

Affordable Housing Strategy

Brandon, Manitoba
September 2013

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Executive Summary

The Affordable Housing Strategy is intended to act as a framework for the City of Brandon and for the community as they work together to address the housing needs of low to moderate income earners. As community demographics and resident's needs change, so too must the community's response and housing stakeholder's role in the provision of affordable housing.

In the Brandon Affordable Housing Strategy, "affordable housing" refers to shelter both rental and ownership that once developed does not require ongoing subsidies. This strategy is intended to complement the Homelessness Strategy developed by the Community Advisory Board on Homelessness, which focuses on housing those at the low end of the income spectrum.

A flexible and collaborative approach to developing a well-balanced housing continuum is essential in moving Brandon towards a future in which adequate and affordable housing is available for all residents. It must be clearly understood that there is no "one" answer to overcoming the challenges surrounding the availability of sufficient and affordable housing in Brandon. Each resident presents a unique situation, and therefore affordable housing programs must have the flexibility to change in order to meet the needs of residents at a given point in time.

While some of the strategies set forth are relatively straightforward, others require in-depth consultation and further exploration before a decision is made whether to implement the recommendation. Others require the development of detailed implementation plans, and the identification of resources necessary for successful implementation.

Many of the recommended strategies are designed to be undertaken in partnership with others, including senior levels of government, non-profit organizations, local businesses and the development industry. The City's ability to increase the amount of affordable housing available in Brandon will be dependent upon the level of interest and financial support available from senior levels of government, and cooperation from community partners.

The time is now to make fundamental shifts in our approach to increasing the availability of affordable housing in Brandon and creating an overall healthy housing continuum. We must think and act differently if we are to make meaningful progress.

- ✿ We must truly engage community stakeholders in facilitating the development of affordable housing (developers, regulators, financial institutions, spiritual groups, not for profit agencies) so that all understand the vital role they play and are fully committed to contributing to creating a community in which adequate and affordable housing is available to all residents.
- ✿ We must set affordable housing targets, measure progress and report the results publicly.

- ✿ We must think holistically about the housing continuum and the interdependency of all areas of the housing continuum, rather than simply focusing on building new affordable housing units. Our municipal policies and regulations must be focused on growing the entire housing continuum.
- ✿ We must align appropriate human and financial resources with affordable housing targets and goals.

The Affordable Housing Strategy contains 81 recommendations that could assist in addressing Brandon's primary housing issues;

- 1. Demand for affordable housing far exceeds supply**
- 2. Aging Housing Stock**
- 3. Residential construction models out of sync with the changing community demographics and realities**
- 4. Limited availability of readily developable land**
- 5. Limited involvement from the private sector in constructing affordable housing**
- 6. A need for improved alignment of affordable housing resources and community engagement**

In order to implement the recommendations contained within the Affordable Housing Strategy, it is essential that the required human resources be available. The current practise of relying on the Director of Economic Development's time and a portion of the Brandon Neighbourhood Renewal Corporation's Housing Coordinator's time is not sufficient to implement the recommendations contained within this strategy. Many of the recommendations contained within the Affordable Housing Strategy require further research, public consultation, policy development or modifications prior to moving forward with implementation. It is recommended that the following actions be undertaken as quickly as possible:

- Fund a permanent full-time Housing Specialist.
- Develop an Affordable Housing Plan implementation plan that is realistic given existing resources and community constraints.
- Establish and implement Affordable Housing indicators that enable the measuring of progress over time.
- Establish an Affordable Housing Advisory Committee that is comprised of diverse stakeholders including but not limited to not for profit organizations, developers, contractors, lending institutions, business experts and relevant City of Brandon staff.

General Principles that guide the City of Brandon's response to addressing the housing needs of its residents are listed below.

1. Research shows that access to safe, adequate and affordable housing is fundamental to the physical, mental, economic and social well-being of individuals, families and communities.
2. The primary focus of the Affordable Housing Strategy is increasing the amount of **Market Affordable housing**, housing that does not require ongoing government subsidies.
3. Brandon wishes to build integrated comprehensive neighbourhoods where individuals of diverse economic status live in a range of housing styles.
4. There is no one silver bullet that will address Brandon's housing challenges. Multiple approaches and solutions will be required to address existing housing needs.
5. Housing, by need, is a shared responsibility of all three levels of government in partnership with the private and non-profit sectors. Partnerships and collaboration are key to addressing Brandon's housing needs.
6. The City does not seek to become a direct housing supplier; rather its resources will be targeted on creating the conditions, such as financial assistance, provision of relevant information and a favourable development process, that enable the community to provide more affordable housing.
7. Establishing an environment that allows the private sector to innovate and build affordably is important. The private sector has the ability to supply the housing market quickly and often with less cost than government.
8. Primary focus will be on addressing supply side initiatives which result in the addition of affordable housing units to the housing continuum.
9. Using our existing land mass efficiently is very important. Higher density, multifamily units are essential to addressing housing needs.
10. Short and long term actions are required, but there should be a strong focus on short term actions.

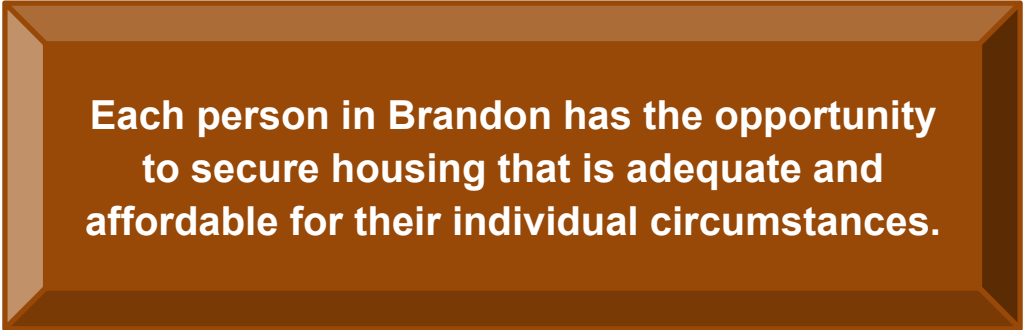
11. Actions set forth in the strategy need to be practical and recognize existing constraints within the community.
12. All residents should have access to adequate and affordable housing appropriate for their individual circumstances.
13. An adequate supply of well-built and well maintained housing serving the full range of residents' incomes and needs is vital to the interests of the City.
14. Reinvestment in and regeneration of the existing housing stock is an important tool in providing residents with a full range of housing options.
15. Housing is the foundation from which a vibrant and prosperous community is built.

Introduction

A clear desire by Brandon City Council for continued proactive economic development, changing population growth trends and housing market conditions have resulted in a renewed focus by the City of Brandon for the development of a robust Affordable Housing Strategy that will increase the amount of affordable housing available in Brandon. The term “affordable housing” refers to shelter costs both rental and ownership that once developed does not require ongoing subsidies. This plan is intended to complement the Homelessness Strategy developed by the Community Advisory Board on Homelessness, which focuses on housing those at the low end of the income spectrum.

During the preparation of this document, extensive research of affordable housing plans across Canada was undertaken. Local developers, not for profit organizations, and service providers were consulted. This document strives to provide an overview of community demographics as they relate to the growing need for affordable housing and set forth strategies and actions that will move the community toward its vision of ensuring *“Each person in Brandon has the opportunity to secure housing that is adequate and affordable for their individual circumstances”*.

Housing Vision



**Each person in Brandon has the opportunity
to secure housing that is adequate and
affordable for their individual circumstances.**

The main body of this document contains context setting information and strategies for increasing the amount of affordable housing available in Brandon. More detailed information can be found in the appendices.

As resident's needs, growth patterns and economic realities associated with housing construction change, so too must Brandon's response and housing stakeholder's role in the provision of affordable housing. A flexible and collaborative approach to developing a well-balanced housing continuum is essential in moving Brandon toward a future in which adequate, affordable and sustainable housing is available for all residents.

Setting the Stage

Select Affordable Housing Achievements since 2007

- Established an Affordable Housing Reserve with annual contributions made since 2007.
- Implemented an Affordable Housing First Land Policy whereby surplus municipally owned lands must be first considered for affordable housing before being disposed of.
- Enacted an Affordable Housing By-law to enable the provision of incentives to stimulate the construction of affordable housing.
- Donated municipally owned land to facilitate the construction of affordable single family and rental housing.
- Conducted a comprehensive review of all municipally owned lands in order to identify surplus land appropriate for affordable housing.
- Enacted a derelict building By-law.
- Solidified Planning Department and Council's support for supporting reduced parking requirements for affordable housing projects.
- **Land contributions from the City of Brandon enabled:**
 - ✓ Construction of four STEPP (Solutions to End Poverty Permanently) homes.
 - ✓ Construction of an affordable single family home.
 - ✓ Enabled servicing and connectivity of building green space for the Massey Manor project (58 affordable housing units)
 - ✓ Construction of a new 25 unit Manitoba Housing low income housing project, the first of its kind to be built since the late 1980s.
 - ✓ Construction of a 34 unit affordable senior's housing project, the first cooperative project built in Brandon in decades.

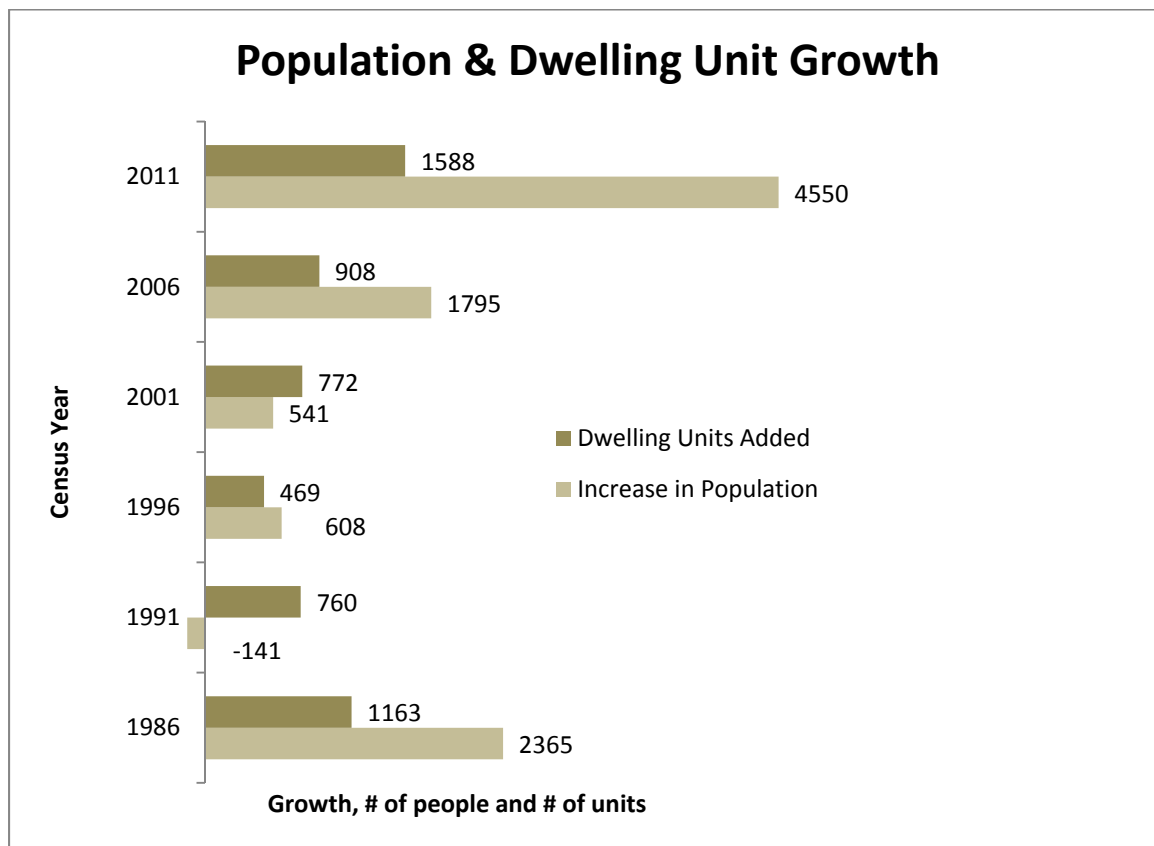
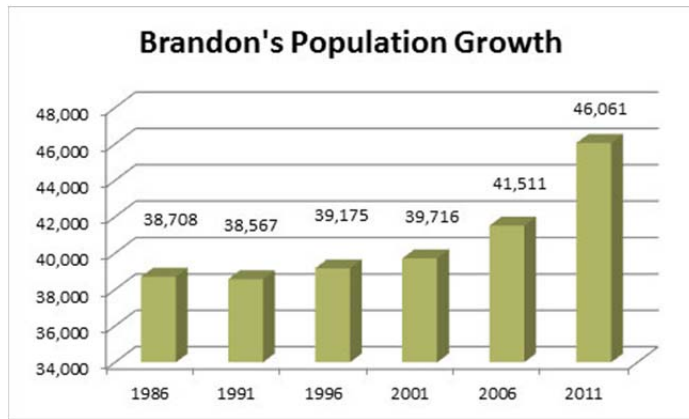
Research shows that access to safe, adequate and affordable housing is fundamental to the physical, mental, economic and social well-being of individuals, families and communities. The City of Brandon endorses this principle and has expressed its commitment to helping achieve a community that offers a wide range of housing choices as per its 2010 - 2014 Strategic Plan, Road Map for Growth and the Affordable Housing Strategy adopted in 2007. The City of Brandon first developed a formal affordable housing strategy in 2007 but has been an active partner in facilitating affordable housing for decades.

