

CITY OF ST. JOHN'S 10-YEAR

AFFORDABLE HOUSING STRATEGY

2019-2028

Draft (for feedback)

DRAFT

INTRODUCTION AND CONTEXT 3
HOUSING IS A MUNICIPAL RESPONSIBILITY 3
DEFINITION OF AFFORDABLE HOUSING 4
HOUSING AFFORDABILITY = HOUSING DIVERSITY 6
ECONOMIC CONTEXT 7
HOUSING MARKET REALITIES IN 2018 7
INTERGOVERNMENTAL CONTEXT 11
THE STRATEGY'S MISSION AND VISION 12
CORE BELIEFS BEHIND AFFORDABLE HOUSING STRATEGY 2018-2028 12
CITY LEADERSHIP 13
PARTNERSHIPS: THEIR ESSENTIAL ROLE 13
INTEGRATION OF OTHER MUNICIPAL STRATEGIES AND PLANS 16
STRATEGIC DIRECTIONS AND IMPLEMENTATION STRATEGIES 17
STRATEGIC DIRECTIONS 17
IMPLEMENTATION STRATEGIES 18
UNLOCKING RESOURCES 18
BUILDING HOMES 18
LEADING INNOVATION 19
REVITALIZING POLICY 19
CULTIVATING PARTNERSHIP 21
INFORMING ACTION 22
EVALUATION & COMMUNICATION 24
COMMUNICATION PLAN AND SOCIAL MARKETING STRATEGY 24
EVALUATION AND REPORTING 27
APPENDICES 28
APPENDIX A: AFFORDABLE HOUSING WORKING GROUP MEMBERSHIP 28
APPENDIX B: ENGAGEMENT PROCESS TOWARDS A NEW AFFORDABLE HOUSING STRATEGY 29
APPENDIX C: AFFORDABLE HOUSING CHARTER 2011-13 30
APPENDIX D: HISTORY OF THE CITY'S HOUSING ACTION 31
APPENDIX E: GLOSSARY 33

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INTRODUCTION AND CONTEXT

Note to Readers:
The Affordable Housing Strategy Document uses terms specific to housing policy and city planning. Key term definitions can be found in the Appendix E Glossary

Housing is a human right. All people need and deserve a home in which they can afford to live, and the City should work to ensure such housing opportunities exist. Equipped with this mandate, the City of St. John's Council approved its first Affordable Housing Business Plan (AHBP), titled *Creating Opportunities, Housing Our Community*, in 2014. In use until September of 2017, the AHBP was structured on seventeen objectives that aimed to tackle issues across the affordable-housing continuum. The City worked with partners to address housing crises for those who found themselves with too high of an income to qualify for housing subsidies but too low an income to afford market-rental or ownership options.

The 2018 Affordable Housing Strategy (AHS) is a ten-year plan that continues and expands from the original AHBP. To fully address our municipality's housing needs, this strategy document has been developed with the vision of working in-step with partners, stakeholders and residents to create and maintain safe, suitable, and affordable housing throughout the city**.**

Realizing this strategy will include addressing key affordable housing issues and priorities. We all have a role to play in helping our communities thrive. Like the AHBP, this is a strategy which will be worked on together with our partners. The City will look internally and engage partners—including other levels of government, community and private sectors—to pursue strategic solutions that multiply our efforts in addressing the challenge of affordable housing in St. John's.

HOUSING IS A MUNICIPAL RESPONSIBILITY

> *"SAFE, AFFORDABLE HOUSING MAKES OUR CITIES AND COMMUNITIES WELCOMING PLACES TO LIVE, WORK AND START A BUSINESS. IT'S ALSO INTEGRAL TO RETAINING WORKERS AND ATTRACTING NEWCOMERS TO ENRICH OUR NEIGHBOURHOODS AND DRIVE TOMORROW'S ECONOMIC GROWTH."* - *FCM, https://fcm.ca/home/issues/affordable-housing.htm*

The City's history of involvement in affordable housing issues spans many decades. Its traditional role has included planning, zoning, controlling development, and enforcing minimum standards and by-laws. The City has also provided land, waived fees, and expedited inspections to facilitate affordable housing initiatives by non-profit and private developers. Our Non-Profit Housing Division operates 454 units of affordable housing with houses and apartments varying in size from one to four-bedroom units. The City of

St. John's makes available hundreds of low-rent homes for low- to moderate-income earners.

In hiring a full-time affordable housing coordinator in 2010 and implementing the AHBP in 2014, the City became an example for other Atlantic provinces on taking the lead with affordable housing concerns. By providing leadership and enhancing partnerships, the City of St. John's became one of the first municipalities in Atlantic Canada with a dedicated municipal affordable housing plan.

Since 2000, St. John's has been the only Designated Community in NL under Canada's Homelessness Partnering Strategy (HPS) – one of 61 HPS communities nationwide. HPS will be renamed 'Reaching Home: Canada's Homelessness Strategy' beginning in 2019, and the $2.1 billion, ten-year initiative will roll out in tandem with Canada's new National Housing Strategy. Currently, the City of St. John's serves as the HPS Community Entity and – guided by End Homelessness St. John's – the City facilitated the development and implementation of the 2014-2019 St. John's Community Plan to End Homelessness in partnership with the community and public systems.

End Homelessness St John's (EHSJ) Community Plan to End Homelessness runs from 2014-2019. Based on Housing First principles, the Plan centers on preventing homelessness and providing housing to persons experiencing homelessness as quickly as possible - without time limits - and providing services as needed aimed at sustaining housing stability. The City, under the 2014-2017 Affordable Housing Business Plan (AHBP), identified three Non-Profit Housing (NPH) units for use by Housing First clients in EHSJ's 'Front Step' Intensive Case Management program. The units were furnished and have been occupied since March of 2016.

DEFINITION OF AFFORDABLE HOUSING

> *"WHEN WE TALK ABOUT AFFORDABILITY, WE CAN'T TALK ABOUT HOUSING COSTS ALONE: WE ALSO HAVE TO LOOK AT THE ASSOCIATED TRANSPORTATION COSTS. FOR YOUNG PEOPLE OR SENIORS ESPECIALLY, A HOUSE IN A WALKABLE NEIGHBOURHOOD WITH GOOD BUS SERVICE MIGHT BE MUCH MORE AFFORDABLE…"*
> *– COMMENT ON THE ENGAGE PAGE*

For the purposes of this Affordable Housing Strategy, '*Affordable Housing'* utilizes the following definition: for housing to be considered affordable, it must cost less than 30 per cent of a household's pre-tax income including housing and related costs—such as mortgage or rent, property taxes, home energy, water and repairs.

In line with its previous AHBP, The City's Affordable Housing Strategy works to provide more housing choices that are affordable according to the 30 per cent criteria. A focus

will be placed on households with an income too high to be eligible for social housing but too low to afford market rents or purchasing options, but it will not stop there. The City has a long history of pursuing housing solutions for people with incomes below $32 500 as well. As figure 1 demonstrates, housing exists on a continuum extending from homelessness through to affordable housing options, followed by market housing. Incorporating and encouraging the continued collaborative efforts across the housing continuum, this ten-year strategy aims to improve situations for people and families for whom affordable housing is a concern. As cost of living, the housing market and vacancy rates are sure to vary over the next ten years, the City's strategy is designed to scale and address the problem of affordable housing with such fluctuations in mind.

