

Building a New 10 Year Affordable Housing Strategy for St. John's



Affordable Housing
ST. JOHN'S

What We Heard
During the Consultation Process
May-June 2017



ST. JOHN'S

Building a New Affordable Housing Strategy for St. John's



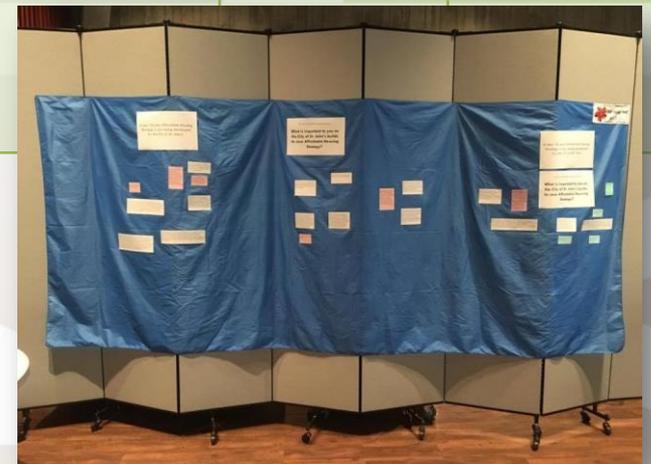
The City's first Affordable Housing Business Plan (AHBP), *Creating Opportunities, Housing Our Community*, was approved by Council in 2014 and runs until September 2017. The Plan is based on the City's core belief that housing is a human right and that everyone needs and deserves a home that is affordable to them. It includes 17 specific objectives to work on with our partners and explained that the City's best role is to help to identify and create opportunities – not just to build homes.

To continue this commitment to affordable housing - **a new 10-year Affordable Housing Strategy is being developed for the City of St. John's** in consultation with our partners, stakeholders and residents. Like the first Affordable Housing Business Plan, this will be a community plan to be worked on together with our partners. We all have a role to play.

Engagement Timeline

Consultation Launched <ul style="list-style-type: none"> • Online Consultation (Engage Page) • Focused Conversations 	Information Sessions	Affordable Housing Consultation Event	Affordable Housing Public Drop-In Session	Release a What We Heard document	Release a Draft Affordable Housing Strategy
Mid May-June 30, 2017	June 2 nd – Landlord Information Session (35-40 people) June 6 th – What is Affordable Housing Information Session (35-40 people)	June 20 th (approx. 60 people)	June 28 th (15-20 people)	Fall 2017	2018

We created a Communication Plan for this Engagement process and used our Affordable Housing Newsletter (which now has over 300 subscribers) as well as media and social media to share information about our events and Engage page.



Engagement Tools and Techniques

The screenshot shows the website for Affordable Housing in St. John's. The header features a colorful illustration of houses and trees. Below the header, there is a navigation bar with 'Home' and 'Sign In | Register' links. The main content area is titled 'Building a New Affordable Housing Strategy for St. John's' and includes a search bar. The page contains several sections: 'Upcoming Events' with dates from June 2nd to 28th, 2017; 'FAQ' with a question 'What does affordable housing mean?'; and a 'STAY INFORMED' section with a 'Subscribe' button. At the bottom, there is a 'Sign up for our Affordable Housing Newsletter' section with a URL: <https://visitor.r20.constantcontact.com/d.jsp?m=1naoswab25ab8-487c-bff4-03456a4347e5>. The main discussion area is titled 'What is important to you?' and shows '15 Responses' from 3 months ago. The discussion text reads: 'A new 10-year Affordable Housing Strategy is now being developed for the City of St. John's. Join the affordable housing discussion: What is important to you as the City of St. John's builds its new Affordable Housing Strategy?'

Engage Page (387 total visitors):

- *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)

<http://engagestjohns.ca/affordable-housing>

Focused Conversations:

We engaged with groups that were already meeting (i.e. Local Immigration Partnership (LIP), Citizen's Voice, Accessibility & Inclusion Committee, Seniors Advisory Committee, etc.). The LIP group created a survey for their members, based on our consultation questions. We also received 6 written (emailed) submissions.