Community Overview

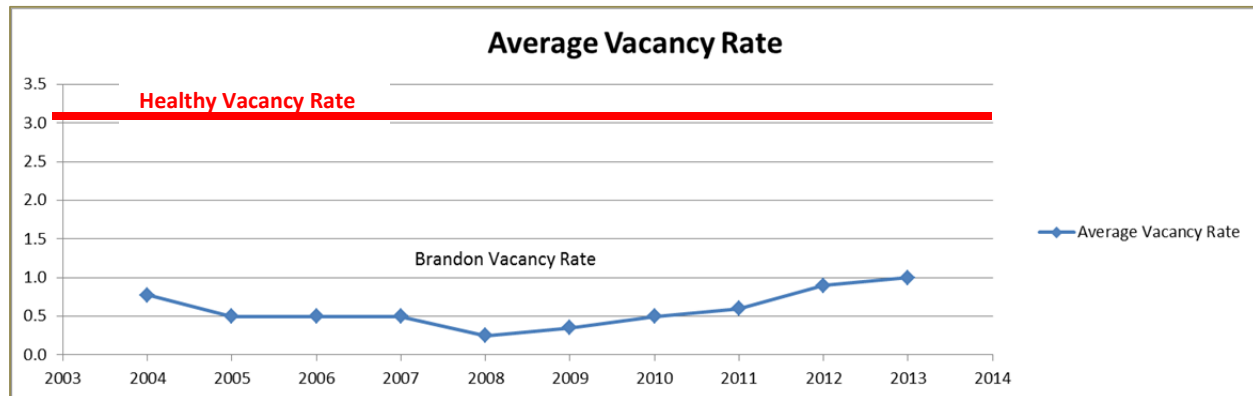
Brandon is a community of approximately 46,000 people that acts as the education, health, retail, service and entertainment centre for a large agricultural region encompassing 38,850 sq km and a population of 180,000. Strong economic growth the past decade has resulted in the addition of many jobs accompanied by an influx of people to fill the available jobs. A large percentage of the new jobs created were in the low to moderate income bracket. As a service centre for rural Manitoba, it is anticipated that a significant proportion of Brandon's population will continue to derive their livelihood from low paying hospitality and service industry jobs.

For much of its history Brandon maintained a reputation as a community with a stable economy, predictable growth patterns and a housing market that responds just in time to the needs of the community. The past decade Brandon experienced unprecedented change, with population growth during the last census on pace with the fastest growing centres in Canada, 11%. The City of Brandon's growth strategy projects that the City's population will grow at a rate of 1.5% annually for the next 5 – 10 years. The City is becoming more culturally diverse, the average age of residents is decreasing, birth rates are on the rise, the median

wage of its resident is not keeping pace with the increased costs for housing, housing density is increasing and the community continues to adopt a stronger metropolitan feel. These changes in turn directly impact housing needs.



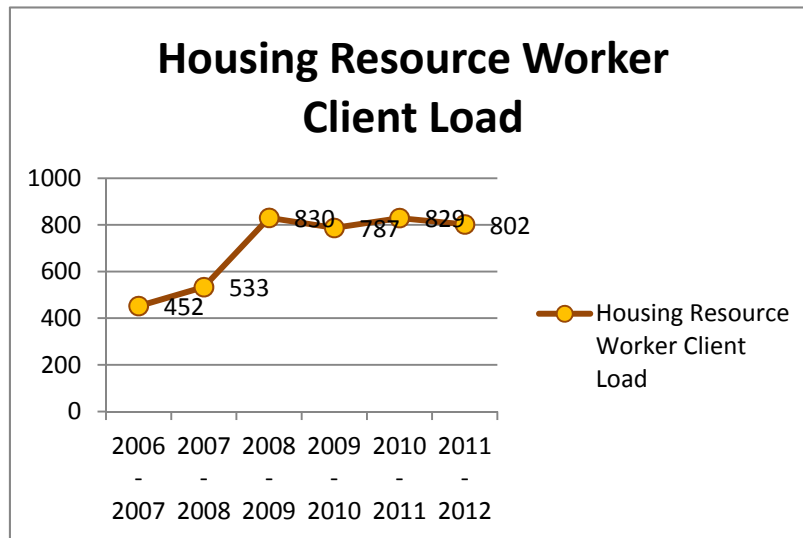
2,900 new dwelling units have been added in the last decade. Despite strong, sustained residential construction, the City has found it very difficult to maintain a rental vacancy rate that is above one percent, far below the three percent that is described as a healthy rental market. Brandon's apartment rental vacancy rate has been below 1% for 10 years. The last time the vacancy rate would be considered a healthy rental market was 1990, when the vacancy rate was 3.1%.



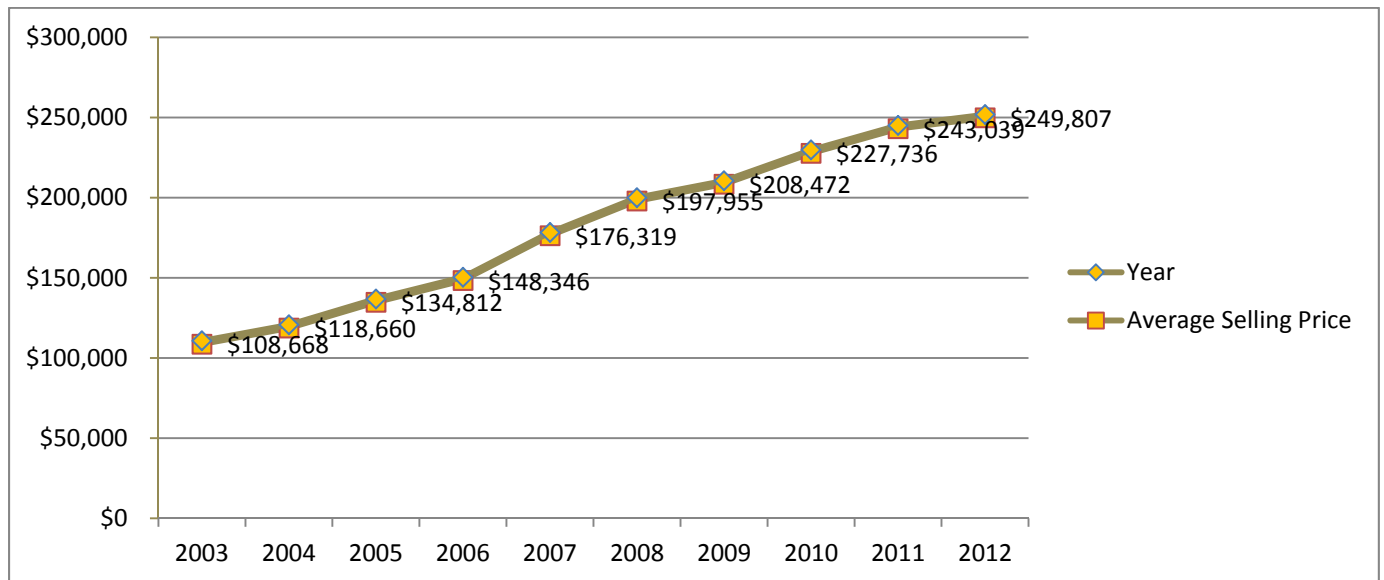
The chronic rental pressure means that those with limited means find it increasingly more difficult to secure rental accommodations, increasing the likelihood that Brandon's most vulnerable will end up homeless. It is well known that individuals on Employment and Income Assistance have very limited funds available for housing so the availability of affordable housing is extremely important to this segment of the population. Between 2008 and 2011 the average number of people receiving Employment and Income Assistance monthly climbed annually.

Year	Average Monthly EIA Cases
2008/2009	1,571
2009/2010	1,733
2010/2011	1,888
2011/2012	2,008
2012/2013	1,969

7th Street Access Centre Housing Resource workers provide assistance to individuals who are unable to secure accommodation successfully on their own, with the majority of their clients being on Employment and Income Assistance. Since 2006 the resource workers client load has increased by 77%, the bulk of the increase attributed to the 2008/2009 reporting period. In 2006 452 clients sought assistance to find accommodations. Last year 802 individuals sought assistance.

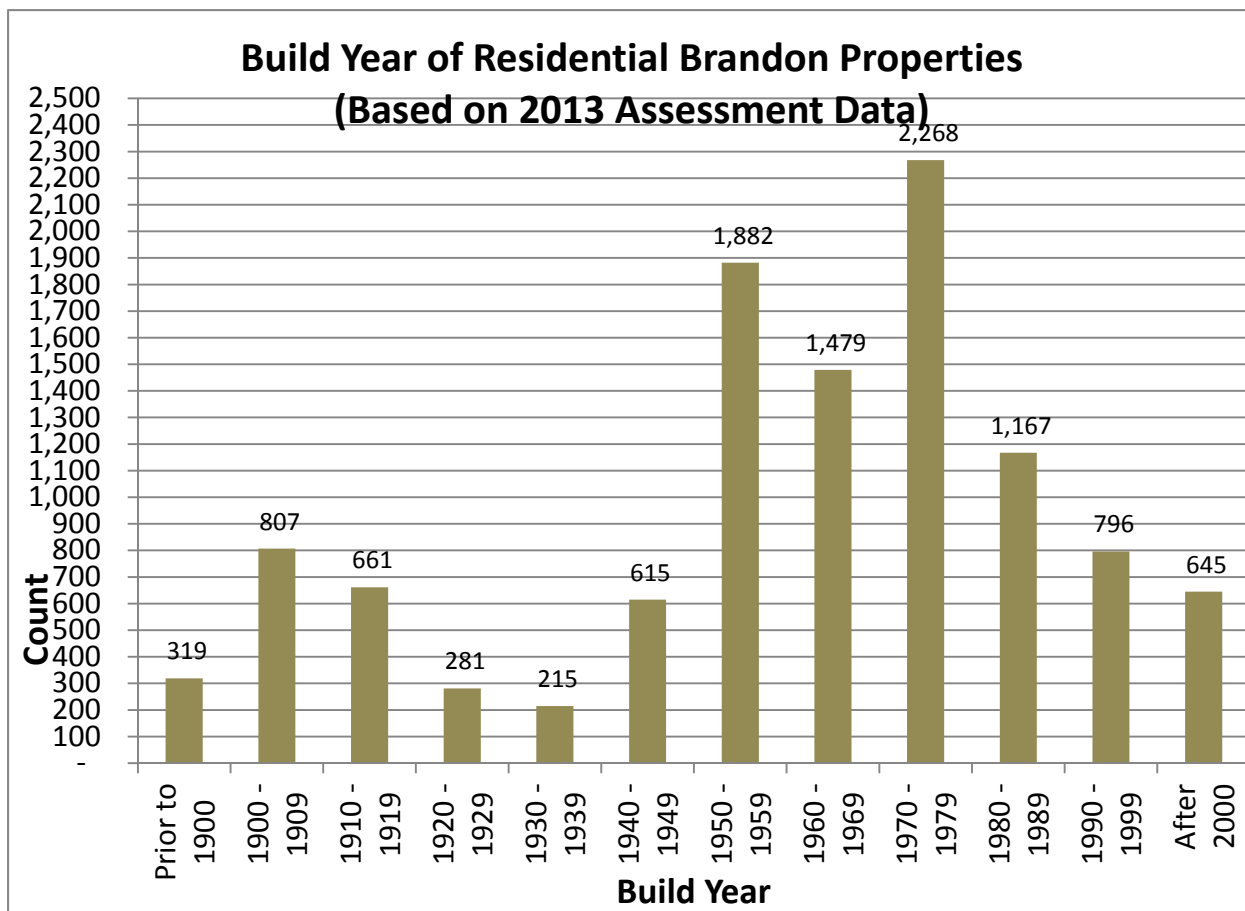


Similarly average housing prices are climbing at a rate that far exceeds increases in average income, creating a situation whereby it is very difficult for successful renters to transition into homeownership. As housing prices climb it becomes that much more difficult for individuals to successfully save for a down payment that allows them to transition into homeownership. This bottle neck in the housing continuum places additional pressure on the rental portion of the housing continuum.



The following information pulled from a more comprehensive profile (found in appendix A) forms the framework for the affordable housing strategy.

- Brandon's housing prices are growing at a rate much higher than annual incomes. During the last 10 years, the average house price increased by 130%. The median house price increased by 135%.
- Brandon's residential housing stock would be considered an aging housing stock. Less than 25% of the residential housing stock has been built within the last 30 years. The vast majority of the housing stock, just over 50% was built between 1950 and 1979, with the remaining stock housing greater than 60 years of age;
- Detached housing continues to dominate the existing housing stock with 38% of the housing stock rented and 62% owned (refer to table in Appendix A). In the last decade the construction of multiple family units has outpaced the construction of detached housing in order to address need. In the past decade, approximately 2,900 new dwelling units have been constructed with 68% of those being multiple family units.



- There are a multitude of means in which individuals and organizations calculate the dollars that one should be spending monthly on total housing costs. Below are a few common methods of calculating shelter affordability.

Home ownership:

Typically financial institutions use a debt service ratio which says that the cost of housing plus carrying costs for other debt should not exceed 40 percent of your gross income. Canada Mortgage and Housing Corporation (CMHC) supports this ratio.

Consolidated Credit Counselling Services of Canada recommends that the monthly cost of your total housing costs which includes mortgage, property taxes plus the monthly portion of your property insurance bill should not exceed 25 – 30% of your monthly net pay.