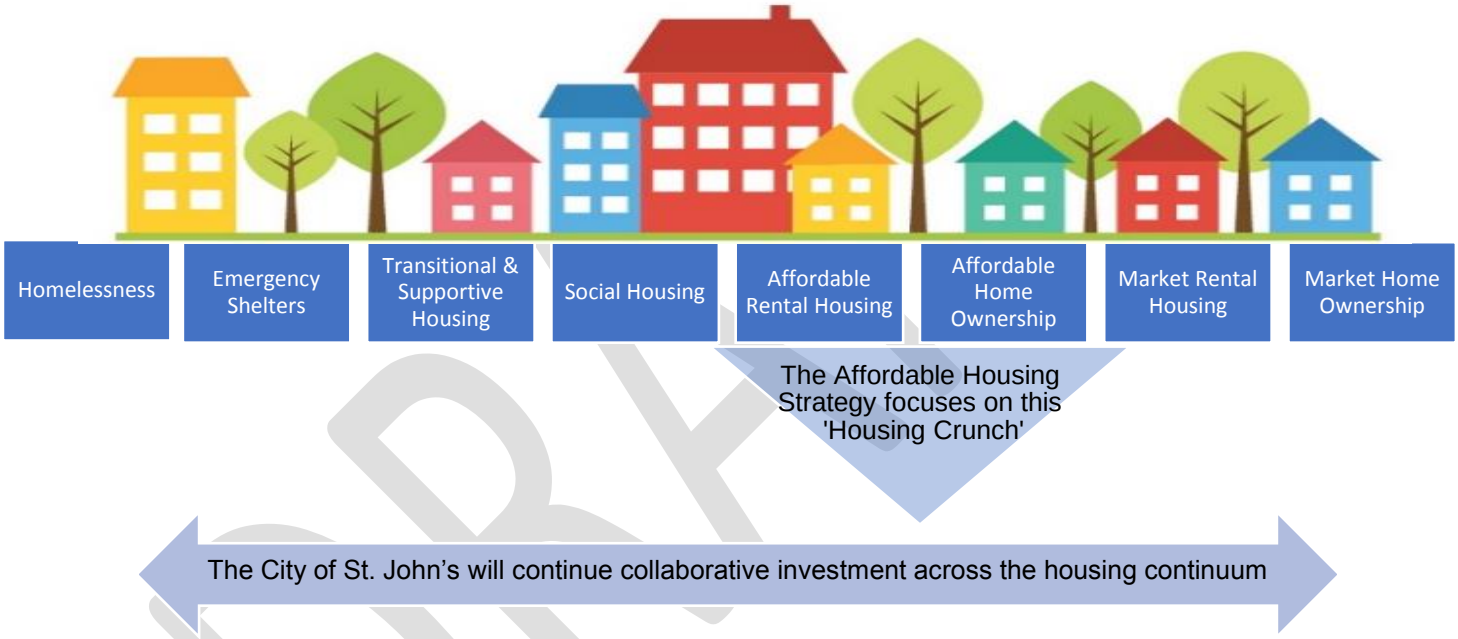


Figure 1 AHS Efforts Across the Housing Continuum

Housing must be complemented by affordable transportation options to be considered truly affordable. Common measures recommend an additional 15 per cent for transportation costs, for a total of 45 per cent of household income is considered affordable when both costs are considered. Transportation costs in this type of breakdown usually consider the direct costs of transportation such as fuel, fare and ownership costs. However, while much more difficult to measure, it is recognized that the burden of travel time on an individual can also greatly affect their personal productivity.

HOUSING AFFORDABILITY = HOUSING DIVERSITY

"SOMETIMES IT'S HARD TO FIND THE APPROPRIATE PLACE FOR A PERSON BUT YOU CAN TELL BY THE WORK, THEY ARE FIGHTING FOR YOU, FIGHTING TO HELP YOU GET THE PLACE YOU NEED. LIKE ME, MAIN FLOOR, NO STAIRS, I GOT IT AND I AM HAPPY" – TENANT, NON-PROFIT HOUSING ST. JOHN'S

Households have different housing needs based on size, employment, ability, health, income, stage in life, and a host of other factors. Affordable housing stock is about creating a range of housing choices. As figure two illustrates, there is no one-size-fits-all housing solution. Affordable housing must encompass a range of housing choices, as diverse as the city itself.

Communities across Canada recognize the practical benefits of engaging partners from all sectors to create housing diversity available to their residents. Investing collaboratively in innovative solutions to the affordable-housing challenge can yield economic, social and environmental dividends for the entire community.



Figure 1 A diversity of affordable housing options

ECONOMIC CONTEXT

For several years prior to the 2014 Affordable Housing Business Plan release, St. John's economy enjoyed robust growth: Natural resource projects brought employment opportunities, and the private sector made significant investments into office, hotel, and retail developments. By 2014, the St. John's' Census Metropolitan Area (CMA) unemployment rate hovered around six per cent—the lowest level in at least 40 years and among the lowest metro rates of any Canadian city. Population growth, housing starts, and economic activity surpassed forecasts; within this fertile environment, housing experienced a "boom." Consequently, our 2014 Affordable Housing Business Plan focused on working within that environment to create awareness, partnerships and affordable housing development opportunities. Unfortunately, the boom did not last. Since 2014, housing starts have decreased significantly and the economy has contracted. The unemployment rate is now among the highest of CMAs in Canada. And in 2016, household income exhibited the lowest rate of growth in nearly twenty years.

Looking ahead, overall economic activity is expected to remain subdued; several economic indicators—labour, for example— are expected to remain weak. As major projects move to completion, capital investments are also expected to decline.

Economic Indicators St. John's CMA[1]			
	2011	2014	2017
Unemployment Rate	6.6%	6.0%	8.4%
Average Weekly Earnings	$860	$1,003	$991
Retail Sales ($M)	3,458	4,028	4,047
Housing Starts	1923	1230	763

HOUSING MARKET REALITIES IN 2018

> *"IF MANY MILLENNIALS ARE UNABLE TO ENTER THE MARKET, OR ARE FORCED INTO HOUSING OPTIONS THAT DON'T MEET THEIR NEEDS, THE EFFECTS WILL BE FAR-REACHING, AFFECTING ALL OF SOCIETY, INCLUDING BUSINESSES AND EXISTING HOMEOWNERS…."*
> - CANADIAN HOME BUILDERS' ASSOCIATION [2]

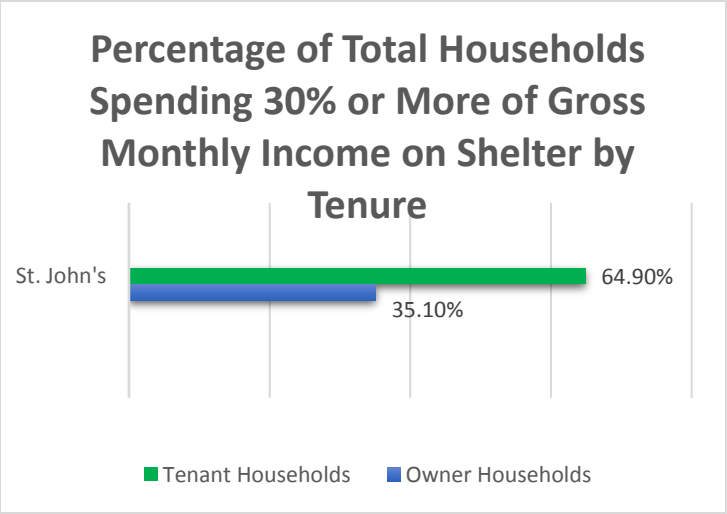
Housing prices have decreased somewhat in recent years however costs remain high. The average MLS® housing price has sat above $300,000[3] since 2012 making the

[1] State of the Economy, St. John's, 2018
[2] http://www.chba.ca/Affordability/AffordabilityMain.aspx
[3] State of the Economy, St. John's, 2018

transition from renting to homeownership more difficult for households- the minimum income required to qualify for a $300,000 mortgage is approximately $87,000[4] per year.

Moreover, rental housing in the city —while abundant—faces a number of issues. While the overall rental vacancy rate for St. John's since 2012 has increased from 2.8 per cent to around 7 per cent[5], these tenant spaces may require major repair, are not always suitable for household size and often come with rents too high for many households to afford. In the city of St. John's, over 8900 tenant households[6] require improvement to meet one or more of affordability, adequacy, or suitability standards. 7855[7] tenant households spend 30 per cent or more of their gross monthly income on shelter and 3750[8] tenant households spend 50 percent or more of their gross monthly income on shelter. In 2017, the overall average rent in the City increased by 8 per cent from 2013, with average rent for a bachelor apartment being $699 monthly[9], a one-bedroom apartment resting at $793[10] monthly, and a two -bedroom at $956[11] in 2017. When household income is broken down into quartiles, apartment affordability including rent plus utilities, does not occur until the third quartile when households make an annual income of $35,842 or more[12].

Also indicative of the difficulty to move from renting to home ownership is that housing affordability issues affect renters, on average, more than homeowners. As illustrated in the following chart[13], tenant households typically pay a higher percentage of their income towards shelter costs than do owner households. In other words, renters are more likely to spend greater than 30 per cent of their household income on shelter than their home-owning counterparts.



[4] https://www.rbcroyalbank.com/mortgages/tools/mortgage-affordability-calculator/index.html, 5% down payment, 25 year, 3.740% interest rate
[5] CMHC Housing Market Information Portal, Oct 2017
[6] Census 2016 Data Table 98-400-X2016231
[7] Census 2016 Data Table 98-400-X2016231
[8] Canadian Rental Housing Index
[9] CMHC Housing Market Information Portal, Oct 2017
[10] CMHC Housing Market Information Portal. Oct 2017
[11] CMHC Housing Market Information Portal, Oct 2017
[12] Canadian Rental Housing Index
[13] Census 2016 Data Table 98-400-X2016231

CURRENT HOUSING NEED

"HOUSING IS BECOMING LESS AFFORDABLE AT EVERY INCOME LEVEL. INCREASINGLY, STRESS FRACTURES IN EACH SEGMENT OF THE HOUSING SECTOR — FROM EMERGENCY SHELTERS THROUGH SUBSIDIZED HOUSING THROUGH MARKET RENTALS — COMPROMISE THE WIDER SYSTEM."
- FEDERATION OF CANADIAN MUNICIPALITIES[14]

There is a need for an adequate supply of housing affordable to households with lower incomes, where housing affordability issues are especially acute. In 2015, low-income prevalence in the city was 15.5 per cent[15], with single individuals accounting for the largest per centage[16] and almost 20 per cent of lone parent economic families having low income status[17].