Key Themes

A number of themes emerged throughout this process, some of which include:

- ❖ **Broaden the definition of affordable housing**
- ❖ **Demographic realities**
- ❖ **Housing Needs:** We need a better understanding of what is available (supply and demand)
- ❖ **The importance of universal design/accessibility**
- ❖ **Transportation costs need to be included**
- ❖ **Energy Efficiency as a Function of Affordability**
- ❖ **Collaboration - Partnerships are imperative** (I.e. Look at finding better ways to encourage private sector development and investment in affordable housing)
- ❖ **Create a registry of vacant land and properties**
- ❖ **Rental Housing** (Issues with the Residential Tenancy Act/Landlord Support/Tenant Support)
- ❖ **Other ideas/areas highlighted throughout the consultation:** (inclusionary zoning/regulation, increased opportunities for affordable home ownership, more support for social enterprise, consideration of innovative options)

Key Themes

Broaden the definition of Affordable Housing: The definition most generally used of affordable housing in Canada is that housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income. We heard that this definition of affordable housing needs to be broadened - the term affordable housing means different things to different people. Affordable housing is about much more than rent or mortgages (also needs to consider other costs of living - medication, child care, transportation, utilities, etc.). Affordable living is also linked to accessibility needs, location, utilities, recreation, green space, transportation, etc.

“...Housing as a Human Right. It is imperative that the plan applies a framework centered on housing as a right. This recognizes the right to be free from homelessness and to have access to adequate housing...”

- taken from recommendations submitted by Choices for Youth

We heard **how poverty has an impact on affordable housing** – I.e. It is difficult for individuals/households with low to median income to enter into home ownership/rental housing costs are also high.

“Many people live just above the poverty line and maintain several jobs. They don’t qualify for assistance but consistently meeting needs each week/month is challenging with slight fluctuations in income.”

- Notes from Table 3, Consultation event

Key Themes

Demographic Realities:

It is important to look at the specific affordable housing challenges faced by low-income and vulnerable people, with a particular focus on individuals and families at-risk of or experiencing homelessness, which may include (but is not limited to):

- Seniors
- Newcomers
- Women
- Survivors of domestic violence
- People with complex needs
- Individuals living alone
- People with disabilities
- Indigenous populations
- Youth
- Students
- People receiving income support
- Families, including lone parent

Key Themes

Housing Needs: We need a better understanding of what is available (supply and demand)

- What affordable housing (including accessible, affordable housing) is available?
- When places are affordable, it does not mean they are happily livable (in some cases people have lower rent for poor conditions and/or the home may not be suitable for household size, etc.).
- Participants in the engagement process felt that we have a mismatch between housing stock and demand and that coordination is a bigger problem than supply: (i.e. too many larger units and not enough 1 bedroom units/very hard to find anything under \$750/not enough rent supplements/lack of affordable options/a need & desire for smaller properties and tinier homes/ better use of larger units, etc.)
- We also heard that lives are complicated and policies don't support enough flexibility (i.e. the system needs to support co-habitation and look at individual incomes as opposed to household incomes - 3 senior women could share a 3-bedroom home as opposed to 3 individual units)

“Affordable housing needs to be integrated throughout the city so that there isn’t ‘high’ and ‘low’ class neighbourhoods. We’re all a community, regardless of class, and poor people deserve safe and affordable neighbourhoods and houses.” – Comment on the

Engage Page



Key Themes

The importance of universal design/accessibility: It was strongly expressed that we need more places to live that are affordable and accessible. Universal design is for all users not limited to individuals with disabilities as it allows accessibility across all ages/abilities.

Some suggestions included:

- Ensure that the City's affordable housing programs consider accessibility
- Review the accessibility codes which, to date, do not create accessible spaces
- Design new units based on universal design
- Look at a ratio for accessible homes/ homes with accessible apartments for subdivisions being built by a particular development group if that is not already in place
- Work to encourage accessible housing/universal design throughout the construction industry and with landlords
- Help landlords understand features of universal design versus full accessibility and help landlords partner with organizations to modernize properties, bring them up to Universal Design standard

“The City cannot be fully responsible for providing accessible housing....inclusion only truly happens when we all do our part.” – Submission received via email

Key Themes

“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 than a more expensive house that requires a car.” – Comment on the Engage Page

Transportation costs need to be included: affordability should be redefined to include the combined cost of housing and transportation.

