8	<ul style="list-style-type: none"> <li>• forgivable mortgages on land portion</li> <li>• forgivable 2<sup>nd</sup> mortgages on inner city land supply, city owned</li> <li>• financial institutions have to be more flexible in assisting with mortgage services that relate to community need/situations</li> <li>• financing for Municipal purchases</li> <li>• capital cost - financing</li> <li>• loans available in small villages where land is cheap</li> <li>• provide low cost loans for construction. Co-op housing seems to have been effective. (Provincial Government)</li> <li>• provide low cost loans for construction. Guarantee loans to reduce interest rate. (Federal Government)</li> </ul>
Education & Training	8	<ul style="list-style-type: none"> <li>• better educate civil administrations, communities &amp; politicians to the issues, needs &amp; solutions</li> <li>• prevention (e.g. Life skills, education, community kitchens, grow-a-row (veggies), parenting, budgeting, good neighbors)</li> <li>• life styles of household - Education, budgeting, parenting</li> <li>• life styles</li> <li>• resident/owner - ongoing education &amp; support services to ensure successful ownership</li> <li>• possibly there are repair/maintenance grants available that are not being used. This sector of population needs to be targeted for information and education as to moneys available, safety standards etc.</li> </ul>

		<ul style="list-style-type: none"> <li>• education of customers in terms of levies, taxation, building codes and continuation of current standards and policy.</li> <li>• provide workshops together with local home builder associations</li> </ul>
Taxes	7	<ul style="list-style-type: none"> <li>• tax concessions - e.g.) eliminate GST, concession for development of rental property (multi-family)</li> <li>• with 84% of single parent families earning less than \$40,000 perhaps Revenue Canada should re-address the tax laws for this sector. Perhaps this sector could have more net income.</li> <li>• middle income. The policies of the Federal need to be amended to allow young people to save money for their retirement and RRSP Tax breaks for mortgage interest - coming in early 2000. Policies that tax seniors higher if there is a combined income over \$28,000 penalizes seniors</li> <li>• modify the income tax system - to provide incentives for private capital investment in affordable housing, so no income tax is charged to families with less than \$30,000 annually, to improve attractiveness of investment in rental units</li> <li>• additional tax levy earmarked for infrastructure</li> <li>• tax non-resident investors higher to discourage flipping of homes and land.</li> <li>• tax multi-family buildings higher. Offer R1B zoning to all</li> </ul>
Government Funding	7	<ul style="list-style-type: none"> <li>• provincial government must provide more infrastructure development dollars</li> <li>• continued government funding</li> <li>• permit the use of pooled R.R.S.P. funds for the development of multi-family dwellings</li> <li>• better defined government policies and funding for social housing</li> <li>• cost related programs (tax breaks, Mortgage programs). Develop ways to generate private sector funding to support affordable housing developments. E.g.) Tax credits. Limits to inflation must be incorporated such as capping resale to Consumer Price Index and re-market through co-op or condo association. Municipality to retain title. (Provincial Government)</li> <li>• provide funding and a national standard. Ensuring every Canadian has affordable shelter. (Federal Government)</li> <li>• grants for co-op development or ownership. (Federal Government)</li> </ul>
Housing Stock	6	<ul style="list-style-type: none"> <li>• increase non-profit &amp; co-op housing (2)</li> <li>• be focused on increasing supply of affordable housing, including accessible units, and take a role in the financing of infrastructure necessary of residential development.</li> <li>• provision of emergency shelter (Municipal Government)</li> <li>• provide and use more Rent Supplement units</li> <li>• emergency shelters (e.g. Dormitories or Sprung-type temporary shelters) or manufactured housing should be established in high growth areas to accommodate short term housing needs</li> </ul>

Social Issues	6	<ul style="list-style-type: none"> <li>• use of mixed-model to avoid “ghettoization (both market &amp; subsidized units)</li> <li>• build communities not hi-rises/warehousing (ghetto-ing)</li> <li>• build affordable housing for people wanting to move out of subsidized housing choices.</li> <li>• single housing units need to be built in remote communities so we don’t create “baby machines” so the young adults can qualify for housing. Presently you must have children to get your own place.</li> <li>• reinforce the connection between adequate, affordable and suitable housing and quality of life in Alberta</li> <li>• safe community</li> </ul>
Land	5	<ul style="list-style-type: none"> <li>• locating Municipal sites &amp; others for leasing</li> <li>• decrease development costs by enabling more non-profit groups to develop on public lands using land leasing arrangements</li> <li>• land lease/trust (Provincial/Federal lands)</li> <li>• explore vacant land - opportunities with owners (Municipalities, utility companies, school boards, etc.)</li> <li>• obtain the land for future social housing development at the development Agreement stage. This ensures that the land is earmarked for social housing prior to anybody building or buying homes in the area. The holding cost of developing and owning these parcels on a premature basis is considerable. Consideration of eliminating the taxes on these multi-family parcels should be undertaken to reduce the holding costs</li> </ul>
Landlord/Tenant	5	<ul style="list-style-type: none"> <li>• encouraging &amp; supporting tenant participation in management and decision making</li> <li>• provide mediation and advise for landlord and tenant issues (Municipal Government)</li> <li>• convince people that being a landlord/property manager is <u>good</u> business</li> <li>• self-management of housing projects to instill pride of ownership</li> <li>• must be a home - e.g.) Tenant responsibility &amp; empowerment, individuality</li> </ul>
Construction, Design & Maintenance	5	<ul style="list-style-type: none"> <li>• adequate funding to ensure a good product is constructed.</li> <li>• why not have smaller front yards (12’ instead of 25’) more room at back for gardens, green home etc. small set backs could actually improve neighborly offer.</li> <li>• build homes with smaller front yards (12’ instead of 25’). Back yards will be larger to allow for gardens, green homes, etc.</li> <li>• why not smaller 800 sq. ft - 2 bedroom houses, high roof for future upper floor, basement and garage by homeowner later (post war)</li> <li>• smaller lots and overhead wire systems cheaper is not always better. Do not agree with idea of smaller size lots. That is urban chaos, too crowded. Do not agree with overhead power poles etc. They are ugly and increase dangers. Some shorts cuts (re. Money) are not always the way to go.</li> </ul>