As the housing affordability tables show below, an individual working full time and earning minimum wage would not be able to afford a bachelor apartment in the City unless they spent more than 30 per cent of their income on housing costs. For single parents with dependents, the situation is even more dire. Whether earning minimum wage or receiving income support benefits, these households use roughly 46 per cent to 84 per cent of their income for rent.

Housing Affordability Table: Single Person Household			
		Bachelor Apartment	**1-Bedroom Apartment**
Cost required annually for rent alone		$8,388[18]	$9,516[19]
MINIMUM WAGE	Annual Income for Single Person Working Full Time Earning Minimum Wage ($11.25/hour)	$23,400.00	
	Percentage of Annual Income on Rent Alone	36%	41%
INCOME SUPPORT	Annual Income for Single Person Receiving [20]Income Support Benefits (Basic Monthly Income + Rent Amount + Fuel Supplement)	$11,724	
	Percentage of Annual Income on Rent Alone	71.5%	81.2%

[14] Canada's Housing Opportunity, Urgent solutions for a national housing strategy
[15] Census Profile, 2016 Census prevalence of low income based on the LIM-AT
[16] Census 2016 Data Table 98-400-X2016133 LIM-AT
[17] Census 2016 Data Table 98-400-X2016136 LIM-AT
[18] Oct 2017 rates, CMHC, Housing Market Information Portal
[19] Oct 2017 rates, CMHC, Housing Market Information Portal
[20] Advanced Education, Skills and Labour Website, Income Support overview and monthly rates, www.aesl.gov.nl.ca/income-support/overview.html#monthlyrates

Housing Affordability Table: Households with Dependents			
Cost required annually for rent alone		**2-Bedroom Apartment**	**3-Bedroom Apartment**
		$11,472[21]	$10,956[22]
MINIMUM WAGE	Annual Income for Single Person Working Full Time Earning Minimum Wage ($11.25/hour)	$23,400	
	Percentage of Annual Income on Rent Alone	49%	46.8%
	Annual Income for Couple Working Full Time Earning Minimum Wage ($11.25/hour)	$46,800	
	Percentage of Annual Income on Rent Alone	24.5%	23%
INCOME SUPPORT	Annual Income for Single Parent Receiving Income Support Benefits with Dependents (Basic Monthly Income + Rent Amount + Fuel Supplement) [23]	$13,644	
	Percentage of Annual Income on Rent Alone	84%	80%
	Annual income for Couple Receiving Income Support Benefits with Dependents (Basic Monthly Income + Rent Amount + Fuel Supplement)[24]	$14,220	
	Percentage of Annual Income on Rent Alone	80.7%	77%

Current trends indicate the need for a range of housing options suitable for seniors and those ageing in place. The city's population, which has fluctuated around 100,000 over the past 25 years, has recently seen substantial growth. Buoyed by favourable economic conditions, the population climbed to 108,860 people in 2016[25]. And as we move towards 2036, it is anticipated that the 25–34 years-old age group will show the strongest decline while the age 65+ population will increase[26]. As it stands, the 65+ population owns more than a quarter (27.5 per cent)[27] of all housing stock in the city. Smaller dwellings are needed for those who are downsizing as well as options to facilitate ageing in place.

[21] Oct 2017 rates, CMHC, Housing Market Information Portal
[22] Oct 2017 rates, CMHC, Housing Market Information Portal
[23] Advanced Education, Skills and Labour Website, Income Support overview and monthly rates, www.aesl.gov.nl.ca/income-support/overview.html#monthlyrates
[24] Advanced Education, Skills and Labour Website, Income Support overview and monthly rates, www.aesl.gov.nl.ca/income-support/overview.html#monthlyrates
[25] State of the Economy, St. John's, 2018
[26] State of the Economy, St. John's, 2018
[27] Census 2016 Data Table 98-400-X2016227.

The growth in number of households is also outpacing the growth in population, and this trend is expected to continue. One-person households now make up 31 per cent of households[28], and the average household size is just over two people (2.2)[29]. The steady increase in 3-bedroom vacancy rate moving, from 3.6 per cent in 2013 to 10.5 per cent in 2017[30], reflects this change in household composition. An emphasis, then, should be placed on developing smaller housing options, including one and two-person apartments.

The City must continue to monitor housing supply, housing demand, and housing affordability to ensure initiatives stay focused on the most urgent issues and reflect economic and demographic trends.

*The Point-in-Time (PiT) Count of the community's homeless population, titled 'Everyone Counts' is an initiative in partnership with Canada's Homelessness Partnering Strategy and the Canadian Observatory on Homelessness. It provides a snapshot of the minimum number of people experiencing homelessness on a single day in St. John's. The 2018 Count determined that at least **165 people** were experiencing homelessness on the night of April 11, 2018. Low income (57.6 per cent), in combination with the high cost of rental units (43.5 per cent) in St. John's were cited as the top two barriers to obtaining housing by those completing the survey.*

INTERGOVERNMENTAL CONTEXT

"CANADA'S FIRST-EVER NATIONAL HOUSING STRATEGY IS BUILT, IN PART, ON THE IDEA THAT WHEN THE FEDERAL GOVERNMENT WORKS COLLABORATIVELY WITH ITS PARTNERS, WE CAN GIVE MORE CANADIANS A PLACE TO CALL HOME. THE NATIONAL HOUSING CO-INVESTMENT FUND IS THIS IDEA IN ACTION. BY WORKING WITH OUR PARTNERS AT ALL LEVELS, MORE MIDDLE CLASS CANADIANS -- AND THOSE WORKING HARD TO JOIN IT -- WILL FIND SAFE, ACCESSIBLE, AFFORDABLE HOMES, IN VIBRANT AND INCLUSIVE COMMUNITIES WHERE FAMILIES THRIVE, CHILDREN LEARN AND GROW, AND THEIR PARENTS HAVE THE STABILITY AND OPPORTUNITIES THEY NEED TO SUCCEED." — THE HONOURABLE JEAN-YVES DUCLOS, MINISTER OF FAMILIES, CHILDREN AND SOCIAL DEVELOPMENT AND MINISTER RESPONSIBLE FOR CANADA MORTGAGE AND HOUSING CORPORATION

The City's new AHS will not exist in isolation. Commitments from other government bodies will be relied upon for securing resources and beneficial partnerships.

[28] Census Profile, 2016 Census
[29] Census Profile, 2016 Census
[30] CMHC Housing Market Information Portal

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This municipal strategy is well timed to emerge in line with the federal government's first-ever National Housing Strategy. Introduced in November 2017, this $40 billion, 10-year plan will see an end result including: cutting chronic homelessness by 50 per cent, removing 530,000 families from housing need, renovating and modernizing 300,000 homes, and building 100,000 new homes. Ultimately, the strategy will promote diverse communities and create a new generation of housing that is mixed-income, mixed-use, accessible and sustainable.

Significant work is also underway at the provincial level. The Government of Newfoundland and Labrador has endorsed a multilateral Housing Partnership Framework to guide the Federal-Provincial/Territorial partnership to deliver initiatives under the National Housing Strategy. The Governments of Canada and Newfoundland and Labrador are currently working on a bi-lateral agreement to deliver Newfoundland and Labrador's share of federal funding. The provincial government is also working on a comprehensive provincial housing and homelessness plan and is working towards achieving a truly Housing First philosophy across all relevant departments.

THE STRATEGY'S MISSION AND VISION

Mission: The City of St. John's will leverage its unique capacities and build strong partnerships to produce, protect and promote affordable housing for the people of St. John's.

Vision: St. John's will be a vibrant, inclusive and thriving city with a wide range of affordable housing options that contribute directly to community health, sustainable growth and economic security.

CORE BELIEFS BEHIND AFFORDABLE HOUSING STRATEGY 2018-2028

The City of St. John's Affordable Housing Charter (2011) continues to inform our work. The vision and mission therein will be upheld by the City and our partners in this new 10-year Affordable Housing Strategy. Two additional underlying tenets helped inform our original mission:

- Housing is a Right
- Housing is Fundamental to Community Wellness

The United Nations recognizes that housing is a fundamental and universal human right in many documents:

- Universal Declaration of Human Rights: Article 25(1)
- International Covenant on Economic, Social and Cultural Rights (the ICESCR)
- International Convention on the Elimination of All Forms of Racial Discrimination
- Convention on the Elimination of All Forms of Discrimination Against Women
- Convention of the Rights of the Child

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In this context, our Affordable Housing Strategy will apply a human rights lens to efforts around affordable housing over the next 10 years. We will continue to recognize the right to access adequate housing and be free from homelessness without discrimination. Everyone needs and deserves a safe, suitable home that is affordable to them.