Canada Mortgage and Housing Corporation uses two rules as guides to consider what one can afford to pay monthly for total housing costs when looking to purchase a home, the first being Gross Debt Service and the second being Total Debt Service.

Gross Debt Service indicates that your monthly housing costs shouldn't be more than 32% of your gross monthly income. Housing costs include your monthly mortgage payment (principal and interest), property taxes and heating expenses, often referred to as PITH. If you are purchasing a condominium then PITH also includes half of the monthly condominium fees.

Total Debt Service indicates that your total debt load should not be more than 40% of your gross monthly income. Your monthly debt load includes housing costs (PITH) plus all your other debt payments (vehicle loans or leases, credit card payments, lines of credit payments, etc).

Financial Institution		Consolidated Services	Credit Counselling
Family Income	Dollars available for total housing costs	Family Income	Dollars available for total housing costs
\$30,000	\$1,000 / month	\$30,000	\$587 - \$750 / month
\$50,000	\$1,667 / month	\$50,000	\$716 - \$913 / month
\$64,500	\$2,150/ month	\$64,500	\$1,344 - \$1,612/month
\$67,490	\$2,250 / month	\$67,490	\$997 - \$1,197 / month

Average Brandon Rents

Unit Type	Average Rent 2013*
Bachelor	\$468
1 Bedroom	\$727
2 Bedroom	\$734
3+ Bedroom	\$992

*CMHC

- Mobile home parks in Brandon (approximately 1200 pads) offer another form of affordable housing. Unfortunately all existing mobile home parks are at maximum capacity. Some parks have no physical space in which to expand, others have land available but have no immediate plans at this time to expand, while others are interested in expanding and are pursuing land elsewhere in the city to do so.

- 43% of Brandon's population earns a family income of under \$50,000;

Family Category	Family Income ¹
Median Household Income All Families (2010)	\$73,245
Average Household Income All Families (2010)	\$84,116
Median Household Income Couple only (2010)	\$73,671
Average Household Income Couple only (2010)	\$85,266

- The percentage of lone family units in Brandon increased by approximately 20% between the 2006 and 2011 census. Lone parent families and individuals typically have considerably lower incomes, and therefore, fewer choices within the housing market;
- Birth rates are increasing. The five years between 2002 and 2006 the average number of Brandon births was 560. The following five year block consisting of 2007 to 2012 reported the average number of annual births for the period was 637;
Birth Rates

Year	Births	Year	Births
2002/2003	556	2007/2008	608
2003/2004	562	2008/2009	589
2004/2005	528	2009/2010	664
2005/2006	542	2010/2011	614
2006/2007	613	2011/2012	708

- According to the Brandon Community Advisory Board on Homelessness (see the chart on the following page), in 2010 there were 902 individuals deemed to be homeless. This figure consists of 37 people living on the street, 659 living in emergency shelters and 206 living in transitional housing. This figure is down marginally from 2009 figures; The chart below

¹ National Household Survey 2011

Table D.1 – Homeless and At-Risk Populations				
	A	B	C	D
Populations	2007	2008	2009	2010
	Number of individuals	Number of individuals	Number of individuals	Number of individuals
HOMELESS POPULATION ▼▼				
1 Living on the Street	33		32	37
2 Living in Emergency Shelters	626		665	659
3 Living in Transitional Housing	n/a		209	206
TOTAL HOMELESS POPULATION (Rows 1 to 3)			906	902
AT-RISK POPULATION ▼▼				
4 At Imminent Risk of Eviction or Living in Unaffordable or Unacceptable Housing	5,052	5,744	5,777	5,810

As referenced on page 5, there are six key housing issues that the 2013 Affordable Housing Strategy seeks to address. Below are key trends that have contributed to the cited housing issues.

- A chronic very low overall rental unit vacancy and in particular in 3 bedroom units. Since 2004 Brandon's apartment vacancy rate has been below 1%. 1990 was the last time Brandon's vacancy rate was considered healthy, at that time it was 3.1%
- A growing proportion of the low income population that is spending far in excess of 30% of their income on housing as per Census Canada and Provincial data and the research conducted by various Not for Profit organizations including the Community Advisory Board on Homelessness.

- Income assistance rates are and have been for some time insufficient to cover the cost of safe and adequate housing. The Canadian Mental Health Association Westman Region indicates that since 2004 there has been no one bedroom apartments that rent at a level that someone on social assistance can afford (\$345 / month)
- Waiting lists that range from 3 months to 10 years at subsidized or moderately priced seniors housing complexes
- Currently subsidized and affordable rental units whose rent is controlled through sponsorship agreements are nearing the end of their funding agreements. The end of funding made available through sponsorship agreements typically jeopardizes the ability for the property owner to continue to offer affordable rents on these units. Since 2006, 168 units have had sponsorship agreements expire. In the next 10 years another 215 units will have expiring sponsorship agreements. *A sponsorship agreement is the contract signed between a government agency and a social housing provider that sets out funding and operating responsibilities, thus ensuring rental units remain affordable.*
- A strong housing market has resulted in diminished interest from the private sector in building and operating affordable housing units
- Strong population growth (11% during the last census), primarily amongst the modest income earners continues to place additional stress on the affordable portion of the housing continuum
- Escalating residential construction costs
- Housing prices for both ownership and rental are increasing at a pace greater than income increases
- Limited availability of development ready land available for sale
- Sewer and water infrastructure constraints throughout the city are hindering the pace of market residential development
- As a service centre for rural Manitoba, the local economy includes a good number of hospitality and service industry jobs that typically pay low to moderate wages.

The Municipal Role in Affordable Housing

Fundamentally the responsibility for affordable housing lies with senior levels of government. That said, growing pressures for affordable housing across the nation and the direct correlation between housing and the physical, economic and social well-being of individuals and families has led many municipalities like Brandon to take active roles in facilitating the development of affordable housing in their communities. Although there are various roles that municipalities can play in order to influence housing affordability, it is widely recognized that local governments lack sufficient financial and resource capacity to make meaningful positive

changes to the affordable portion of the housing continuum when acting alone. In order to accomplish the vision of being able to offer a wide array of housing options that are adequate and affordable to its residents, a coordinated and concerted effort is needed involving senior governments, private developers, the non-profit sector, community support agencies, and municipalities.

The background research completed as part of the development of Brandon's Affordable Housing resulted in the identification of typical municipal roles relative to addressing the affordable housing needs across Canada. The list is by no means exhaustive but includes the most common areas of municipal involvement.

1. **Service and Land Supply.** Maintain a planned supply of serviceable land for residential development of various types and densities
2. **City Land.** Use some of the city's land holdings to help meet affordable housing needs.
3. **Zoning Subdivision and Building Regulations.** Provide flexibility in the process and development standards.
4. **Advocacy and involvement.** Advocate for local housing issues and needs. Participate in and support local, provincial and federal housing initiatives.
5. **Information and Outreach.** Increase public awareness of housing needs, issues and opportunities for action.
6. **Measuring Accomplishments.** Analyze measures associated with achieving goals; spot emerging trends and monitor issues to help inform City policy and decision making.
7. **Policy and Implementation.** Keep housing affordability on the City's agenda through the development and continued implementation of an Affordable Housing Strategy.
8. **Policy Development.**
 - i. Take advantage of new affordable housing tools as they are developed.
 - ii. Encourage adaptable and accessible housing in multi-unit buildings.
 - iii. Protect against the loss of affordable rental housing.
 - iv. Encourage the development of new rental housing.
9. **Assistance to Non-marketing Housing Providers, often in the form of capital and tax relief.** Assist non-market housing providers to produce additional rental and special needs affordable housing.
10. **Market Rental Housing Stock.** Encourage the development industry to add more rental housing and landlords to upgrade existing rental housing.
11. **Forecasting Housing Needs.** The preparation of unbiased and factual projected related to affordable housing needs for the entire community is best addressed by government. The resulting information serves to inform policy development, community knowledge and solidify need.

Housing Continuum

Every city across Canada, including Brandon, is wrestling with the growing need for affordable housing in a climate of limited resources. The homes both rental and owned we live in are more than just mere structures that provide shelter; they are the foundation on which we build our lives. The housing continuum recognizes the “interdependence between health and housing – that adequate affordable housing is an important foundation upon which healthy individuals, families and communities are built”.

Each individual and family has unique housing needs and personal circumstances; therefore, a variety of housing options must be available in order to ensure adequate, affordable and sustainable housing for all residents.

The housing continuum covers the whole range of housing needs, from temporary emergency and transition housing to market ownership. Typically, municipal affordable housing strategies focus on the lower to middle end of the spectrum. In Brandon, the Brandon Community Advisory Board for Homelessness and several not for profit organizations focus on the lower end of the housing continuum which includes the need for emergency, transitional and permanent supportive housing. The *Brandon Affordable Housing Strategy* will primarily focus on households who have the means to meet their housing needs independently provided there is one-time assistance that addresses the gap in market housing prices and their income available for housing. While all segments of the housing continuum are equally important for the overall health of the community, the recommendations contained with this document focus on addressing **Market Affordable Housing**, housing that does not require ongoing government subsidies. Though the principal focus of this strategy is to address market affordable housing some of the measures contained within the Brandon Affordable Housing Strategy will result in the construction of additional non-market units.

The City of Brandon will support all forms of housing that are highlighted below in yellow but will focus on the area of the continuum that is most often neglected, that being the market affordable rental and ownership portion of the housing continuum. Temporary and supportive housing forms across Canada are often a top priority of senior levels of government and funding is allocated accordingly. By focusing on Market Affordable Rental and Ownership forms of housing, the City of Brandon ensures there exists funding programs for market affordable rental and ownership housing.

Non-Market Housing				Market Housing			
Temporary Accommodation		Permanent Accommodation					
Shelters	Transitional Housing	Supportive Housing	Non Market Affordable Rental	Market Affordable Rental	Market Affordable Ownership	Rental	Ownership
Emergency Shelter	Short-term accommodation for people in transition	Congregate or independent living	Subsidized housing	No subsidies but incentives to build and/ or purchase are provided		No subsidies or incentives provided	
Requires more public funding				Requires less public funding			

A healthy community is one in which residents move through the various levels of the housing continuum when appropriate to do so. History has demonstrated that as people progress upward through the housing continuum, they move from requiring a high level of support to requiring little or no support. Those housing options with a higher level of support are located towards the left and housing options that require less support progress to the right of the housing table. One must understand that there are multiple points of entry to the housing continuum, and that people do not necessarily progress through the housing continuum in a forward fashion only. Some residents may stay at a certain point in the continuum for their entire life, while others may move down the housing continuum for a variety of reasons. The goal is to enable people to move to the most appropriate place on the housing continuum for their individual circumstances and be able to attain housing.

This plan for affordable housing is built on the premise that it is desirable to encourage people to “move up” through the various housing options, and ultimately if possible, into market housing. To achieve this, a community must have an adequate supply of different types and costs of housing available that enable people to live independently at each stage of the continuum. Governments and not for profit organizations typically focus their efforts on the development of affordable housing, as this is an area that is typically ignored by market developers unless there are incentives available or rules in place that mandate the development of affordable housing.

In reviewing the Brandon housing continuum it is evident that there are many successful renters that could be successful homeowners but the increasing price of entry level ownership housing and the ability to successfully save for a down payment, while paying often significant rental costs, prevents them from doing so.

Defining Housing Affordability

Definition of affordable housing

CMHC generally considers housing to be affordable when households are spending no more than 30% of their gross income on housing related costs. For home owners, CMHC uses a slightly higher gross debt service ratio of 32%, which includes the cost of servicing the mortgage, property taxes and heating costs. For tenants (renters), housing costs include rent and the cost of utilities such as heating, electricity and water – if these are paid in addition to rent.

The term “affordable housing” is not synonymous with low-income housing and typically ranges from low to middle – income earners as housing prices escalate. In communities where housing prices have outpaced wages for an extended period of time, “affordable housing” applies to the majority of income levels found within the community.

Definition of “core housing need”

CMHC defines households in Core Housing Need as those households that live in housing that fails to meet one or more of the following standards: adequacy (not in need of repair), suitability (enough bedrooms for the occupants), and affordability (spending less than 30% of before-tax household income on shelter), and have incomes that are too low to allow them to rent alternative local market dwellings that meet the above standards. A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards

OR,

If its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards).

For Brandon, based on the 2006 census, the most current data available, 8.4% or 1,640 of all Brandon households would be considered in core housing need²:

Households in core housing need are comprised of:

- 17.4 % or 1,220 of Brandon renter households live in core housing need
- 3.3 % or 420 of Brandon owner households lived in core housing need

Defining Affordable Rental Housing for Brandon

In Brandon for the purpose of eligibility for affordable housing incentives, we are defining “affordable rental housing” as housing with rents at or below average market rent for the applicable unit size inclusive of utilities. If units are rented cold, not inclusive of heat, water and electricity, in order to be considered meeting the City of Brandon’s affordable housing definition, maximum rents charged must be decreased. At the current time maximum rents are set forth below.

Unit Type	Maximum Warm Rent (\$) 2013	Maximum Cold Rent (\$) 2013
Bachelor	458	430
1 bedroom	643	560
2 bedroom	778	705
3 bedroom	1,015	954
4 bedroom	1,140	1,065

The chart below is a quick snap shot of housing affordability based on household income. It should be noted that in reporting the average rents, CMHC does not make any adjustments for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot

² <http://policyfix.ca/2012/03/09/manitoba-housing-information/>

water. When calculating average rents, CMHC uses the figure for rent as the amount the owner is asking for the unit.