Some suggestions included:

- Increasing investment and service areas in the transit system (Metrobus & GoBus) particularly in areas with higher density of affordable housing units
- Rents are cheaper outside of downtown but public transit is often unavailable or insufficient - focus on improving transit in surrounding areas, i.e. Paradise and Torbay
- Public transportation costs should be adjusted to minimize barriers to all residents of affordable housing

Energy Efficiency as a Function of Affordability: The plan should prioritize investments in energy efficiency units (new affordable housing builds as well as encourage energy retrofits) as these costs have a direct impact on the affordability of housing for vulnerable populations. We need to look at ways to: raise awareness of the benefits of energy efficiency and related rebate/grant/loan programs to increase affordability/encourage energy retrofits/involve Landlords in energy efficiency solutions as tenants are often the ones paying their own utilities. This is critical to a new Affordable Housing Strategy with the expected increase in electricity rates to residents.

Key Themes

Collaboration - Partnerships are imperative:

We must develop partnerships – all levels of governments, social organizations, landlords, builders, and residents – we all have a role to play. Partnerships have been essential to the success of the current Affordable Housing Business Plan and collaborative investment in housing solutions is imperative as we move forward with a new 10-Year Affordable Housing Strategy together. The city needs a venue to bring together the money and the ideas.

How do we, as a community, solve the problem? Some suggestions included:

- Need province on board as well...hold high level discussions between government systems and community around how all are involved in affordable housing strategies
- City should partner with agencies to construct, maintain and operate affordable housing
- The plan should align with other funding streams for new development, as well as the capital repair and renovation of existing affordable housing units. This includes alignment with Newfoundland Labrador Housing Corporation (NLHC), Affordable Housing Initiative (AHI) and Canada Mortgage and Housing Corporation (CMHC) initiatives
- Build interest in the community to create/maintain affordable housing, both in the non-profit sector, private sector and the social enterprise sector.

Key Themes



Look at finding better ways to encourage private development and investment in affordable housing:

Some suggestions included:

- Difficult for private sector (builders, developers) to participate given the unknowns, red tape and time for approvals
- Higher density zoning needs to be better promoted/encouraged/facilitated by the City
- Developers should not be made responsible for downstream infrastructure.....just what is within site
- Costs to develop affordable housing (i.e. Property taxes on 'affordable units' should be waived or reduced to facilitate keeping rents lower)
- Some of the developers in attendance at the Consultation event expressed an interest in sitting on any committee(s) that is involved with developing or implementing the deliverables and goals of the plan, from the private sector perspective.
- Not specific enough/unclear

A screenshot of a CBC News article from Newfoundland & Labrador. The article title is "City of St. John's launches catalyst housing fund for affordable housing". The sub-headline reads "Need for seniors' housing, affordable rentals, mixed use or medium density projects". The article includes a photo of a modern building and a "Book Now" button. The article text at the bottom states: "The City of St. John's is looking for help in finding a solution to affordable housing." The page also shows social media sharing options and a weather widget.

Key Themes

Create a registry of vacant land and properties: Explore opportunities around using vacant land/buildings, through partnerships, for affordable housing:

Land: Look at City owned land/Crown Land/Federal land

- Finish land inventory listing
- Properties offered for sale should already have proper zoning/approval in place to speed up conversion to affordable housing
- Have a percentage of lands gifted to nonprofits to provide social and affordable housing

Buildings: What vacant properties exist? Who owns them?

- Empty buildings/schools (can we start looking at these/looking at partnerships around funding?)
- Convert commercial spaces into affordable housing
- Repurpose current buildings/spaces (currently a lack of supports to help repurpose)
- Create better strategies for modernizing historical properties
- Vacant buildings...these can be turned into long-term affordable housing solutions, if they were not so costly to remediate (Perhaps the City could set money aside to deal with asbestos so that these buildings can be retrofitted affordably)

Key Themes

Rental Housing

Residential Tenancy Act: A very clear priority area from participants was the fact that the provincial Residential Tenancy Act needs to be revised and updated. We heard repeatedly that the process needs to be reformed; to the benefit of tenants and owners and it needs to include bedsitters/rooming houses.

“Don't completely forget the landlords. A lot of them are just ordinary people who have a 2nd unit or have saved some money to buy an investment property. Sure, probably better off than many or most, but not some super-rich Monty Burns sitting back, laughing, while they collect the rent. The point being: It's not a trivial thing to be at and if the little gal/guy gets out of it that affects supply of rentals, which affects renters.”

– Comment on the Engage Page

“...there needs to be far more investment in good, quality, low rental, housing, which maybe, the tenant can have the option to rent to own as well.”