Affordable Housing represents a foundation for safe, prosperous and healthy communities. A vital part of the infrastructure of our City, affordable housing is not just a human right but a key pathway out of poverty, which contributes to resident well-being and the economy.

CITY LEADERSHIP

Building on our strengths in this area and past successes, the City will continue to provide leadership around affordable housing, with a commitment to the following actions:

- Act as champions for issues across the affordable-housing continuum;
- Reach out to partners for consultation and collaboration and apply a range of best practices and approaches;
- Continue to support the work of End Homelessness St. John's;
- Support the Affordable Housing Working Group (AHWG) as they guide the affordable housing implementation strategies
- Continue to provide support to the Non-Profit Housing Division in their provision of affordable housing and their coordination of efforts in this strategy;

The City of St. John's will commit to providing leadership and building on partnerships to generate inclusive, affordable housing solutions that work for people across the housing continuum.

> *The City of ST. John's undertook a residential survey in 2016 designed to gather information and perspectives from residents. Residents responded that creating affordable housing was amongst the top four challenges facing the City of St. John's that should be a priority. More information on the City of St. John's Demographic and Opinion Survey can be found on the City of St. John's website.*

PARTNERSHIPS: THEIR ESSENTIAL ROLE

"WE ALL HAVE A ROLE TO PLAY IN IMPROVING HOUSING STABILITY FOR THE RESIDENTS IN OUR CITY. WE MUST WORK WITH ALL LEVELS OF GOVERNMENT AND OUR COMMUNITY STAKEHOLDERS TO TACKLE THE ISSUE OF AFFORDABLE HOUSING" – MAYOR DANNY BREEN

Partnerships are crucial to any affordable housing initiative. The support and leadership that strong partnerships provide can mean the difference between a successful strategy and one that never gets off the ground. Partnerships were one of the main drivers of thee first AHBP's accomplishments

Building on these successes, collaborative investment in housing solutions remain imperative as the City moves towards implementing its 10-year Affordable Housing Strategy. It is only when key investments are in place that a housing program's economic, social and environmental dividends can be fully realized.

Partners who are necessary to the success of the new 10-year strategy are illustrated in the following table.

Federal Government	Provincial Government	Private Sector Partners	Community Sector Partners	Resident Partners
• National Housing Strategy- through Canada Mortgage and Housing Corporation (CMHC) • Homelessness Partnering Strategy • Canada Lands	• Housing and Homelessness Plan- through Newfoundland and Labrador Housing Corporation (NLHC) • Direct Provision of housing • Funding for Affordable Housing Development • Crown Land	• Land Owners • Developers • Builders • Landlords • Investers	• Direct provision of housing • Enable Access to Housing • Support to Find and Maintain Housing • Advocate on Housing and Homelessness Issues • Social Entreprise Partnerships	• Citizen Participation to develop and promote housing solutions

Canadian Home Builders Association- NL *is the voice of the province's residential construction industry. Membership includes new home builders, renovators, developers, trade contractors, manufacturers, suppliers, lenders, and other professionals – the companies and people who provide Newfoundlanders and Labradoreans with quality housing. Through the voluntary efforts of its members, the CHBA-NL serves both consumers and producers of housing by promoting quality, affordability, and choice in housing for all. CHBA-NL members contribute real solutions and make positive changes that promote and protect the interests of the industry and consumers by working with municipal, provincial, and federal governments in the areas of significant importance - labour market needs, government-imposed costs, the underground economy, and housing affordability*

Community Partners: *There are a wide range of organizations involved in affordable housing solutions in the City of St. John's. The community housing sector in St. John's has gained a national reputation for its high level of organization, collaboration and creativity and the potential for future partnership is formidable. Community organizations and private industry partners include (but are not limited to)*

AIDS committee of NL
Canadian Home Builders Association- Newfoundland and Labrador

Choices for Youth
CHANAL
End Homelessness St. John's
Empower
Faith groups
Habitat for Humanity
Iris Kirby House
John Howard Society
St. John's Native Friendship Centre
St. John's Status of Women Council
Stella's Circle
THRIVE
Newfoundland & Labrador Housing and Homelessness Network (NLHHN)
Many other housing providers and advocacy groups

First Time Homebuyers Program

Newfoundland and Labrador Housing Corporation's First-Time Homebuyers Program (FHP) opened on April 1, 2018 with a budget of $1.25 million, allowing the program to assist more than 100 households with the downpayment for their first home. All funding for the FHP was committed within a month of the program's opening.

Example of Social Entreprise*: A disproportionate number of young people, seniors, members of minority communities, and people with physical and mental health challenges are either unemployed or otherwise detached from the labour market. Social enterprises that provide access to training and employment for these groups represent a major step towards reducing the breaking cycles of poverty, and building a viable path to employment and independence. Impact Construction is a CORTM certified social enterprise construction company, operated by Choices for Youth, that trains and employs at-risk and homeless youth. From asbestos abatement and kitchen renovations, to demolitions and energy retrofits, the enterprise offers a wide-range of services. Youth are involved in all aspects of the project and are able to progress through various levels of training and job responsibilites. Impact Construction has worked on a number of housing rennovations, new builds and modernizations. With every project, the enterprise delivers the social impact of generating supportive youth employment while delivering projects on code, on time and on budget.*



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Innovative Partnership: *Home Again Furniture Bank helps increase housing stability by collecting gently-used furniture from individuals and businesses and distributing these items to people in need. By helping individuals furnish a home, they are more likely to develop an attachment to "home", and therefore remain housed longer. Working through a referral process, Home Again has partnered with 34 community agencies and organizations who refer their clients. They assist those who are transitioning from homelessness, prison or war-torn countries, the working poor, recent divorcees, seniors on a fixed income and those struggling with physical and mental health issues. In just over 2 and a half years, and with the help of 100 plus volunteers Home Again has brought comfort, dignity and stability of a well-furnished home to more than 745 households throughout the Northeast Avalon. In turn diverting over 250 Tonnes of furniture and household items destined for the landfill.*



INTEGRATION OF OTHER MUNICIPAL STRATEGIES AND PLANS

The AHS will not be a stand-alone document. To be successful, it must work in tandem with other municipal strategies and initiatives. By implementing the AHS, we will achieve our municipal vision and support the City's strategic directions.