Household Income (\$)	Monthly Affordability Range (\$) (30%)	Affordability of Average Rents (Spring 2013)				Proportion of Brandon Households (2011)
		Bachelor \$468	1 Bedroom \$589	2 Bedroom \$773	3 Bedroom+ \$992	
Under 10,000	250	Not Affordable	Not Affordable	Not Affordable	Not Affordable	4.9%
10,000 – 19,999	250 – 500	Not Affordable to households earning under \$17,600	Not Affordable	Not Affordable	Not Affordable	8.3%
20,000 – 29,999	500 – 750	Affordable	Not Affordable to households earning under \$22,000	Not Affordable to households earning under \$28,200	Not Affordable	9.3%
30,000 – 39,999	750 – 1000	Affordable	Affordable	Affordable	Not Affordable to households earning under \$28,500	10.2%
40,000 – 49,999	1000 – 1250	Affordable	Affordable	Affordable	Affordable	10.6%
50,000 and up	1250 - 1500	Affordable	Affordable	Affordable	Affordable	56.6%

Defining Affordable Ownership Housing for BRANDON

In Brandon for the purpose of eligibility for affordable housing incentives, affordable ownership housing is new detached housing that is at least 15% below the most recent annual median house price for Brandon. In Brandon currently that would mean a new home that is priced at or below \$199,750. This would be affordable to a family with an annual income of approximately \$53,000.

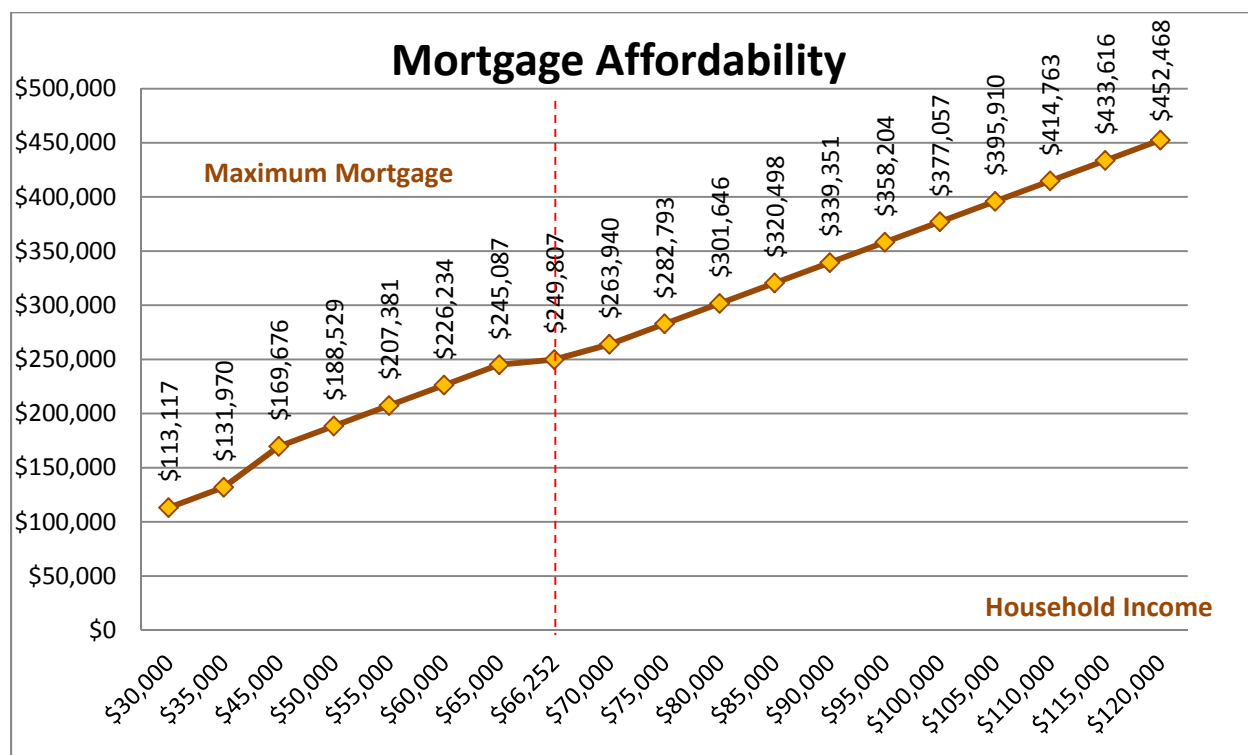
Affordable ownership in the form of condominiums, are new condominiums that are selling at least 15% below the most recent annual median condominium price in Brandon. In Brandon currently that would mean a condominium that is priced at or below \$197,412. This would be affordable to a family with an annual income of approximately \$52,000.

Threshold for accessing Affordable Housing incentives

While each affordable housing funding incentive will be unique, any affordable housing projects that receive affordable housing incentives in the form of capital grants, tax credits, etc. will have to rent or sell the units at thresholds that do not exceed “affordable maximums” as established by the City of Brandon. In addition, at the time of construction, the funded units must be provided to families whose total family income is equal to or lower than the maximum family income established by the Province of Manitoba’s Housing and Community Development Department. In 2013 this maximum income threshold is \$64,500.

Affordability of Ownership

As discussed earlier in this document there are various formulas used by different organizations to calculate mortgage affordability. The only way to truly determine the maximum mortgage a household would qualify for is to take into account their individual annual household income, living costs and debt. Below is a fairly reliable guide to the maximum mortgage a household income could afford and still be considered “affordable”. The chart assumes 5% down payment, 5% interest, 25 year amortization, property taxes estimated at 1.1% of house price and heating costs are the average of gas/electric for conventional furnaces. A household would need an annual household income of \$ 66,252 to afford an average house in Brandon.



Mortgage Affordability Guide

Household Income	Monthly Mortgage Payment	Affordable Mortgage	Affordable House Price
\$30,000	\$625	\$107,461	\$113,117
\$35,000	\$729	\$125,371	\$131,970
\$45,000	\$938	\$161,192	\$169,676
\$50,000	\$1,042	\$179,102	\$188,529
\$55,000	\$1,146	\$197,012	\$207,381
\$60,000	\$1,250	\$214,923	\$226,234
\$65,000	\$1,354	\$232,833	\$245,087
\$66,252	\$1,380	\$237,317	\$249,807
\$70,000	\$1,458	\$250,743	\$263,940
\$75,000	\$1,563	\$268,653	\$282,793
\$80,000	\$1,667	\$286,563	\$301,646
\$85,000	\$1,771	\$304,474	\$320,498
\$90,000	\$1,875	\$322,384	\$339,351
\$95,000	\$1,979	\$340,294	\$358,204
\$100,000	\$2,083	\$358,204	\$377,057
\$105,000	\$2,188	\$376,114	\$395,910
\$110,000	\$2,292	\$394,025	\$414,763
\$115,000	\$2,396	\$411,935	\$433,616
\$120,000	\$2,500	\$429,845	\$452,468

Guiding Principles for Strategy Development

As noted earlier in this document, the purpose of the Affordable Housing Strategy is to establish strategies that the City of Brandon and community can pursue in order to increase the supply of market housing units that are attainable to a broad range of households, particularly those at the lower and moderate income levels.

The primary focus of the Affordable Housing Strategy is increasing the amount of Market Affordable housing, housing that does not require ongoing government subsidies.

Brandon wishes to build inclusive comprehensive neighbourhoods throughout the entire city where individuals of diverse economic status live in a range of housing styles.

There is no one silver bullet that will address Brandon's housing challenges. Multiple approaches and solutions will be required to address existing housing needs.

Housing is a shared responsibility of all three levels of government in partnership with the private and non-profit sectors. Partnerships and collaboration are key to addressing Brandon's housing needs.

The City does not seek to become a direct housing supplier; rather their resources will be targeted on creating the conditions that enable the community to provide more affordable housing.

Establishing an environment that allows the private sector to innovate and build affordably is important.

Primary focus will be on addressing supply side initiatives. Thus actions will promote the development of additional supply in the market.

Higher density, multifamily units are key

Short and long term actions are required, but there should be a strong focus on short term actions

Actions set forth in the strategy need to be practical. They must recognize existing constraints within the community.

All residents should have access to adequate and affordable housing options.

An adequate supply of well-built and well maintained housing serving the full range of residents' incomes and needs is vital to the interests of the City.

Reinvestment in and regeneration of the existing housing stock is an important tool in providing residents with a full range of housing options.

Key Housing Issues

Issue #1 – The imbalance between housing supply and need, particularly in the rental portion of the housing continuum.

The imbalance between the supply of rental housing, particularly affordable rental housing and demand is a critical issue in Brandon. As referenced earlier, the past decade, and in particular the past 6 years, Brandon experienced strong economic and population growth. A large portion of recent population growth can be attributed to residents whose family income would be considered low to moderate. The city is becoming more culturally diverse, the average age of residents is decreasing, birth rates are on the rise, and the median wage of its resident is not keeping pace with the increased costs for housing. This growth has placed significant pressure on the housing continuum resulting in chronically low rental vacancy rates, rising costs for both ownership and rental tenure and increased the imbalance between housing supply and demand.

Construction levels the past decade have remained strong and largely focused on addressing the increasing demand for rental properties. The pace of construction though brisk has been hampered by municipal infrastructure constraints, and the limited availability of readily developable land for purchase. In recent years Brandon has witnessed increased interest in infill development due to the constraints mentioned above. Unfortunately the limited supply of readily developable land and the cost for preparing an infill lot for redevelopment drives up development costs that are in turn passed on to the homeowner or tenant. Over time new market rental construction may help ease the pressure within the rental portion of the housing continuum but the City of Brandon in partnership with stakeholders must act now to address the pressing housing need.

The chronic pressure within the rental portion of the housing continuum means there are many possible tenants for each available unit resulting in escalating housing costs and the most vulnerable without our community find it virtually impossible to find accommodations, let alone adequate and affordable accommodations. Today new rental units are entering the housing market at rates far above the historical norm, rates beyond the

2,900 new housing units have been constructed the past 10 years, 58% of which were multiple family units.

means of many residents to afford. With demand far outpacing supply it also means property owners are able to avoid upgrading their units as they are able to rent them as is for a premium rent as people are so desperate for affordable accommodations they are willing to settle for whatever is available rather than searching for a unit that is adequate or affordable.

It is not uncommon for a new 2 bedroom apartment to rent for \$900 - \$1,000 / month.

Similarly average housing prices are climbing at a rate that far exceeds increases in income, creating a situation whereby it is very difficult for successful renters to transition into homeownership. This inability to move successful renters into home ownership places additional pressure on the rental portion of the housing continuum. Mobile homes are also proving to be a popular means to attain affordable home ownership. Under current rules, mobile homes within the City of Brandon must reside within a mobile park. At the present time existing mobile home parks are at full capacity.

The average house price at the end of 2012 was just under \$250,000. This is 130% higher than 10 years.

While not a significant impact at this time, the conversion of rental units to condominiums is occurring. If this trend were to significantly increase it could erode Brandon's rental stock over time.

The 2012 median house price was \$235,000. The median condominium price was \$232,250.

Cooperative Housing has proven highly effective at providing not only affordable but market housing. Unfortunately interest in the construction of cooperative housing has been virtually nonexistent in Brandon for decades. The benefits of this type of housing are extensive and fall under four key categories, financial, quality of service, social and personal. Housing co-ops give tenants control over rents, service charges, profit (within their co-op's financial framework) and control over quality of maintenance and building management. Cooperatives build communities and provide co-op members with an opportunity to contribute their own skills and expertise for the benefit of the cooperative as a whole, while simultaneously learning new skills. Most importantly cooperatives give people a stake in where they live Taking into account the significant benefits of cooperative housing and a renewed focus on same from the Provincial Government more cooperative housing will be built in the future.

A range of housing options suitable for all income demographics and family compositions is important for the City as a whole. The increased demand for affordable housing and rental housing has resulted in significant barriers for households with incomes at the lowest end of the spectrum. More social (permanently subsidized) housing units are

required to meet the needs of these households. This need must be addressed through partnerships, with the federal and provincial governments taking primary responsibility.

Issue #2 – Aging Housing Stock

Brandon's residential housing stock would be considered an aging housing stock. Less than 25% of the residential housing stock has been built within the last 30 years. The vast majority of the housing stock, just over 50% was built between 1950 and 1979, with the remaining stock housing greater than 60 years of age.

75% of Brandon's housing stock is over 30 years old, with 25% over 60 years old.

There is growing recognition of the need to preserve aging housing stock in Brandon as this stock plays a critical role in addressing affordable housing needs. Older housing stock tends to be the most affordable homeownership option to households with limited income as older homes tend to sell for more modest prices. Thus the older homes typically are ideal as entry level housing for successful renters who are ready to transition from rental to home ownership.

Throughout Brandon a notable amount of the housing, particularly rental housing is in need of repairs. While rent control has protected residents from significant changes in the rental rates, discussions from property owners and developers indicate that their rigid processes and what developers perceive to be a bias towards protecting tenants has made it unaffordable for landlords to investment in property upgrades. In a healthy rental market, units that are in poor condition would typically have high vacancy rates. However with Brandon's tight rental market there is limited selection at the low end of the price spectrum. Thus individuals with low incomes tolerate units in poor condition as a roof over their head is better than the alternative of being without accommodation or being forced to move to alternate accommodations that are more expensive and possibly in as poor condition as the unit they currently live in.