Land/Housing Trusts	4	<ul style="list-style-type: none"> <li>• land trusts encouraged</li> <li>• create land trusts</li> <li>• trust fund (land/housing)</li> <li>• housing trust fund (local) - Heritage trust fund - one-time capitalization</li> </ul>
Private Sector Initiative	4	<ul style="list-style-type: none"> <li>• forming of co-op by private citizens to create their own affordable housing solution</li> <li>• financial institutions create Home Savings accounts</li> <li>• industry that creates jobs should be responsible for housing its work force and for the impact on house prices and affordability in the community in general</li> <li>• industry that creates the jobs and the pressure on the housing market should be part of the solution. E.g.) Canmore, any hotel built must have staff housing</li> </ul>
Other	3	<ul style="list-style-type: none"> <li>• local solution to be locally driven and guided e.g.) Calgary for Calgary, Canmore for CNMR, Brooks for BRKS</li> <li>• wider acceptance of innovative technology to lower construction costs (e.g. plastic, straw bales)</li> <li>• zoning to restrict use is needed to assure long-term use as affordable housing</li> </ul>
Communication	3	<ul style="list-style-type: none"> <li>• respect each, other put all cards on table</li> <li>• modest housing is for people, communities need to be able to come together and use vehicles to have major input into what housing is built albeit by a Housing Association, a housing cooperative approach, or a community planning process. The more the (new or re-juvenated) community is involved in self definition, the better their needs can be met.</li> <li>• ensure cooperation &amp; communication between the stakeholders</li> </ul>
Planning	2	<ul style="list-style-type: none"> <li>• better long-range planning by all municipalities - communities, councils</li> <li>• build to meet 12 month projected need - not 5 or 10 years. Quick changes to zoning. Quick and focused response to need, but remember that growth may be short lived.</li> </ul>
Infrastructure	1	<ul style="list-style-type: none"> <li>• infrastructure must expand more quickly and efficiently.</li> </ul>
Role of Non Profits	1	<ul style="list-style-type: none"> <li>• greater use of non-profits to operate all affordable housing</li> </ul>

<b>Partnerships</b>	<b>Freq</b>	<b>Comments</b>
Builder/ Municipality/ Housing Trust/ Financier/Non Profit	1	<ul style="list-style-type: none"> <li>business arrangement Builder/Municipality/Housing Trust/Financier/ownership &amp; mgmt by Non Profit</li> </ul>
Revenue Canada/Alberta Government/ Municipalities	1	<ul style="list-style-type: none"> <li>income supplements (Revenue Canada, Alberta Government, Municipalities) - In home occupations - daycare, suites</li> </ul>
Federal & Alberta Government	1	<ul style="list-style-type: none"> <li>creative financing - i.e.) government issued bonds - Fed &amp; AB Government</li> </ul>
Provincial & Municipal Government	1	<ul style="list-style-type: none"> <li>time to "Re-invest" in the municipal system. Relationship between municipality and Provincial government must be partnership within the criteria provided by Larry Anderson</li> </ul>
Government/Devel opers/ Non-Profit Organizations	1	<ul style="list-style-type: none"> <li>partnerships between government (provide the land), private developers (build) &amp; Non-profit organizations (manage) - need to address each sector's needs</li> </ul>
Technical Institutes/ Private Industry	1	<ul style="list-style-type: none"> <li>create trade school partnerships for construction - e.g.) <ul style="list-style-type: none"> <li>- Average age of Journeyman Carpenter in Calgary 52 yr of age</li> <li>- Apprenticeships/Industry generated Calgary Home Builders involved &amp; Edmonton Home Builders in - 8 weeks training cost \$1,200 per course after 4 weeks paid going industry rate, after completion wages go up accordingly to have skilled tradesmen (framers, flooring, drywalling)</li> </ul> </li> </ul>
Various Levels of Government	1	<ul style="list-style-type: none"> <li>unified government vision mandate to streamline approval process, add flexibility (cooperation)</li> </ul>
Co-ops	1	<ul style="list-style-type: none"> <li>pooling of money to purchase (co-op type relationship)</li> </ul>
Three levels of Government/Non- profit groups/Employer/ Developers	1	<ul style="list-style-type: none"> <li>non-profit groups (run facilities)/ 3 levels of government (seed funding, appropriate regulations) leasing of government owned land/Employer (\$ assistance to employees for accommodation)/ Developers (affordable styles)</li> </ul>
Local Partnerships	1	<ul style="list-style-type: none"> <li>existing partnerships include the City of Edmonton Downtown approach, the Fort McMurray Mayor's task force on affordable housing and work between the City of Calgary and the Calgary Home Builders Foundation</li> </ul>