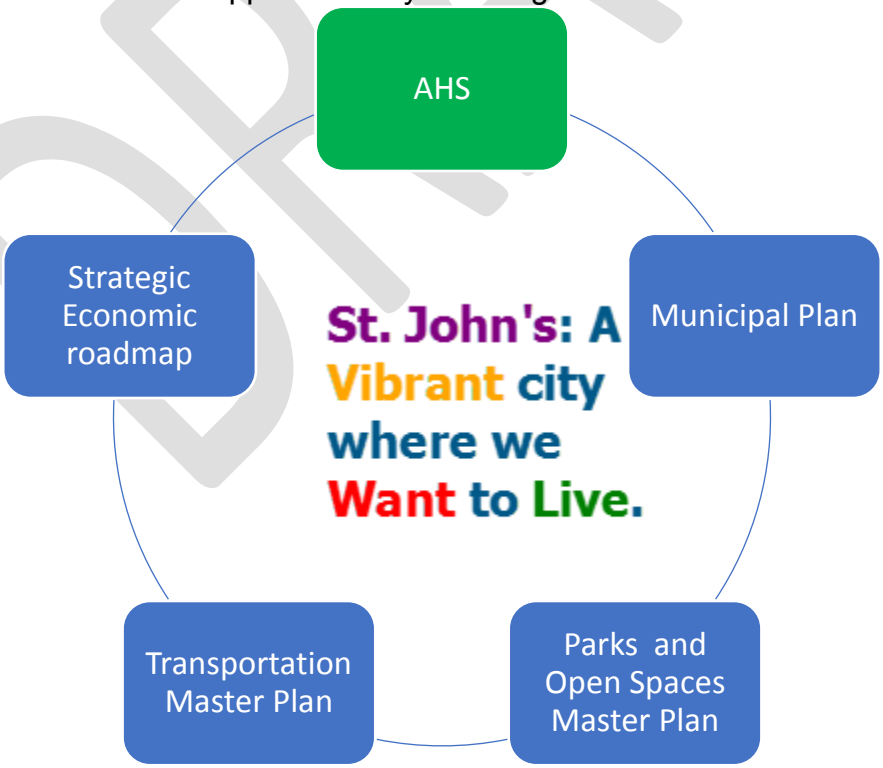


Figure 3 Integrated Municipal Initiatives

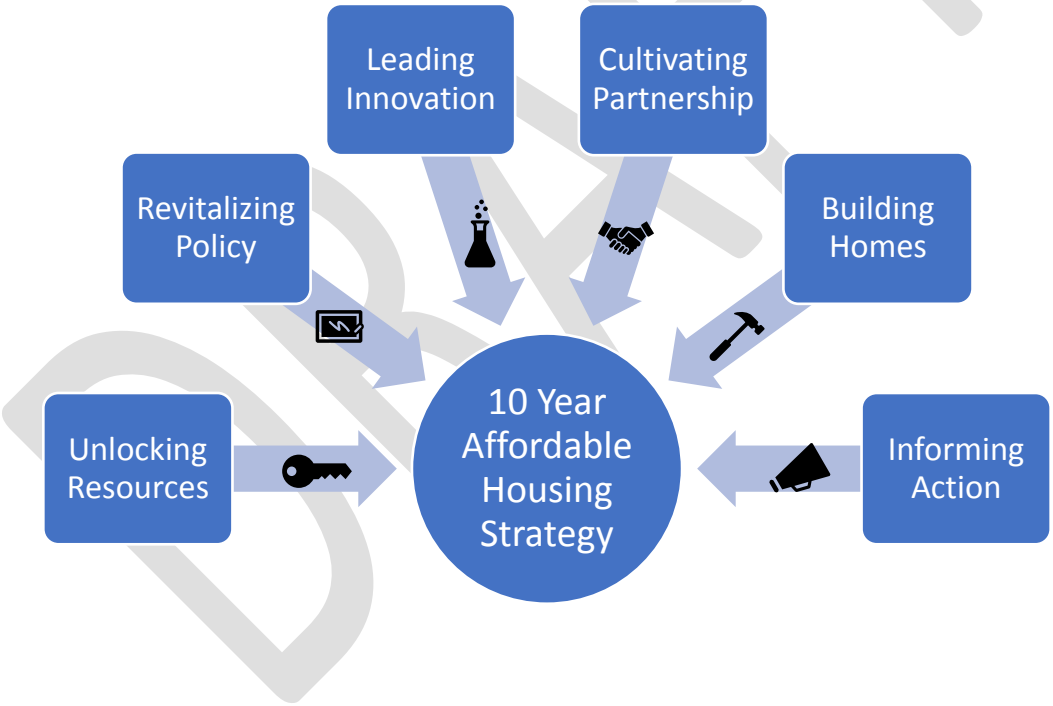
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Strategic directions and Implementation Strategies

Strategic Directions

Built from a strong foundation of public engagement and research on our current local housing situation and emerging trends, the City has identified six strategic components related to affordable housing that will be addressed in the new 10-year affordable housing strategy. Listed in no order of importance, they are titled as follows:

- Unlocking Resources
- Building Homes
- Leading Innovation
- Revitalizing Policy
- Cultivating Partnership
- Informing Action



Implementation strategies to support each component are listed in the following section:

IMPLEMENTATION STRATEGIES

UNLOCKING RESOURCES

IDENTIFY AND DRAW ON THE CITY'S RESOURCES AND ASSETS TO ADVANCE HOUSING INITIATIVES AND CREATE NEW OPPORTUNITIES.

1.1 Create a Civic Housing Action Fund
1.2 Create an Interdepartmental Committee to coordinate internal components of this strategy
1.3 Continue to create a list of city-owned vacant land and buildings and evaluate the inventory for potential redevelopment as affordable housing
1.4 Work with the Provincial and Federal Governments on identifying land and surplus buildings in St. John's
1.5 Advocate to the Provincial Government for broadened powers of expropriation for the City of St. John's, to allow acquisition of land that could be redeveloped as affordable housing.

BUILDING HOMES

INCREASE THE STOCK AND SUSTAINABILITY OF AFFORDABLE RENTAL AND HOME OWNERSHIP OPPORTUNITIES

2.1 Make creating successful tenancies a priority
2.1.1 Share information about landlord and tenant rights and responsibilities
2.1.2 Share information about eviction prevention and community supports available
2.2 Focus on producing sustainable rental opportunities
2.2.1 Encourage private landlords to be involved in affordable housing
2.2.2 Seek funding opportunities for a Landlord Mitigation Fund which could provide better assurances for landlords for payment or damages.
2.2.3 Continue to work with partners in the community to create a Landlord Registry
2.2.4 Continue to engage multiple stakeholders in addressing the under-reporting of property standards violations in rental housing
2.2.5 Continue to work with NL Housing on their Rent Supplement Inspection Program and look for ways to increase the City's involvement with other programs
2.3 Create a non-profit housing strategic asset management framework to guide decisions of housing unit renewal and redevelopment
2.3.1 Develop a non-profit housing real estate portfolio
2.3.2 Leverage the existing City-owned housing portfolio to increase the supply of accessible and affordable housing units

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"THERE IS A GREAT NEED FOR SUPPORTIVE HOUSING AND A NUMBER OF ORGANIZATIONS IN THE CITY TO WORK WITH IF YOU'RE A LANDLORD. YOU NEED AN OPEN MIND BUT IF YOU ARE WILLING TO WORK WITH ONE OF THESE ORGANIZATIONS, YOU MAY END UP WITH MORE PEACE OF MIND THAN YOU EXPECT"
http://www.thetelegram.com/Living/2016-08-20/article-4619838/The-importance-of-support/1

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St. Patrick's Convent

In 2016, The Sisters of Presentation donated St. Patrick's Convent to the City of St. John's for use as affordable supportive housing for seniors. The City successfully secured $2.5 million in funding through the joint federal/provincial Investment in Affordable Housing to convert the 160-year-old property into 22 affordable housing units. All units are visitable and three are fully accessible. Aesthetic and historical values of the property will be maintained during the transition to affordable housing, and two units will be reserved for elderly sisters to reside in. The renovation is expected to be complete by 2019.



LEADING INNOVATION

INSPIRE AND FACILITATE CREATIVITY IN AFFORDABLE HOUSING PROJECTS

3.1 Continue to offer the Housing Catalyst Fund grants yearly for affordable housing projects
3.2 Explore the best venue for a Housing Design Competition. Feature awards for designs that incorporate affordability as well as other important features to meet the needs of our changing population.
3.3 Facilitate an Energy Efficiency Pilot Project, bringing partners together on a collaborative project that is aimed at reducing power costs and increasing affordability.

REVITALIZING POLICY

CREATE MUNICIPAL POLICY AND PLANS THAT STRIVE TO MEET AFFORDABLE HOUSING NEEDS OF RESIDENTS.

"ALMOST EVERY PLANNING AND DEVELOPMENT DECISION COUNCIL MAKES AFFECTS THE SUPPLY OF AFFORDABLE HOUSING, FOR BETTER OR FOR WORSE. AFFORDABILITY SHOULD ALWAYS BE ON THE AGENDA!" - COMMENT ON THE ENGAGE PAGE

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4.1 Support building a diverse and inclusive housing stock.

4.1.1 In the *Envision St. John's* Development Regulations, continue to allow subsidiary dwelling units in as many residential zones as possible.

4.1.2 In the *Envision St. John's* Development Regulations, incorporate provisions for tiny homes

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"TINY HOMES ARE VERY APPEALING TO THE YOUNGER GENERATION WHO WANT MORE THAN JUST AN AFFORDABLE HOME. THEY WANT TO LIVE SUSTAINABLY WITH A LIGHTER CARBON FOOTPRINT" COMMENT ON THE ENGAGE PAGE

4.1.3 Advocate to the Provincial Government to enable detached subsidiary dwelling units (ex. laneway houses) on a property in appropriate locations, as per the Urban and Rural Planning Act, 2000.

4.2 Support intensification and mixed-use developments throughout the City of St. John's

4.2.1 Allow small apartment buildings in some residential zones throughout the City of St. John's

4.2.2 Make best use of the land base to provide affordable housing. Do not impose restrictive residential density limits in the Envision St. John's Development Regulations.

4.3 Provide incentives for affordable housing developments.

4.3.1 Allow flexibility for some affordable housing parking requirements on a case-by-case basis

4.3.2 Provide an exemption of municipal fees to private developers of affordable housing who have confirmed investment from another level of government, and for all registered charities.

4.3.3 Prioritize planning and building permit approval processes for affordable housing projects who have confirmed investment from another level of government.

4.4 Advocate to the Provincial Government for the expressed legislative authority to require a percentage of affordable units in new development or redevelopment (inclusionary zoning).