The City's ability to ensure the maintenance of existing housing stock remains an ongoing challenge. Building Inspection staff resources are stretched thin and inspection of residential property for the most part is done on a complaint basis. Occupants fearing loss of their affordable housing are generally reluctant to report issues with maintenance. Thus

properties are often left to languish sometimes to the point whereby they are no longer economically viable to fix up.

Issue #3 – Residential construction models out of sync with the changing community demographics and realities.

The ownership housing stock in Brandon would be considered largely single detached housing built on a typical 50 ft lot size and constructed with little regard to maximizing the available land mass. For the most part homes are generous in size and often fully built out at the time of construction. There are limited examples of neighbourhoods that have been built with the goal of maximizing density. Likewise there would be limited examples of homes that were constructed in a manner to grow or flex as the owners move through various stages of their lives.

For the most part rental properties continue to be built as they always have with little consideration to the changing community demographics that have resulted in larger family sizes. The need for affordable housing is community wide but within the need there are a number of distinct groups for whom it is abundantly clear that the existing housing stock is not meeting their needs.

Recent Immigrants – Much of Brandon's recent population growth can be attributed to immigrants. Though the majority of Brandon's newcomers are gainfully employed, language barriers limit their ability to reach their full earning potential. As a result they tend to have lower incomes and due to their larger family sizes and lack of rental references often experience difficulty securing adequate and affordable housing.

In the past 5 years, Brandon has welcomed over 4,500 immigrants to the community.

Temporary Foreign Workers – Temporary foreign workers have proven to be essential to meeting existing industries labour needs for some local industries. During the time they are in the community in a transitional nature they are often supporting families in their home countries, reducing the funds they have available for housing.

Post-Secondary Students – Brandon's three post-secondary institutions attract a large number of students, many whom have families to support and house. For the most part students have limited income during their time of study and find it challenging given the existing

Brandon's postsecondary institutions have a total annual enrolment of approximately 4,000 full time students.

housing stock to find adequate and affordable housing. The University's dorm is not designed to accommodate students with families and the requirement to take the meal package proves too costly for many students.

Lone Parent Families – As indicated earlier, the number of lone parent families in Brandon is increasing. These households typically have incomes toward the lower end of the income spectrum. In instances where family break down resulted in a lone parent family, you now have two separate family units that require housing in an already tight housing market. This in turn places additional strain on the housing continuum.

Between the 2006 and 2011 census, the number of lone parent families in Brandon increased by 20% to 2,220

Aboriginal Households – Manitoba's Aboriginal population is the fastest growing segment of the population. Historically Aboriginal populations are over represented among the low income population and therefore are in need of affordable housing. Family unit sizes tend to be larger as a result of birth rates and extended family members living together which makes finding adequate and affordable housing challenging.

Households where someone has a disability – These households tend to have lower incomes and as a rule there are limited numbers of accessible rental units in Brandon, further complicating their ability to find adequate and affordable housing.

Seniors – Similar too many centres across Canada, Brandon has a large number of seniors living in the community. Due to the excellent health care facilities found in Brandon, we anticipate seniors from the rural communities surrounding the city will continue to move to Brandon as they age. With the exception of two seniors facilities that are at the top of the rent spectrum, all existing facilities have wait lists, some as long as 10 years. Over the upcoming years, there will be a definite need to expand housing options for seniors, especially affordable ones to meet the needs of an aging population.

Although a greater range of housing is needed in Brandon, including buildings that maximize density, many multifamily units experience opposition to their development. Likewise projects built in low density areas that utilize options such as narrower lots and taller structures also face resistance. If Brandon wishes to encourage creative and innovative responses to addressing the need for additional housing the City must also proactively address NIMBY (Not in My Backyard) mentalities.

Issue #4 – Limited availability of readily developable land

The most significant barrier to maximizing the involvement of the not for profit and private sector in the development of affordable housing is the scarcity of readily developable land for sale. This shortage of land has greatly increased the cost of development as developers must pay elevated rates for land or demolish aged structures from sites in order to construct new units. Both scenarios drive up the total cost of construction which in turn is passed on to the homeowner or tenants in the form of high rents or selling prices.

Close to two decades ago the City of Brandon made the decision to get out of land development. As a result of this decision municipally held lands have been sold off, leaving the City with virtually no land holdings remaining. A recent inventory and analysis of municipally owned lands confirmed that the vast majority of municipally owned lands are either required for municipal use in the future or not suitable for development unless amalgamated with adjacent properties. A report containing recommendations relative to the current land holdings was presented to City Council in the summer of 2013, with five properties approved as surplus lands allocated for affordable housing purposes.

Given the number of years in which easily developable lands have been scarce developers are looking to infill opportunities to meet market demand. This in itself is positive as infill developments take advantage of existing infrastructure. Unfortunately building a new and typically different housing project in already developed areas significantly drives up the likelihood of encountering NIMBY. Innovative developers often have their efforts to construct new units hampered by the costs associated with removing existing structures and opposition from neighbours who do not want changes in their neighbourhood.

The downtown has great potential for the redevelopment of upper stories in existing buildings to residential units. While the potential is great so too are some of the barriers associated with redeveloping old buildings. In order to generate interest in redeveloping these underutilized assets, creative solutions will need to be found for waste pick up, parking and the costs associated with bringing older buildings up to code.

During consultation with private developers and not for profit organizations who build affordable housing, the # 1 barrier to building affordable housing listed by all was the scarcity of residential land for sale.

Close to 30 properties in downtown Brandon have been identified as having upper story redevelopment opportunity.

There has been a great deal of demand from both internal and external developers to develop rental market rental housing in recent years. The current pace of construction though brisk has been hampered by municipal infrastructure constraints, and the limited availability of readily developable land for purchase.

Issue #5 - Limited involvement from the private sector in constructing affordable housing

Housing is part of the foundation from which a vibrant and prosperous community is built. As discussed previously affordable housing is a shared responsibility of all three levels of government in partnership with the private and not for profit sectors as well as the community. The provincial and federal governments must continue to commit resources for program funding and support for housing and homelessness initiatives and the City must continue to foster an environment that encourages solutions to Brandon's pressing housing needs.

Though the private sector is a critical partner in addressing Brandon's housing needs they are but one part of the solution. In early 2000 private developers were eager to construct affordable housing projects utilizing available incentives. As market demand for housing increased and land availability decreased, many developers turned their attention and resources to constructing market rental units. As a result of this shift the task of building social and affordable housing units was for the most part left to the not for profit sector who have a long and successful history of developing this form of housing in Brandon. The not for profit sector is often driven to develop social and affordable housing based on their organizational mandate but have found it increasingly difficult to do so in recent years due to scarcity of land. It will be imperative that the strategies to increase the affordable housing in Brandon provide opportunities for both the private and not for profit sector to partner in meeting Brandon's housing needs.

The majority of housing activity is driven by the private sector. They have the experience, resources and ability to respond to market demands quickly. If Brandon is to proactively address the housing needs of its residents it will be critical that the private sector is an active and engaged

partner in creating innovative solutions. Policies and programs developed to facilitate the construction of affordable housing must be timely and make sense to the private sector.

Housing Issue #6 – Alignment of Resources and Community Engagement

The need for increased affordable housing at both the rental and ownership level in Brandon is vast. Unfortunately resources to respond to this pressing need are not. Therefore it is absolutely critical that available resources are leveraged to maximize benefits and that resources are used in a targeted approach with measurable outcomes. If the City is to make meaningful progress in addressing the need for affordable housing they must be prepared to invest the necessary resources both financial and human.

The City's current investment in affordable housing includes cash contributions, non-cash contributions such as infrastructure work, land, foregoing tax revenue, staff support in the way of: guiding land use and house supply activity which includes ensuring an adequate land supply exists; encouraging the construction of affordable housing through targeted incentives; developing and implementing policy that ensures the development of a balanced and diverse housing continuum; advocating to senior levels of government for changes necessary to meet the housing needs of Brandon residents, facilitating stakeholder involvement in meeting the community's housing needs and of course regulatory items such as enforcing maintenance, health and safety standards.

Going forward the City does not envision itself owning or managing housing. In order to effectively address the pressing housing needs the City must be actively engaged in fostering, encouraging and supporting the provision of a range of housing to address Brandon's growing population.

Raising community awareness and knowledge of housing issues is an approach many municipalities use in order to garner the collective will to adequately resource affordable housing initiatives. While this approach does not lead to the direct creation of affordable housing units, it does create an understanding of affordable housing issues by residents,

**City of Brandon's current
annual contribution to
Housing:**

**Annual Housing Reserve
Allocation \$250,000**

BNRC's Housing Function
\$ 55,000 in core funding
\$60,000 in kind funding

Tax Offsetting Grants
\$33,000

Land Contributions
As lands are identified as
surplus and appropriate for
residential development,
they are designated as
affordable housing land.

Human Resources
A portion of the Director of
Economic Development's
time.

developers and decision makers. Many municipalities facing housing issues have formed broad-based housing committees in an attempt to truly understand housing needs and to develop creative and effective strategies to meet the identified needs. Brandon's not for profit organizations whose primary interest is meeting the needs of the social housing portion of the continuum meet regularly for this purpose. Key stakeholders such as developers, lending institutions, contractors, etc. are a critical part of the housing solution whose voice and ideas are presently being overlooked for the most part. It must be recognized that in order to effectively develop and maintain a healthy housing continuum, a wide range of stakeholders need to be involved in identifying and implementing solutions.

Housing Goals and Strategies

Six goals have been identified that will guide the City of Brandon's efforts related to increasing the amount of affordable housing in Brandon. Eleven strategies with 81 specific action items have been recommended to aid in achieving the six goals set forth in the Affordable Housing Strategy 2013.

Goal #1 - Increase the supply of Market Affordable Rental Housing with attention given to accessible / visitable housing



Goal #2 - Increase the supply of Market Affordable Ownership Housing


Goal #3 - Retain and rejuvenate the existing housing stock




Goal #4 - Increase the diversity of housing options in the market


Goal #5 – Ensure adequate resources are available to implement the affordable housing strategy



Goal #6 – Increase community awareness of affordable housing needs and progress






Strategy	Action	
1		Ensure the proactive implementation of the affordable housing strategy.
 1a		Fun a full time housing specialist.
	1b	Develop an implementation plan taking into consideration existing resources and constraints.
2		Refine and enhance existing affordable housing incentives to stimulate the development of affordable market housing
 2a		Update the current affordable housing program Bylaw #6917 so that the capital grant is more reflective of today's construction costs and the resulting gap when developing an affordable housing project and to recognize pocket suites as a housing form eligible for funding.
	2b	Increase the amount contributed by the City of Brandon annually to the affordable housing reserve by 5% starting in 2015 until the annual commitment reaches \$500,000.



	2c	Investigate a means including external partnerships, of making a down payment program available to first time home buyers whose income meets established affordable funding incentive thresholds.
	2d	If applicable, waive or reduce off-site development contributions for the construction of new affordable rental properties. Off-site contributions includes, among other items servicing (waste, wastewater, drainage, and transportation) and financial contributions in lieu of parks and recreation contributions.
	2e	Add pocket housing to the definition of new property types that are eligible to receive a tax offsetting grant equal to 50% of the municipal portion of property taxes for 20 years when the City is providing additional incentives, and 100% of the municipal portion of the property taxes for 20 years when no additional municipal incentives are provided.
	2f	Explore developing a flexible affordable housing incentive package that allows developers to select incentives that best work for the particular project with total municipal contributions not to exceed the maximum funding per unit set forth in the capital incentive program outlined in By-law 6917. The package could include but is not limited to: <ul style="list-style-type: none"> - Land at a reduced rate - Tax offsetting grant equal to 50% of the municipal portion of the projects property taxes for 20 years - Tax offsetting grant equal to 100% of the municipal portion of the projects property taxes for 20 years when additional municipal incentives are not provided. - Capital grant - Waiving offsite contributions
	2g	Continue to permit stacking of municipal and provincial capital incentives for affordable housing projects to established maximum contributions.
	2h	Continue to provide municipally owned land at a discounted price for the purpose of establishing affordable housing, particularly rental housing.
	2i	Explore the merit in developing an incentive to spur the piloting of innovative build forms such as grow homes.
	2j	Continue to support parking variations of 1 stall per affordable rental unit constructed.




	2k	On a case by case basis where conditions validate doing so, continue to support parking variations in excess of 1 per unit for social housing.
	2l	Explore implementing an “affordable housing” property tax proportioning that is lower than current residential proportioning of 45%, rather than providing tax offsetting grants.
	2m	Explore the options for expanding the use of Tax Increment Financing as a means to spur the development of affordable housing.
	2n	Explore the merit in developing an incentive program that encourages the upgrading of existing boarding houses that do not currently meet code.
	2o	Review all affordable housing initiatives annually for relevance commencing in May 2015.
3		Adjust existing zoning bylaw to facilitate the development of affordable housing.
	3a	Amend special needs housing rules so that fewer conditional use approvals are required.
	3b	Explore amending the minimum lot size in the RSF zone to 9.1m (30 ft).
	3c	Review existing zoning bylaw to consider rezoning properties to allow for intensification opportunities.
	3d	Increase density maximums for corner lots in RLD zones.
	3e	Expand the areas in the City of Brandon where boarding houses are permitted.
	3f	Amend boarding house rules so they are more permissive while still protecting the character of the existing neighbourhood.
	3g	Establish a new use for “pocket housing” and allow for a minimum dwelling unit size of 20m ² .
	3h	Encourage the development and legalization of existing secondary suites. <ul style="list-style-type: none"> i. Ease regulations pertaining to secondary suites to make them economically viable construction options.