– Submission received via email

“There are some existing landlords who are hidden gems working hard to keep affordable rentals and should be recognized as being empathetic to tenants. Maybe these need to be acknowledged?” – Notes from Table 7, Consultation Event

Key Themes

Support for tenants:

Availability of Deepened Subsidies:

Some suggestions include:

- Income support (IS) does not cover full needs – need to save for necessities.
- If you're on IS and get a raise, you should not have to give it to the landlord (how to protect renters increase in income). Rent supplement should follow the tenant.
- We need more rent supplements - increased subsidies in the form of rental supplements should be made available to tenants who represent complex needs or who are at higher risk of homelessness. Eligibility for these deepened subsidies should be determined in partnership with community support agencies.

Continue to address under-reporting of property standards violations in rental housing: Some subsidized rental units are in terrible condition, especially bedsitting units I.e. no heat, no working plumbing, no bed, no working kitchen, etc. Fear of tenants to complain about conditions, they may lose their home/something is better than nothing. Tenants need to know they have a place to turn.

Tenant Protection from Discrimination: Residents of affordable housing units must be protected from discriminatory practices by landlords.

Supportive and transitional supports (that apply a Housing First framework): should be recognized in the new affordable housing plan. We need more access points in the system so people don't get lost - individuals need support. Investing in programs that help vulnerable populations transition to stability not only improves life outcomes for individuals and families but also contributes to the supply of affordable units as they transition towards market rentals and/or home ownership.



Key Themes



Support for landlords:

Continue with landlord engagement:

- Work together so landlords know how they can be involved in partnering/providing support for affordable housing
- Ensure efficient communication between government, community and landlords (i.e. more understanding of responsibilities and limitations needed between organizations designed to help)
- Consider how the existing apartment buildings can be viewed as an option for solving the problem - review cost to build housing versus. renting current apartment units
- Landlords need assurance rent will be paid, even if something goes wrong, because mortgage must be paid

Landlord Support & Training:

- Landlords of affordable housing units should be provided with baseline training including First Aid, Mental Health First Aid and Trauma Informed Practice
- Landlords should not be expected to act as support workers - dedicated funding should be made available to community groups to provide direct support to tenants of affordable housing units on a 24 hour basis
- Create a Landlord Mitigation Fund. Idea to partner with trades program/social enterprise to complete the repairs
- Provide information on supports available for landlords
- Work on breaking down barriers & myths; reducing stigma & discrimination among landlords?

Key Themes

“Thinking outside the funding box.” – Notes from Table 7, Consultation event

Other ideas/areas highlighted throughout the consultation:

- **Inclusionary zoning/regulations:** new housing applications should require a percentage of homes that need to be affordable (there are municipalities that do this).
- **Increased opportunities for affordable home ownership**
- **More support for social enterprise**
- **Innovative options need to be considered:**
 - ✓ How to maintain affordable housing affordability?
 - ✓ How do rent controls work or not?
 - ✓ How to finance affordable housing?
 - ✓ Rent to own?
 - ✓ Life lease – private doing it, can government?
 - ✓ Modular shipping containers such as CMHC’s supported project in Vancouver where shipping container houses provide affordable housing on vacant lots in the city
 - ✓ Tiny homes: Change municipal regulations and create more flexible policies around smaller units
 - ✓ Sharing: Enabling a sharing economy is an easy way to minimize monthly costs. Home sharing, car sharing, maintenance sharing, food sharing, all forms of cost sharing. I.e. Home Share

“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 in the Engage Page

A few examples of local housing solutions/programs that are working:

- [Front Step](#) – Housing First Program
- [Pleasantville development](#) is a good example of partnerships, community living and mixed-use development
- NL Housing's: [Investments in Affordable Housing \(IAH\)/Rent Supplements/Down payment Assistance Program](#)
- [Habitat for Humanity](#)
- Co-op Housing, i.e. [CHANAL](#)
- Home Share (matching seniors and students - *not currently operating*)





Affordable Housing ST. JOHN'S

Next Steps: The information obtained through the consultation process will be included in a new 10 Year Affordable Housing Strategy for the City and a draft of this document will be created in consultation with and reviewed by the Affordable Housing Working Group (AHWG) , then presented to Council and finally shared with the public for feedback before being officially adopted.



“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

If you would like to see a copy of all the notes from the consultation process or have any questions or comments, please contact affordablehousing@stjohns.ca or (709) 570-2096.