4.4.1 Research best practices from other municipalities of like size

4.4.2 Advocate for changes to be made in the *Urban and Rural Planning Act 2000*

4.4.3 Explore the option of cash in lieu to support sustainability of the Civic Housing Action fund.

4.5 Explore the option of revisions to the Building By-law to set stricter regulations of new buildings to improve accessibility for older residents following best practice from Vancouver BC which requires all new homes to be adaptable for seniors and people with disabilities

4.6 Re-invest in planning at the neighbourhood level to identify ways to improve the built environment for better mobility, access to goods, services, open space, employment and increased housing diversity.

4.6.1 Encourage higher density, mixed-use development in areas identified for intensification along transit corridors

4.6.2 In new neighbourhoods, plan development around the parks and open space network, with an emphasis on compact, walkable residential neighbourhoods, with a mix of uses and employment areas along primary transportation corridors

4.6.3 Continue to require new developments to consult with the St. John's Transportation Commission regarding public transit infrastructure requirements.

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CULTIVATING PARTNERSHIP

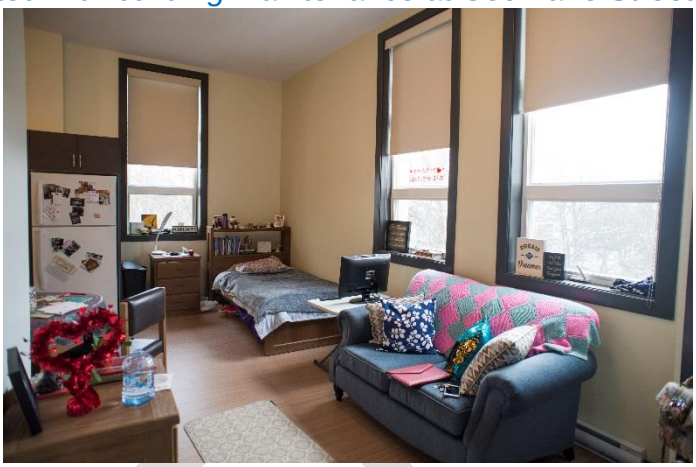
WORK WITH ALL LEVELS OF GOVERNMENT, PRIVATE AND COMMUNITY PARTNERS TO ADDRESS HOUSING ISSUES. SUPPORT PARTNER EFFORTS AND WORK COLLECTIVELY TO CREATE SOLUTIONS.

5.1 Continue to support the work of End Homelessness St. John's
5.1.1 The City and partners will continue working alongside and supporting their 2014- 2019 Community Plan to End Homelessness
5.1.2 The City and partners will participate in the development of End Homelessness St. John's new Plan (post 2019)
5.2 Continue efforts to align and combine the City of St. John's Non-Profit Housing and NL Housing applications and wait lists.
5.3 Support the involvement of the private sector in affordable housing.
5.3.1 Focus efforts on listening to, and helping to solve, the challenges private developers express regarding developing affordable housing
5.3.2 Have the Affordable Housing Working Group reach out to developers, encouraging them to incorporate affordable housing in their projects
5.4 Continue to act as an affordable housing facilitator.
5.4.1 Share housing related research, contacts and supports within the community
5.4.2 Continue leadership of the Affordable Housing Strategy by the Affordable Housing Working Group
5.5 Support our community partners as they work towards building affordable home ownership opportunities in the community (ex. Habitat for Humanity and NL Housing's First Time Home Buyer's program).
5.6 Support our community partners in their efforts to improve market access for social enterprises involved in the development, renovations and maintenance of affordable housing taking into consideration the City is bound by the Procurement act.
5.7 Work with partners to improve transportation systems as they relate to housing affordability
5.7.1 Continue to engage the Provincial Government and neighboring municipalities in discussions to develop and improve the regional transportation system so that affordable housing units can be accessed, particularly via public transit.
5.7.2 Support Metrobus in identifying where better connectivity is required so that affordable housing units can be accessed.
5.7.3 Work with the Province to ensure connections to public transit, cycling infrastructure and pedestrian infrastructure are incorporated where feasible for all new affordable housing developments and redevelopments.
5.7.4 Participate in the development of the City of St. John's Transportation Master Plan to ensure affordable housing considerations are included.
5.7.5 Participate in the development of the Metrobus Strategic Plan to ensure affordable housing considerations are included.

The Transportation Master Plan *currently under development by the City of St. John's looks into the long-term transportation needs of residents and visitors to the City. The Plan will develop policies to prioritize and complete transportation facilities and programs over a time frame of 20 to 30 years. By considering housing and transportation affordability the Transportation Master Plan can look to policies and programs that improve the overall transportation costs for residents of affordable housing.*

Cochrane Centre

Faced with rising costs associated with building maintenance at Cochrane Street United Church, Cochrane Community Outreach and Performance Centre was established to utilize the space. Over several years, Cochrane Centre renovated portions of the church to develop an outreach and performance centre which includes performance and rehearsal space, community space, a commercial kitchen and a supportive affordable housing development. Funded by programs from all three levels of government, the housing development includes 10 affordable housing units and 5 seniors affordable housing units. Housing units are accessed by those with a history of homelessness and barriers to accessing traditional housing. As of June 2018, the day to day operations of Cochrane Centre are managed by the St. John's Native Friendship Centre, providing an excellent collaboration between community organizations.



INFORMING ACTION

RAISE AWARENESS AND EDUCATE THE IMPACT HOUSING NEEDS HAS ON OUR COMMUNITY'S HEALTH, SUSTAINABLE GROWTH AND ECONOMIC SECURITY.

6.1 Increase the understanding of affordable housing, housing need, and associated best practices

6.1.1 Continue to plan and deliver an Affordable Housing Forum every year on (or near) National Housing Day (November 22)

6.1.2 Offer Innovative housing workshops where local and national experts can share practical and innovative housing designs that meet emerging market needs

6.2 Increase understanding and advocacy of Universal Design Standards

"Beginning in 2011, NL Housing made it a requirement that all units constructed under the Affordable Housing Program must incorporate universal design principles, and at least one in every 10 units must be fully accessible. This will allow persons with disabilities who qualify to live in an Affordable Housing Program building to access any unit in the building. Newfoundland and Labrador is the first province to make this a requirement for the construction of affordable housing" -NLHC Investment in Affordable Housing Public Report or Outcomes.

6.2.1 Transfer knowledge throughout the construction industry and with landlords to enable a better understanding of Universal Design (UD) features versus full accessibility

"THE MAIN THING IS TO ENSURE THAT THE CITY'S AFFORDABLE HOUSING PROGRAMS HAVE AN ACCESSIBILITY LENS PLACED ON THEM BUT ALSO TO BUILD CAPACITY THROUGHOUT THE CONSTRUCTION INDUSTRY AND EVEN WITH THE GENERAL PUBLIC WHO ARE LANDLORDS TO TAKE ACCESSIBILITY ON THEMSELVES…THE CITY CANNOT BE FULLY RESPONSIBLE FOR PROVIDING ACCESSIBLE HOUSING….INCLUSION ONLY TRULY HAPPENS WHEN WE ALL DO OUR PART. :)" EXCERPT FROM AN EMAIL SUBMISSION DURING THE AFFORDABLE HOUSING CONSULTATION

6.2.2 Explore and share funding opportunities for Universal Design renovations for existing buildings, especially heritage buildings.

6.3 Continue to raise awareness of energy efficiency as a function of affordability and related rebate/grant/loan programs that increase affordability of these efficiencies

6.4 Discourage Not-in-my-backyard (NIMBY) attitudes

6.4.1 Act as leaders and champions in addressing NIMBY attitudes.

6.4.2 Develop and implement a social marketing strategy that addresses and alleviates concerns related to affordable housing developments.

6.4.3 Share and utilize the NIMBY toolkit when considering or supporting new affordable housing developments.

6.5 Conduct recurrent housing needs assessments updates every 3 years.

***The BUILDING "YES": A NOT-IN-MY-BACKYARD (NIMBY) TOOLKIT**, published by the Canadian Home Builders' Association- Newfoundland and Labrador (CHBA) and funded by the City of St. John's through the Government of Canada's Homelessness Partnering Strategy, was designed for use by housing proponents in NL. It provides best practices to support development proposals that offer different housing options through community engagement and education.*

***Garrison Place, John Howard Society** – December 2017*



Located on Garrison Hill adjacent to Howard House, Garrison Place is a 10 unit affordable housing complex for individuals facing complex barriers to housing. Before commencing their development in 2016, the John Howard Society were proactive in their approach to combating community insecurities by using tools from the NIMBY toolkit. As an example, before construction began, the Society developed a pamphlet about the project describing what the program was and who would be living there. They then knocked on doors and spoke with residents in the area and answered any questions that may have been raised. For those they weren`t able to speak to, they left hand written notes on pamphlets encouraging people to call at any time if they had any questions or concerns. The John

Howard Society were quick to respond to any inquiries and were attentive to the needs of the community throughout the construction of Garrison Place.