		<ul style="list-style-type: none"> • Specifically permitting secondary suites within single detached units. • To expand the existing definition of secondary suites to include garden suites and garage suites. • Increase the maximum size of secondary suites to at least 80 m2 <p>ii. Explore the development of a secondary suite incentive program</p>
	3i	Explore reducing minimum side yard setback requirements for single detached and semi-detached homes.
	3j	Review and update existing zoning by-law regulations pertaining to mobile home parks to ensure relevancy.
4		Increase stakeholder involvement in addressing Brandon's affordable housing needs.
	4a	Establish an affordable housing advisory committee that meets semiannually or as deemed appropriate to discuss affordable housing solutions comprised of developers, lending institutions, contractors, NFP organizations and government.
	4b	Hold semi-annual meetings with affordable housing stakeholders, Provincial Housing and Community Development staff, and CMHC staff to discuss housing needs, trends, and incentive programs.
	4c	Utilize working groups to develop new affordable housing policy with the goal of having people who support the proposed policy, people opposed to the policy and people who are undecided.
5		Increase the type of affordable ownership options in Brandon.
	5a	Coordinate Housing Coop information sessions for interested parties working closely with Provincial cooperative specialists.
	5b	Explore the interest from developers in constructing shared equity / resale price restriction housing.
	5c	Explore the interest from developers in a rent to own model as a means of moving successful renters into homeownership.
	5d	If sufficient interest in the rent town own model exists, develop a template contract for customization by developers.

	5e	Explore the value of issuing a request for proposals for the construction of grow home(s) to serve as a pilot project to introduce this form of housing to Brandon.
	5f	Explore ways in which to stimulate interest in the construction of a new or expansion of an existing mobile home park.
	5g	Encourage the development of affordable accessible / barrier free housing.
6		Be efficient with the residential land we have.
	6a	Seek partnerships to develop a set of building plans for an affordable single family home that will work effectively on a 30 ft. lot for use by anyone desirous of constructing affordable housing on a smaller lot.
	6b	Explore the value in developing building plans for a typical garden suite that meets established standards for use by anyone desirous of constructing affordable housing.
	6c	Review development standards to ensure we do not overbuild neighbourhoods (street width, curbs, sidewalks, etc.).
	6d	Permit / encourage residential units above commercial uses wherever it makes sense to do so.
	6e	Encourage density targets in all secondary plans.
	6f	<p>Encourage the development and legalization of existing secondary suites.</p> <ul style="list-style-type: none"> iii. Encourage new detached homes to be built as “secondary suite ready”, plumbing and wiring roughed in. iv. Prepare an analysis of what is required to make a new home secondary suite ready including an estimate of the cost differential. v. Develop a handout explaining the benefits of secondary suites, how to build a new home that is “secondary suite ready”, the costs for building a home to be secondary suite ready at the time of build rather than after the fact and a list of available incentives. vi. Develop an incentive to build new secondary suites. vii. Meet with the building community to discuss building homes that are “secondary suite ready”. viii. Provide a tax exemption on new additional secondary suites in built up areas equivalent to the

		<p>approximate value of the incremental increase in tax resulting from the secondary suite for the first five years following construction.</p> <p>ix. Develop a financial incentive to assist with the legalization of existing illegal secondary suites.</p>
	6g	Advocate that the province of Manitoba maintain their secondary suite funding program and preferably increase the available funding.
	6h	Work in collaboration with the federal and provincial governments to identify opportunities for redevelopment of brownfields for affordable housing development.
	6i	Continue to support the conversion of non-residential and heritage buildings to new residential uses where appropriate through policy and the development of financial incentives as appropriate / required.
	6j	Complete a cost / benefit analysis of the existing requirement for fire sprinklers (106.1) contained within Building By-law No. 6018/55/92 and the impacts of same on the development of affordable housing.
7		Develop a public awareness / education strategy relating to affordable housing.
	7a	Educate new members elected to the Planning Commission and Brandon City Council on NIMBY as it relates to affordable housing projects, and tools to effectively address same.
	7b	Prepare educational materials and engage in educational outreach to the general public and developers on the topic of affordable housing, NIMBY, and available affordable housing funding programs.
	7c	Coordinate a "shepherding meeting" with the project developer for every affordable housing project that requires regulatory approval, to ensure the proponent has the best chance for success.
	7d	Facilitate CMHC delivering a "lender" event to ensure local financial institutions are familiar with CMHC flexibilities that can facilitate the development of affordable housing projects.
	7e	Facilitate a CMHC "Brandon Housing Market" seminar with the primary audience being lenders, developers, not for profit organizations and elected officials.
	7f	Publicly communicate Brandon's affordable housing definitions for rental and ownership.

	7g	Establish an “affordable housing section” on the City of Brandon’s website.
	7h	Once program details are released proactively inform private and not for profit developers on how the “Rental Housing Construction Tax Credit” can work for them.
	7i	Incorporate the importance and interdependency of growing the entire housing continuum as an important means in which to influence affordable housing. Include in this should be healthy housing continuum targets such as desired average rental vacancy rate and ratio of home ownership to rental.
8		Expand the municipal inventory of lands for affordable housing.
	8a	Continue to require a portion of affordable housing be supplied in all RFPs issued by the municipality for the development of residential parcels land where it is of size to be economically viable.
	8b	Explore establishing an active municipal land acquisition program for the purpose of affordable housing.
	8c	If an affordable housing land acquisition program is implemented, establish a policy whereby 10% of all proceeds from municipal land sales are dedicated to the acquisition of land for the purposes of affordable housing.
	8d	Explore the application of inclusionary zoning which will require the provision of affordable housing as part of new residential developments through community consultations.
	8e	Explore the opportunities to use Brandon School Division properties for affordable housing projects. <ul style="list-style-type: none"> i. Establish an inventory of undeveloped Brandon School Division lands. ii. If research deems this a viable option, develop a mutually agreed upon process whereby the City of Brandon is provided the right of first refusal for all surplus provincial and School Division lands that are suitable for the development of affordable housing.
	8f	Work with the province to dedicate surplus provincially owned land within Brandon’s boundaries for the development of affordable housing.
	8g	Amend the City of Brandon’s land policy to ensure that any suitable residential properties obtained through tax sale or the derelict building bylaw is given the affordable housing land designation.

	8h	Actively promote the issuance of a tax receipt for the donation of land for the purpose of affordable housing.
9		Retain and revitalize existing housing stock.
	9a	In partnership with the BNRC enhance the marketing strategy for existing home and rental renovation programs.
	9b	Continue to proactively educate the public on the importance of complying with safety and property maintenance standards.
	9c	Explore offering information sessions on the value of regular building maintenance.
	9d	Develop and communicate a list of common maintenance items that if completed early cost little but if not addressed cause huge expenses down the road.
	9e	Update the Home Renovation Program bylaw to stimulate interest in the program.
10		Monitor affordable housing success.
	10a	Develop and maintain an inventory of affordable housing units in Brandon, including vacancy rates and waiting lists where available.
	10b	Explore the value and viability in establishing a rental central affordable housing waiting list.
	10c	Establish a list of key indicators to measure affordable housing progress and associated data sources.
	10d	Produce and publicly release an annual affordable housing progress report with first report released October 2014.
	10e	Complete an in-depth supply and demand analysis in order to quantify affordable housing needs and establish specific affordable housing construction targets.

11		Continue to advocate to senior levels of government for support in addressing the affordable housing needs in Brandon.
	11a	Continue to advocate for increased shelter funds for individuals receiving Employment and Income Assistance.
	11b	Advocate for the continuation of provincially provided rent supplement programs such as Shelter Benefits and Portable Housing Benefits.
	11c	Advocate for the elimination of the provincial property transfer tax, PST and GST on affordable housing projects.
	11d	Advocate for provincial capital funding for new construction of affordable housing in Brandon.
	11e	Advocate for the addition of new provincially run rent geared to income housing in Brandon.
	11f	Advocate for increased funding from senior levels of government towards the remediation of brownfields that are suitable for affordable housing.
	11g	Work collaboratively with the Provincial Housing and Community Development Department to coordinate calls for affordable housing proposals for lands donated by the City of Brandon.

Appendix A – Background information

Historically, the issue of providing affordable housing belonged to the Federal and Provincial government, however as housing pressures began to erode resident's quality of life and hinder economic prosperity, Municipal governments began to take a much more active role in addressing the housing needs of the community.

In 1966 an Urban Renewal Report was submitted to Brandon's City Council encouraging the municipal government to become involved in housing. At that time, 6% of the city's dwelling units needed replacing and a recommendation was made that public funds be used to construct low-rent housing (City of Brandon Report). The document contained recommendations to both federal and municipal governments and was sent to an urban renewal committee for further discussion.

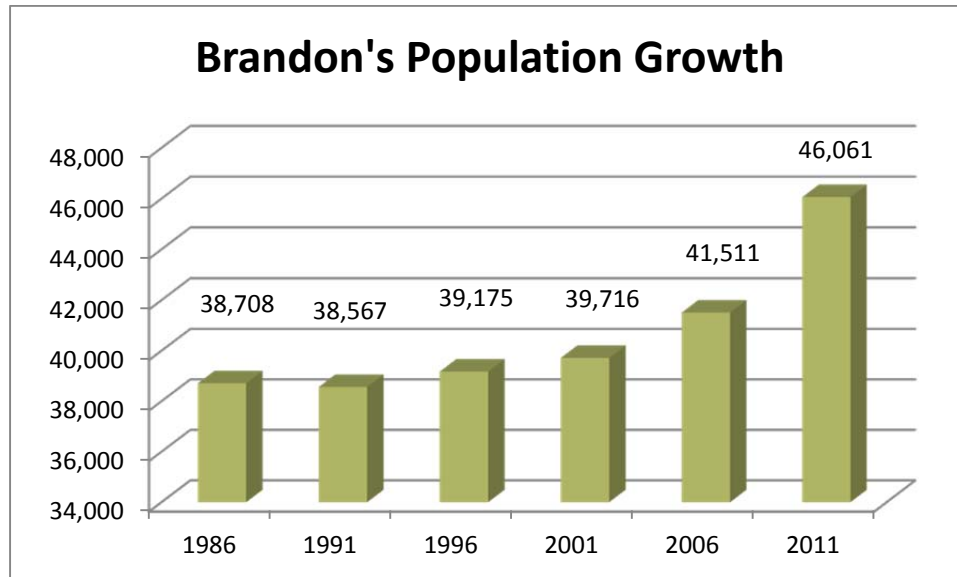
In response to recommendations contained in the 1966 Urban Renewal Report the provincial government addressed the limited supply of housing in Brandon by establishing the Brandon Housing Authority in 1969. The Brandon Housing Authority was funded by the provincial and federal government, and operated locally. During the 1970's, as housing and land prices increased more rapidly than salaries, the availability of affordable single-family homes became limited, leading to the popularity of semi-detached and row-housing construction found throughout Brandon. "Rent-gearred to income" housing units were constructed without financial assistance from the City of Brandon, many of them being townhouses and apartment style units.

In 1992 all local housing authorities in the province were disbanded and replaced by the Manitoba Housing Authority (MHA), in an attempt to create greater effectiveness throughout Manitoba. The organization "seeks to maintain and improve the quality of its existing housing stock, and to provide an effective housing service to Manitobans of low and moderate income and those with special needs". MHA assumed responsibility for the operation of all provincially owned housing stock. The MHA units built decades ago in Brandon still exist today as "rent geared to income" dwelling units. Generally, rent for these units is based on a percentage of the household's total gross income established at 27% for one or more bedrooms and 25% of gross income for those in smaller sized studio apartments, and those on social assistance pay a flat rate. At any given time there are approximately 200 applications on file with Manitoba Housing for subsidized rental units (Manitoba Housing Authority, 2012) attesting to the need for affordable housing. The number of applicants on file while significant is believed to be sorely understated. Many individuals discouraged by the long waiting time for accessing subsidized housing opt not to apply.

In 2007 the City of Brandon adopted an affordable housing strategy containing a variety of recommendations. To date the majority of the recommendations have been implemented or determination made not to do so after the recommended consultations and further research.

Community Demographics

The City of Brandon's population in the 2011 Census was **46,061**, a substantial **11%** increase from the 2006 Census. Brandon's growth has kept pace with the fastest growing cities in Canada and demonstrates the opportunities available for individuals, families and business to grow and succeed. Please note that complete 2011 Census has not yet been released and portions of the community demographics may contain references to the 2006 Census.



Statistics Canada 2011

Brandon Census 2011 Population and Dwelling Counts	
Population in 2011	46,061
Population in 2006	41,511
2006-2011 population change (%)	11%
Total private dwellings	20,235
Population density per square kilometer	599.1
Land area (square km)	76.89

Statistics Canada 2011

Brandon Population Age Structure and Marital Status

Characteristics	Brandon 2011		
	Total	Male	Female
Age characteristics of the population			
Total - All persons	46,060	22,145	23,915
Age 0-4	3,035	1,505	1,525
Age 5-9	2,790	1,435	1,355
Age 10-14	2,585	1,295	1,285
Age 15-19	2,900	1,390	1,510
Age 20-24	4,045	1,950	2,095
Age 25-29	3,798	1,900	1,895
Age 30-34	3,490	1,735	1,750
Age 35-39	3,240	1,660	1,580
Age 40-44	2,675	1,325	1,355
Age 45-49	3,075	1,465	1,610
Age 50-54	3,030	1,475	1,560
Age 55-59	2,610	1,245	1,365
Age 60-64	2,330	1,075	1,250
Age 65-69	1,665	770	895
Age 70-74	1,390	605	780
Age 75-79	1,200	510	695
Age 80-84	1,070	430	640
Age 85 and over	1,150	370	785
Median age of the population	35.6	34.6	36.7
% of the population ages 15 and over	81.7	80.9	82.6
Marital Status			
Total – Population 15 years and over	37,665	17,910	19,750
Single (never legally married)	10,790	5,585	5,200
Married (and not separated)	17,250	8,660	8,590
Living Common-law	3,775	1,890	1,885
Divorced	2,430	910	1,525
Widowed	2,405	425	1,980
Separated	1,005	430	575

Statistics Canada 2011 - May not add due to rounding

Brandon Family and Household Characteristics

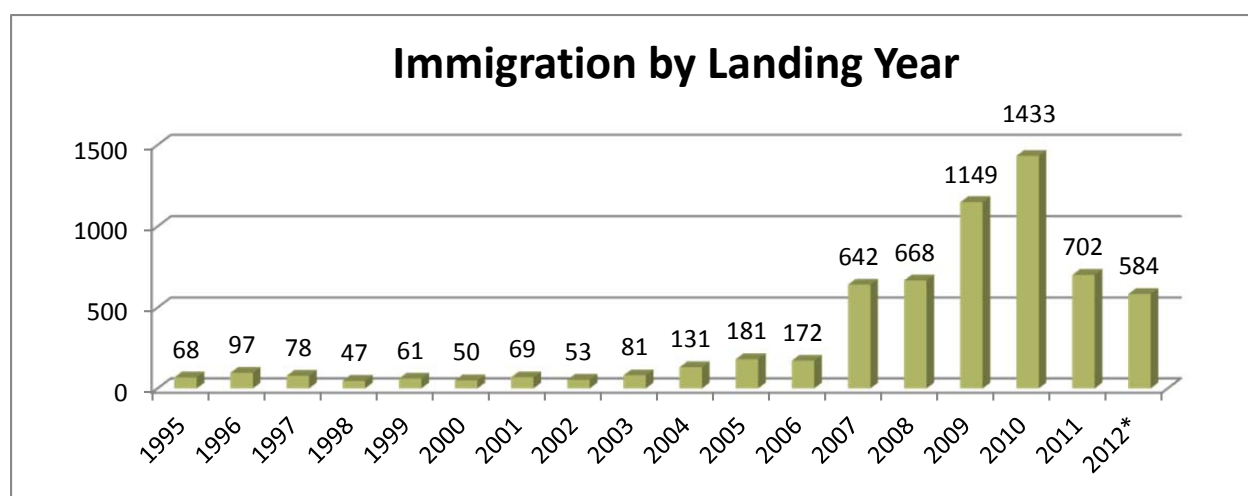
Characteristics	Brandon 2011
Selected family characteristics	
Total number of census families	12,470
Number of married-couple families	8,370
Number of common-law-couple families	1,880
Number of lone-parent families	2,220
Number of female lone-parent families	1,830
Number of male lone-parent families	390
Average number of persons per family	2.8
Number of 2 person families	6,585
Number of 3 person families	2,665
Number of 4 person families	2,295
Number of 5 or more person families	925
Selected household characteristics	
Total private households	19,330
Households containing a couple (married or common-law) with children	4,600
Households containing a couple (married or common-law) without children	4,895
One-person households	5,890
Other household types	3,915
Average household size	2.3
Selected occupied private dwelling characteristics	
Total number of dwellings	19,330
Number of dwellings constructed before 1986	14,165
Number of dwellings constructed between 1986 and 2011	5,165

Statistics Canada 2011

Immigration Growth

Historically Brandon experienced minimal immigration. Between 1995 and 2003, an average of 66 immigrants made Brandon their home annually. A growing economy, coupled with a national labour shortage and an aggressive Provincial Immigration Program has resulted in notable immigration growth in recent years. In 2004 the historical average doubled and has continued to climb upward. In 2010, Brandon welcomed a record high of 1433 new immigrants.

The vast majority of immigration growth the past 8 years has been in response to industry labour needs. The newcomers that came to Brandon to work in the pork processing facility earn low to moderate wages.



Economic Base

Brandon is fortunate to have a varied economic base. This diversity, coupled with strong economic growth experienced in the past decade, has enabled Brandon to weather the recent global economic crisis with far greater resiliency than other North American centres. Of the over 2,000 businesses operating in Brandon, agri-food products and related services represent the area's largest industrial cluster, the manufacture of metals, chemicals and pharmaceuticals account for the bulk of the remaining industrial jobs. Oil drilling and production has recently expanded in the area, employing thousands of people and supporting substantial business growth, and is expected to be sustainable for up to 20 years.

While the agriculture community has a strong impact on many businesses our manufacturing, products and services are diversified sufficiently to allow the economy to remain stable despite peaks and valleys in the farm economy.

Significant economic generators in Brandon include:

- Agri Food processing
- Metal fabrication
- Industrial chemical production
- Farm fertilizer production
- Trucking & Rail Transportation
- Regional Health Care Centre
- International event hosting
- Regional retail and service provider
- Canadian Forces Base Shilo
- Bakken Formation oil field services centre
- Regional centre for recreation and entertainment
- Higher education
 - Brandon University
 - Assiniboine Community College
 - Manitoba Emergency Services College
- Federal and provincial government service centre

Labour Force

Brandon's Labour Force is regional in nature and has proven to be extremely stable, committed and well educated. Totalling over 23,000 and growing, the labour force is drawn from not only the city but the surrounding municipalities with as many as 25% of the labour force living in rural communities outside the city's boundaries.

Unemployment Rates

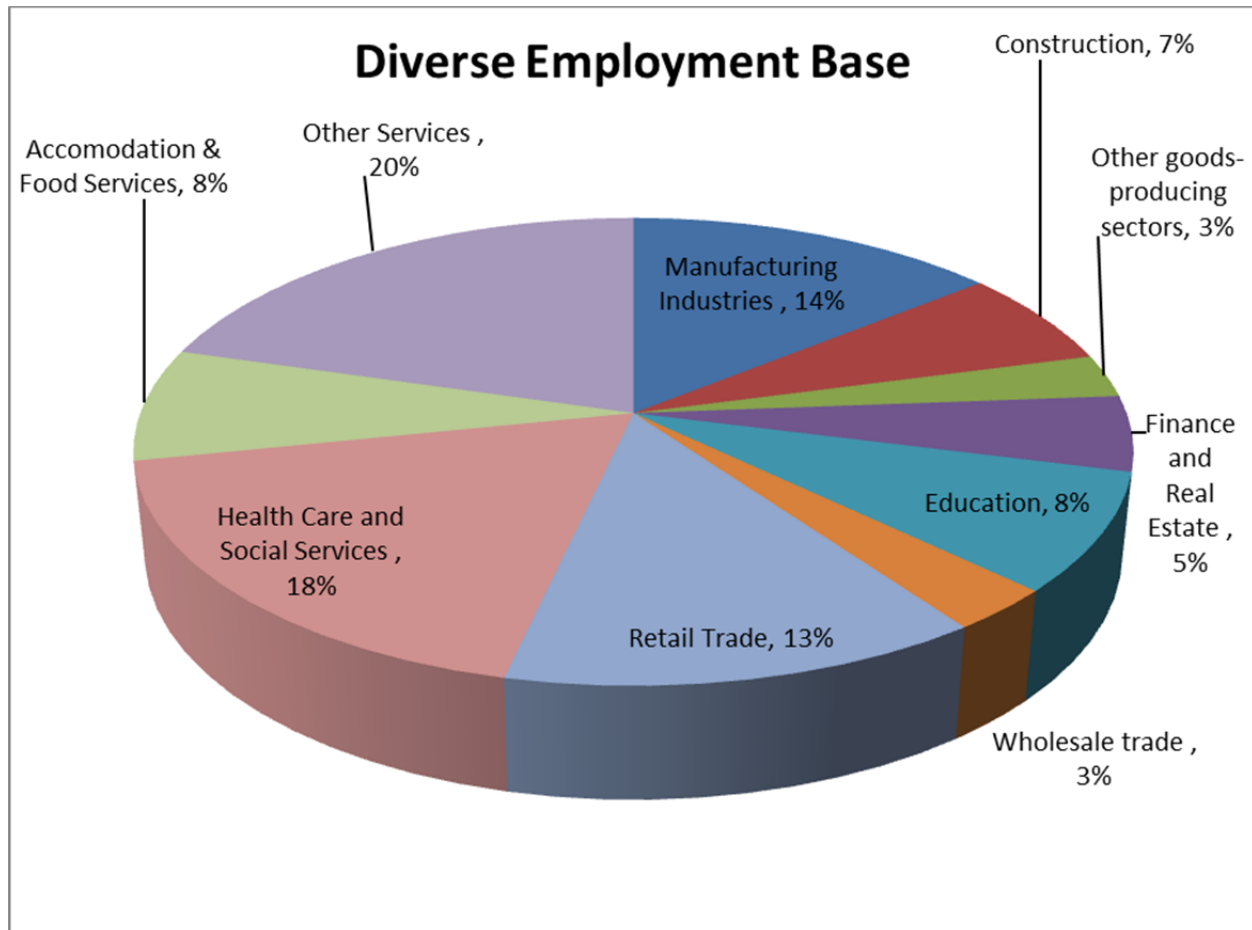
Unemployment Rates by Month % Brandon (CA)						
	2012	2011	2010	2009	2008	2007
Annualized Rate %	5.1	4.8	5.0	4.5	3.1	4.7

Source: Statistics Canada Labour Force Survey *Unadjusted Rates (%), 3 month moving average, due to an extremely small sample size, the numbers are estimates only.

Industry Employment

Industry	Male	Female	Brandon Total	
Total - Experienced labour force	13,600	13,300	26,900	
Manufacturing Industries	3,000	900	3,800	14%
Construction industries	1,600	200	1,800	7%
Other Goods Producing Sectors	600	200	800	3%
Wholesale trade	600	200	800	3%
Retail trade	1,700	1,900	3,600	13%
Finance and real estate	600	800	1,400	5%
Health care and social services	600	4,300	4,900	18%
Education	800	1,600	2,200	8%
Accommodation & Food Services	800	1300	2,100	8%
Other Services	3,300	2,300	5,500	20%

Brandon – 2011-2012 Employment by Industry Sector, Moving Average

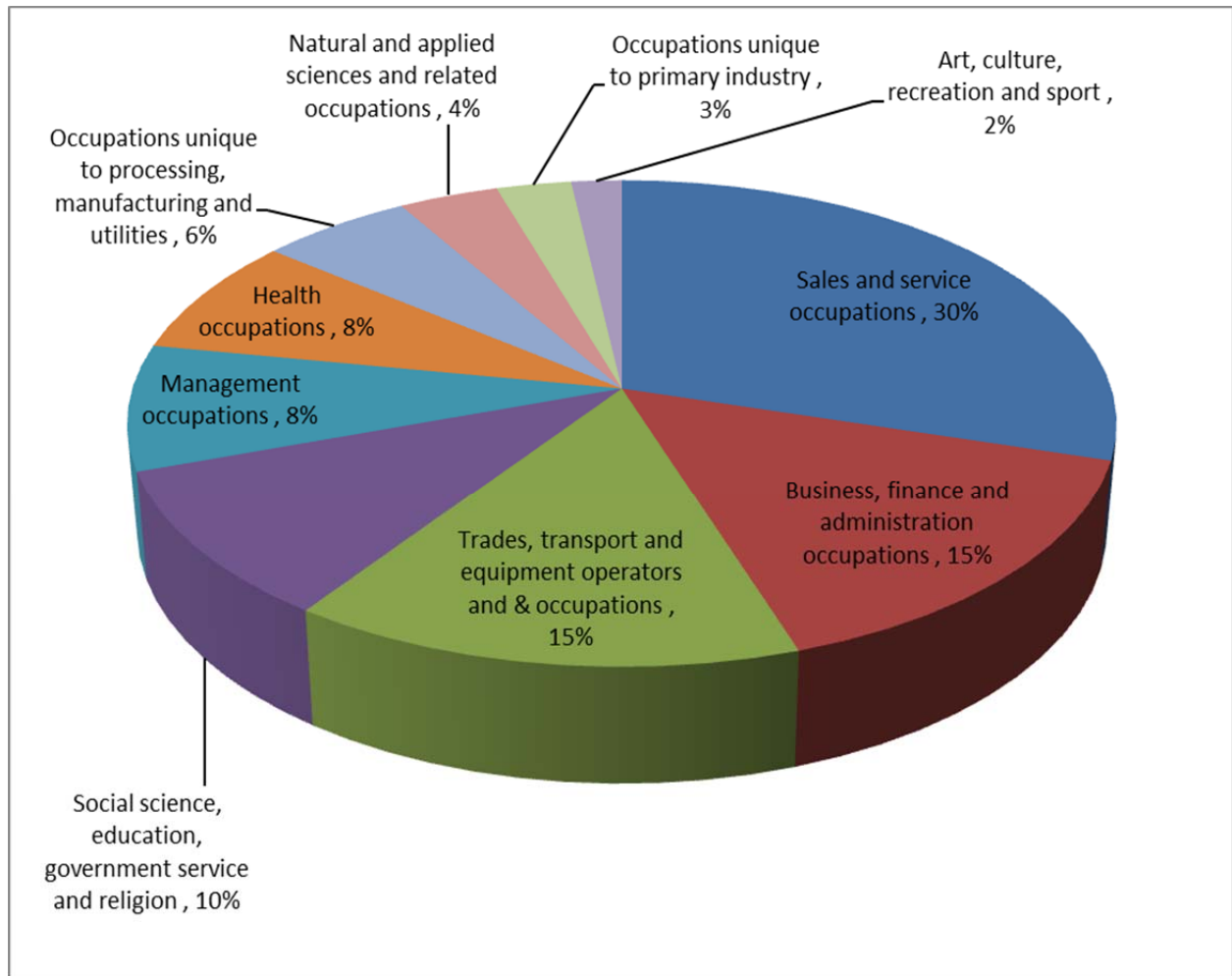


Occupation	Male	Female	Brandon Total	
Total - Experienced labour force	13,600	13,300	26,900	
Management occupations	1,000	600	1,600	6%
Business, finance and administration occupations	1,100	2,900	4,000	15%
Natural and applied sciences and related occupations	*	*	600	2%
Health occupations	*	2,400	2,800	10%
Social science, education, government services and religion	700	1,600	2,300	9%
Art, culture, recreation, and sport	*	*	600	2%
Sales and service occupations	3,500	4,500	8,000	30%
Trades, transport and equipment operators and occupations	3,230	*	3,360	14%
Occupations unique to primary industry	*	*	600	2%
Occupations unique to processing, manufacturing and utilities	1,900	600	2,500	9%

Source: Statistics Canada, Labour Force Survey 2012, *Calculations may vary due to rounding*

Brandon – 2011-2012 Employment by Occupation, Moving Average

Sales and Service make up the largest segment of occupations in Brandon.