EVALUATION & COMMUNICATION

COMMUNICATION PLAN AND SOCIAL MARKETING STRATEGY

Communication Plan

To achieve success in its affordable housing initiatives, the City must invest in long-term, sustained communications. Short-term, "one-off" communications strategies, such as those developed for program launches or building openings, should reflect the long-term goals in the overall plan.

The 2018 Affordable Housing Strategy is rooted in the belief that housing is a basic human right and is built on the principle that the City can leverage its capacity and use partnerships to produce, protect and promote affordable housing for the people of St. John's. Communications, marketing and promotional efforts in support of this strategy will also leverage the City's capacity to share information, messages and ideas while positioning the City as a leader and a community partner in addressing the affordable housing issue.

It will be important to ensure that City departments with a piece of the affordable housing issue collaborate and communicate often. Similarly, it is important the members of Council, who have a vested interest in seeing this issue progress, are well-informed about Affordable Housing initiatives and actions.

Specific, overall goals for communications include:

- To ensure the new strategy is communicated broadly and easily accessible, such that the majority of residents are aware that a strategy exists while partner stakeholders understand fully the goals and outcomes identified and how to engage directly with the City on the affordable housing issue
- To position the City as a champion for issues across the affordable housing continuum, raising the profile of the Affordable Housing Working Group stakeholders and advocates and identifying and supporting identified leaders on Council as key spokespeople and affordable housing advocates.
- To share the stories of what the City is doing to support affordable housing efforts across existing platforms for communications, where possible, and to devise new methods for communications and engagement that advance the City's goals on affordable housing
- To improve access to information about affordable housing providers, rental property standards and tenant rights and responsibilities
- To improve access to information about the economical, social and environmental benefits of creating affordable rental housing and home ownership opportunities to landlords and developers, especially focusing on grants, guidelines and incentives

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Particular emphasis will be placed on a long-term strategy to increase public awareness about what *affordable housing* means, paying particular attention to the "NIMBY" syndrome – "not in my backyard."

Tactics

Informing	Positioning	Curating	Enabling	Changing
• Media launch • Strategy awareness events • Media updates/ public reporting • Promote progress/ updates/ reports over time	• Key messages • Media opportunities • Speaking opportunities • Public presentations • Marketing/ video	• Client stories • Landlord stories • Partner stories • Social meda profiles • City Guide articles • Video profiles • Online resources and information/ enhanced web presence • Workshops	• Engaging with stakeholders (clients, landlords, builders, advocacy groups, etc.) about communications matters • Developing accessible tools and resources for targeted populations	• Social Marketing Strategy

Social Marketing Strategy

In 2017, the Housing Division and Communications and Marketing contracted with We Us Them, a Halifax-based agency, on the development of a social marketing strategy for the City on the NIMBY issue. A research report and subsequent draft approach were presented and held by the team to be incorporated into this plan, and the consultant's concepts and information have been integrated into the proposed campaign.

The NSMC, an international centre of behaviour change expertise, defines social marketing as "an approach used to develop activities aimed at changing or maintaining people's behaviour for the benefit of individuals and society as a whole."

While overall St. John's residents agree and support the need for affordable housing, the 'Not In My Backyard' mindset has been a consistent roadblock to housing developments and a detracting factor for property owners considering renting or developing with an affordable housing agenda.

According to the CMHC (Gaining Community Acceptance of Affordable Housing Projects and Homeless Shelters, 2006), there are a number of universal concerns when affordable housing projects are being considered:

- An initial lack of awareness about the project which leads to opposition when the community learns about it.
- A lack of information or knowledge, or both.
- Misconceptions about the proposed function of the structure.
- Concerns about new residents affecting community safety.
- Discrimination against new residents.
- Decreasing property values.

- High density housing and increasing crime.
- Concerns that affordable rentals will be sold off once approval of the project is granted.
- A demand for market driven rather than low income housing.
- Increased traffic.
- Aesthetic concerns- structures would not fit with existing residential buildings.

Despite the stated support and priority given to affordable housing in recent demographic studies, citizen satisfaction surveys and other engagement tools - in the survey conducted as part of this strategy, 75 per cent of respondents strongly supported affordable housing in the neighbourhood) - the City frequently experiences strong neighbourhood-based resistance to affordable housing options.

For St. John's, our consultants identified the primary NIMBY demographics to be young professionals, between 24-34 and older residents, 45-54+. There is no data pointing to men or women being more likely to have NIMBY attitudes, however the following factors are typically associated with higher NIMBY attitudes:

- Living in the neighbourhood for 15-20+ years
- Having young children
- Higher income (75,000+)

These factors were found to be associated with lower NIMBY attitudes:

- College or University education
- Less than 5 years spent in neighbourhood

The public's perspective on affordable housing development is tainted by misconceptions and stigmas which create a sense of fear for both residents and authority figures, delaying progress. This is evident in residents' responses as identified in "St. John's: Overcoming NIMBYISM in St. John's" (p. 32.). What residents fail to see are the positive benefits that affordable housing development brings to the community. Misconceptions and fears include:

Fear	Reality
Lowered property value	"Many studies on Affordable Housing conclude that there is no impact on property values. One study done in Toronto found that, 'there was no evidence that the existence of the supportive housing buildings studied has negatively affected either property values or crime rates in the neighbourhood.' Property values have increased and crime decreased in the period considered by the study." (Ontario Humans Rights Commission. http://www.ohrc.on.ca/en/zone-housing-human-rights-and-municipal-planning/overcoming-opposition-affordable-housing)
Lowered curb appeal/neighbourhood character loss	Visual appeal is key: Affordable housing developments are often consistent to modern, suburban residential builds
Increased traffic	Vehicle ownership tends to be less in Affordable Housing

	Residencies
High turnover rate & fear of reducing neighbourhood safety by introducing unstable residents	Those who benefit from Affordable Housing already live in the community
Increased crime related to drugs and alcohol	"There are no studies that show affordable housing brings crime to neighborhoods. In fact, families who own their own homes add stability to a neighborhood and lower the crime rate. Families who live in affordable housing seek the same thing every family does – a safe place to raise children and the opportunity to enhance the value of what they own." (John Hagerman. "Twin Cities Habitat for Humanity. *7 Myth About Affordable Housing Busted.*" November, 2014.)

Challenge:
To achieve the City's vision of "a vibrant, inclusive and thriving city with a wide range of affordable housing options that contribute directly to community health, sustainable growth and economic security", we must decrease resistance to affordable housing.

In developing strategies for this campaign, the City must employ an understanding of behavioural economics, which NSMS describes as "a way of understanding how people make choices. It moves beyond traditional – or 'neoclassical' – economics, which assumes that people make decisions in a logical way. Behavioural economics recognises that we don't always behave rationally. Instead, our behaviour is governed by instinct, emotion, past events and the people around us."

Our social marketing strategy will tackle the fears associated with affordable housing through increased information (awareness campaigns, success stories, etc.) and focusing on the benefits of affordable housing. Working with the Housing team, we will target, research, implement and evaluate campaigns over the ten-year strategy to work towards addressing the challenge statement.

EVALUATION AND REPORTING

The Affordable Housing Strategy is intended to be flexible and responsive to changes in the housing market and cost of living. To ensure that changes in the external environment are reflected in the AHS, a housing need updates will be conducted twice during the life of this 10-year strategy (2021 and 2024). Shifts in housing, demographic and economic data points will provide the underpinning of any refinements or revisions needed in our strategy's efforts. Our strategic directions will be maintained as the foundation of the City's efforts; however, flexibility will exist to reflect new information identified from the needs assessment updates.

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A formal and substantive evaluation of the Affordable Housing Strategy will be completed in 2027.

Accountable to the City of St. John's Corporate Strategic Plan, annual reporting will also be incorporated into the corporate target updates.

APPENDICES

APPENDIX A: AFFORDABLE HOUSING WORKING GROUP MEMBERSHIP

The main hub for the City's leadership on this issue is the Affordable Housing Working Group (AHWG) formerly the Mayor's Advisory Committee on Affordable Housing (MACAH). The Affordable Housing Working Group was primarily responsible for the implementation of the Affordable Housing Business Plan approved by the City in 2014. It was repurposed in May 2018 to guide the development and implementation of the new 10-year strategy. The AHWG considers relevant City policies and activities which impact implementation strategies and ensures communication with the appropriate parties. The AHWG Terms of reference can be found on the City's webpage.

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APPENDIX B: ENGAGEMENT PROCESS TOWARDS A NEW AFFORDABLE HOUSING STRATEGY

The City's engagement scope involved capturing both policy and lived experience of St. John's residents. Reaching residents and stakeholders of various backgrounds and socio-economic status was a key component to ensuring the strategy could meet the whole community's needs.

Engagement Process: Everyone is affected by affordable housing in some way, and so it was the City's intent to meet with as many people as possible. By providing an online platform through the Engage Page (http://engagestjohns.ca/affordable-housing), residents had a place to go for more information, whether they were very experienced in the subject matter or had little to no knowledge of it.

Engagement Tools and Techniques:

Engage page http://engagestjohns.ca/affordable-housing:
Over 300 visitors to the online portal.
Two questions asked:

- *What is important to you as the City of St. John's builds its new Affordable Housing Strategy*? (15 responses submitted)
- *Please share your story. As part of this engagement, we would like to collect local, affordable housing success stories. We would like to hear from you on the positive impact affordable housing has had on you/your family* (0 stories submitted)

Information Sessions

- Landlord Information Session: June 2nd, 35-40 people attended
- General Information Session: June 6th, 35-40 people attended
- Affordable Housing Consultation Event: June 20th, 60-65 people attended
- Affordable Housing Information Session: June 28th, 15-20 people attended



Focused conversations
We held focused conversations with existing groups, including the Local Immigration Partnership, Citizen's Voice, Accessibility & Inclusion Committee and the Seniors Advisory Committee.

The consultation process has been used to inform themes throughout the new 10 Year Affordable Housing Strategy for the City of St. John's. Please see the ***What We Heard*** document for more information at the following link: https://www.engagestjohns.ca/affordable-housing.

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CITY OF ST. JOHN'S AFFORDABLE HOUSING CHARTER

Mission

The City of St. John's will leverage its unique capacities and build strong partnerships to *produce, protect and promote affordable housing* for the people of St. John's.

Vision

St. John's will be a vibrant, inclusive and thriving city with a wide range of affordable housing options that contribute directly to community health, sustainable growth and economic security.

Housing is Fundamental

Affordable Housing is:

- a foundation for a safe, prosperous and healthy community;
- a vital part of the infrastructure of our City;
- a human right enshrined in the Universal Declaration of Human Rights;
- a key pathway out of poverty;
- a sound public investment that contributes to resident well-being and the economy.

Values

Collaboration

We will engage many partners in our work, focusing on the particular strengths of each partner.

Sustainability

We will produce and promote affordable housing solutions that incorporate both economic and ecological sustainability out of respect for future generations who inherit these solutions.

Accountability

We will set challenging, achievable goals and report regularly and publicly on our progress.

Ingenuity

We will build innovative solutions based on successful leading edge approaches, that are carefully and creatively adapted to current and local realities.

Congruency

We will review relevant City decisions and policies using an *affordable housing lens* to ensure that they are congruent with our mission of production, protection and promotion.

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APPENDIX D: HISTORY OF THE CITY'S HOUSING ACTION

The following is a summary of action that the City has taken in recent years to address housing and homelessness issues with its many partners.

1960s and 70s:

- Cost-shared operation of two significant housing developments with the Province.
- Became delivery agent for the Federal Residential Rehabilitation Assistance Program (RRAP) – resulted in renovations to hundreds of homes in St. John's.

1980s and 90s:

- Built 424 housing units for singles, seniors and families from 1982 to 1992. Primarily infill housing – designed to revitalize the core area and stabilize neighbourhoods. The city still owns and manages these units.
- Convened an Ad Hoc Intergovernmental Committee on Housing to encourage collaboration on affordable housing issues

2000 – 2009:

- Participated as a founding member in the St. John's Community Advisory Committee on Homelessness under the federal Homelessness Partnerships Strategy (formerly NHI). Through membership, the City helped support housing & homelessness capital projects through alleviating property taxes and development charge for related projects, as well as providing planning support and City land.
- Established a Sub-Committee on Housing (reporting to the standing committee on Planning & Housing Committee).
- Formed the Affordable Housing Action Committee (now the Affordable Housing Working Group), which includes members from all orders of government and the community and private sectors.
- The City has convened annual housing forums since 2008.

2010 – 2014:

- Hired an Affordable Housing Coordinator in 2010.
- Adopted an Affordable Housing Action Plan and Charter in February 2011 that outlined the City's commitment to housing as a priority issue. This action plan laid out concrete strategies to address the shortage of affordable housing options from 2011 to 2013.
- In collaboration with NL Housing, built 30 new units of affordable housing in Pleasantville, using land acquired through the federal government's Surplus Federal Real Property for Homelessness Initiative. Twenty-four of the units created became part of the City's Non Profit Housing portfolio. This project includes office and social enterprise space for the NL Housing and Homelessness Network. The City contributed $500,000 toward the development of the social enterprise space.
- Donated land to Habitat for Humanity and Saint Vincent de Paul for their affordable housing developments.
- Introduced new energy-efficiency standards for all new home construction to improve long term affordability and reduce greenhouse gases.

- Hosted a workshop on rental property standards with a large and diverse representation from community and government.
- Convened a working group (Rental Team) to develop concrete solutions to promote safe and healthy rental housing.
- Actively participates as member of the St. John's Community Advisory Committee on Homelessness (SJCACH) since the committee's inception in 2000. This diverse group has created several community plans to address homelessness through shelter creation, awareness, and community capacity building.
- Took on the role as a "Community Entity" in 2013 as part of in the federal Homelessness Partnering Strategy, joining 60 other Cities in distributing funds and creating partnerships to end homelessness in St John's.

2014 – Present:

- Cleared roadblocks to affordable housing development, including waiving building- and development permit fees for affordable housing projects.
- Continued to develop a City-owned land inventory.
- Initiated a Housing Catalyst Fund in 2016 and delivered 7 grants for affordable housing projects between 2016 and 2017, with a total community contribution of $73,500
- Working with partners, hosted multiple Affordable Housing Information Sessions.
- Created an Affordable Housing Newsletter.
- Supported the development of Home Again Furniture Bank, a non-profit organization that provides gently used furniture and household items to individuals and families in need.
- With NL Housing, hired a consultant to conduct a Central Housing Waitlist Feasibility Study.
- Continued to address property standards through ensuring compliance in rental properties. The City's Supervisor of Inspection Services delivers a presentation titled "City of St. John's Inspection Services, Residential Property Standards Guidelines" to stakeholders.
- Coordinated a survey of landlords in partnership with the Rental Team. The survey addressed barriers, obstacles and opportunities of achieving a successful tenancy. The results of the Landlord Survey have been used by the Rental Team to frame Landlord Engagement plans moving forward.
- In partnership with the Rental Team, offered Landlord Information Sessions and have started *New Lease*, an online Landlord Newsletter.
- Partnered with the Province to complete a Seniors Housing Research Project in 2014.
- Successfully secured $2.5-million in funding through the joint federal/provincial Investment in Affordable Housing to build 20 new homes. The Sisters of Presentation have gifted St. Patrick's Convent to the City for use as affordable supportive housing for seniors. A total of 22 additional units will be built at this location by 2018.

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APPENDIX E: GLOSSARY

Adequate housing: Housing that is reported by their residents as not requiring any major repairs.

Affordable Housing: 30% or less of a household's pre-tax income including housing and related costs—such as mortgage or rent, property taxes, home energy, water and repairs.

Cash-in-lieu: Payment of cash instead of stock

Civic Housing Action Fund: Fund that would support the development of affordable housing opportunities and provide a means to leverage provincial and federal funding

CCMHC: The Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency that provides housing research, advice to consumers and the housing industry, and reports to parliament and the public on mortgage loan insurance and financial reports

Energy Efficiency: A measure of how efficiently a housing unit uses energy

Homelessness: Having no home or permanent place of residence

Housing Crunch: Households with an income too high to be eligible for social housing but too low to afford market rents or purchasing options

Household: All the persons who occupy or intend to occupy a housing unit

Housing First Philosophy: Centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed to maintain it.

Inclusionary Zoning: Requirement that affordable housing units be included in residential developments

Intensification: Developing an area at a higher density than currently exists through development, redevelopment, infill and expansion or conversion of existing buildings.

Mixed-Use Development: Blend of residential and commercial uses, where those functions are physically integrated.

Not in My Backyard Syndrome (NIMBY): In the broadest sense, the "Not-In-My-Backyard" syndrome or 'NIMBY' is the term used to describe the desire of residents in a neighbourhood to prevent certain land uses near their homes or communities. It has also been described as "opposition to housing projects that are based on stereotypes or

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prejudice towards the people who will live in them. It can refer to discriminatory attitudes as well as actions, laws or policies that have the effect of creating barriers for people"[31]

Subsidiary Dwelling: A Suite within a single detached dwelling whose floor area does not exceed 40 per cent of the Gross Floor Area of the Dwelling.

Suitable housing: Housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

Strategic Asset Management Framework: Provides a long term systematic approach to managing assets and associated resources in the most cost-effective way.

Universal Design: Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability.

Urban and Rural Planning Act: Provincial legislation for land use planning

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[31] CHBA NL NIMBY Toolkit https://www.nlhhn.org/PDF/CHBA-NIMBY-2013.pdf