Education & Training Levels

82% of the Brandon population aged 25 to 64 have a high school graduation certificate or higher. An estimated 56% of those aged 25 to 64 have a university or college certificate, diploma or degree.

Highest Certificate, Diploma or Degree (Population 25 to 64 years)	Brandon CY	
	No.	%
No certificate, diploma or degree	3,260	14
High school certificate or equivalent	6,575	27
Apprenticeship or trades certificate or diploma	3,085	13
College, CEGEP or other non-university certificate or diploma	5,270	22
University certificate, diploma or degree	5,720	24
Total population 25 to 64	23,910	100

Statistics Canada, 2011 National Household Survey

Brandon is home to a University, Community College and Emergency Services College. Full time enrolment of the post-secondary institutions is approximately 4,000 annually.

Income Overview

Family Incomes				
Jurisdiction	Average income \$		Median income \$	
	Males	Females	Males	Females
Brandon CY	37,693	25,532	31,035	20,413

Statistics Canada, 2006 Census Semi-Custom Area Profile

Family Category	Family Income ³
Median Household Income All Families (2010)	\$73,245
Average Household Income All Families (2010)	\$84,116
Median Household Income Couple only (2010)	\$73,671
Average Household Income Couple only (2010)	\$85,266

³ National Household Survey 2011

Household Total Income private households

Total Private Households 19,335 % of Total

Under \$5,000	605	3.1%
\$5,000 to \$9,999	350	1.8%
\$10,000 to \$14,999	630	3.3%
\$15,000 to \$19,999	980	5.1%
\$20,000 to \$29,999	1,800	9.3%
\$30,000 to \$39,999	1,975	10.2%
\$40,000 to \$49,999	2,045	10.6%
\$50,000 to \$59,999	1,790	9.3%
\$60,000 to \$79,999	2,730	14.1%
\$80,000 to \$99,999	2,330	12.1%
\$100,000 to \$124,999	1,845	9.5%
\$125,000 to \$149,999	985	5.1%
\$150,000 and over	1,270	6.6%

2011 National Household Survey

Residential Construction

Brandon has recorded a steady increase in the number and dollar volume of building permits across all sectors of the economy. Residential construction continues to be very strong, with around 3,000 new units constructed in the last decade. Of these newly constructed units, approximately half were multiple family units. Between 2007 and 2012, Brandon averaged 324 new dwelling units per year. Despite strong residential growth, Brandon continues to exhibit signs of a community in which the housing demand continues to exceed supply. Brandon's rental vacancy rate continues to be extremely low, less than one percent for the past seven years. In the past decade Brandon's average housing price has more than doubled.

Brandon's housing market has a long standing reputation as a stable market. Housing prices continue to climb upward but the market is not prone to rising and falling housing values experienced elsewhere.

	2007	2008	2009	2010	2011	2012
# of New Residential Units Added	313	322	379	223	319	390

Housing

Brandon offers a variety of housing options in all price ranges and types. Strong residential construction ensures a constant infusion of new housing stock into the market.

Brandon Housing composition⁴:

- single detached homes: 57%
- apartments in buildings less than 5 storeys: 22%
- Other dwellings: 5%
- rows: 5%
- semi-detached: 4%
- apartments in buildings with more than 5 storeys: 4%
- duplex apartments: 2%

Housing Tenure

Within Brandon, approximately two thirds of the dwellings were owned by the residents, and of these, the vast majority were single detached houses.

Tenure Type (Brandon)	1996	%	2001	%	2006	%	2011	%
Owned	9,710	61	10,320	62	11,150	62	12,220	63
Rented	6,260	39	6,430	38	6,770	38	7,115	37
Total private dwellings	15,970		16,750		17,921		19,330	

Census Canada

⁴ 2011 Census CDA data

Household Tenure, 2011					
Area	Total Units	Owned		Rented	
		Units	%	Units	%
Canada	13,319,250	9,185,845	69.0%	4,078,225	30.6%
Manitoba	465,800	326,435	70.1%	127,215	27.3%
Saskatchewan	409,570	297,235	72.6%	100,995	24.7%
Alberta	1,390,280	1,022,645	73.6%	357,945	25.7%
Brandon	19,330	12,220	63.2%	7,115	36.8%
Winnipeg	268,758	177,610	66.1%	91,180	33.9%
Regina	79,610	55,120	69.2%	24,495	30.8%
Moose Jaw	14,585	9,845	67.5%	4,740	32.5%
Saskatoon	90,935	60,255	66.3%	30,680	33.7%
Prince Albert	13,640	8,385	61.5%	5,255	38.5%
Lethbridge	34,140	24,530	71.9%	9,610	28.1%
Medicine Hat	25,445	18,915	74.3%	6,525	25.6%
St. Albert	22,510	19,420	86.3%	3,090	13.7%
Red Deer	36,345	24,530	67.5%	11,815	32.5%

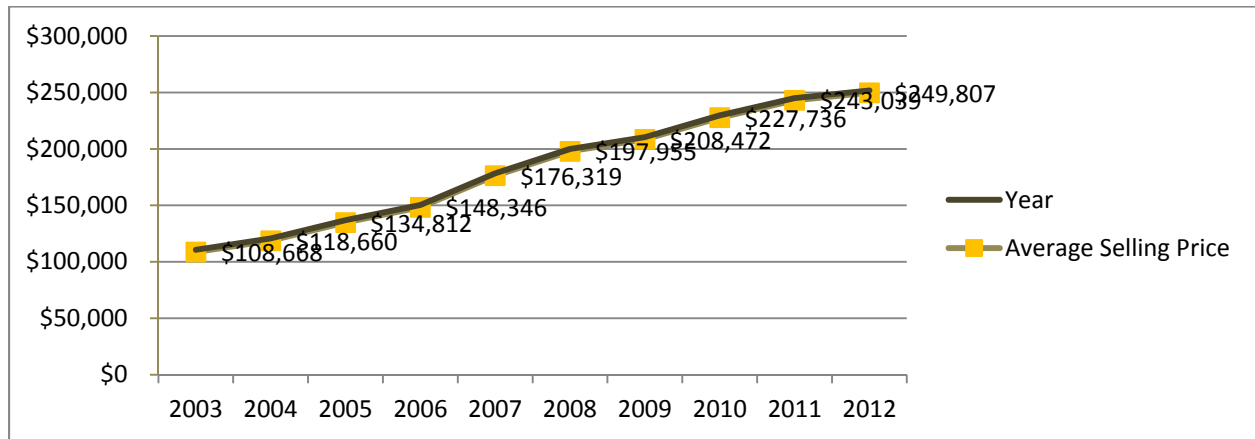
Source: Statistics Canada, 2006 Census Population, 2011 data not yet released

Housing Sales

Brandon Real Estate Board MLS® – Duplexes, Single Family & Detached Family Homes							
	2006	2007	2008	2009	2010	2011	2012
Average House Price	\$148,346	\$176,319	\$197,955	\$208,472	\$227,736	\$243,039	\$249,807
Number of Sales	663	677	648	653	614	581	662

In city only, inclusive of duplexes, single family and detached family homes

Average House Prices



Appendix B – Glossary of Terms

Affordable Housing Reserve

A funding reserved established by Brandon City Council for the sole purpose of facilitating the development of affordable housing.

Affordable Ownership Housing (Brandon)

New detached housing that is 15% below the most recent annual average house price for Brandon. **OR**

New condominiums that are selling for 15% below the most recent annual average condominium price in Brandon.

Affordable Rental Housing (Brandon)

Housing with rents at or below average market rent for the applicable unit size inclusive of utilities.

Condominium

A form of ownership tenure associated with a multiple unit building where the occupant owns the individual unit and shares common spaces.

Cooperative Housing

A form of tenure in which residents of a housing project are cooperative members and participate in the management and operation of the property on the basis of one member one vote. There are multiple different types of co-ops including:

- Non-equity co-op: where occupancy rights are subject to an occupancy agreement (like a rental lease.) Tenants do not own real estate but rather hold a share of a company that does. This is similar to renting as the purchase price is low and comparable to a security deposit.
- Equity co-op: where occupancy rights are granted by way of purchase agreements/legal instruments
- Non-share capital co-op: where fee-paying members receive the right to occupy a bedroom and share communal resources (ie. student co-ops)

Core Housing Need

According to CMHC, core housing need refers to households which are unable to afford shelter that meets adequacy, suitability and affordability norms.

Density Bonusing

A form of incentive zoning as specified under Section 73 of The Planning Act which allows for the modification of the maximum density allowed on a site in exchange for the provision of a public or social benefit, such as affordable housing.

Development Cost Charges

Are monies that municipalities collect from land developers to offset that portion of the costs related to these services that are incurred as a direct result of their new development.

Emergency Shelter

A short-term living situation in an emergency housing facility or motel for individuals and families who do not have shelter.

Flex Homes

A building concept that allows people to easily adapt their home to meet future needs and lifestyle. It is based on three areas of focus, adaptability, accessibility and affordability.

Adaptable - Designing a home for several possible arrangements

Accessible - User-friendly features add convenience and practicality to the functions of the home

Affordable - Features recover their initial expenses over the long term because pre-engineered features allow for easy and inexpensive change and renovation

Grow Homes

A home designed to fit everyday needs of its occupants when they first move it and that would let them modify the home as their needs and means evolved.

Group Home

Housing for persons requiring a group living arrangement by reason of their emotional, mental, social or physical condition or legal status and is for a limited number of persons, exclusive of staff, living together as a single housekeeping unit.

Homelessness

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing or the immediate prospect, means and ability of acquiring it. The different types of homelessness are: unsheltered or absolutely homeless and living on the streets or in places not intended for human habitation; emergency sheltered; provisionally accommodated; and at risk of homelessness.

Housing Continuum

The full range of housing options spanning from homeless shelters, financially or program supported housing, to high income homeowners in market housing available in a given community.

Infill Development

The development of an existing serviced area through redevelopment of existing lots or development of vacant lot or spaces between buildings.

Inclusive Comprehensive Neighbourhoods

Neighbourhoods where individuals of diverse economic status live in a range of housing styles.

Intensification

The development of a property, site or area at a higher density than currently exists through: redevelopment, including the reuse of brownfield sites; infill development; or the adaptive reuse of existing buildings.

Key Stakeholders

A key stakeholder refers to an individual that is or might be affected by the outcome of an individual's or organization's actions, e.g. a decision related to the use of a particular resource.

Land Banking

Land banking involves the acquisition of land by a municipality. This land is then reserved for a use that will best meet the objectives of the municipality, such as the creation of affordable housing.

Market Affordable Housing

Refers to housing that does not receive ongoing subsidies but receives one time incentives to build or purchase the housing for the segment of the population that are unable to afford market housing.

Market Housing

Housing produced by the private sector and rented or sold at a price that is affordable to a broad segment of the local population.

Modified Unit

A unit that has been modified so as to be accessible to an individual with a physical disability or so as to allow an individual with a physical disability to live independently.

Multi-Family Dwelling

Any building containing more than three (3) or more dwelling units on a parcel, and includes (but is not limited to) triplexes, townhouses and apartments.

Non-Market Housing

Refers to housing that receives government subsidies.

Offsite Development Contributions

Fees imposed by a local government on a development project to pay for a portion of the costs of providing public services to the new development. This includes, among other items servicing (waste, wastewater, drainage, and transportation) and parks and recreation contributions.

Pocket Housing

Pocket Housing refers to small self-contained studio suites designed for low income individuals. Pocket can refer to the size of the suite, between 200 and 300 square feet, and/or it can refer to their location as they are often built on small infill lots. Sometimes pocket suites are also called micro-suites.

Recent Immigrants

Immigrants who came to Canada up to five years prior to a given census year.

Resale Covenant

A legal agreement which requires that when a property is sold in the future, it must first be offered to identified individuals or organizations, such as a municipality, and/or that it is sold at a discounted value.

Rent To Own Housing

The tenant has the option to purchase the housing unit at a fixed price within a specific period of time, usually one to three years. If the tenant is unable to exercise the option to buy, the owner is then free to rent or sell the property to another buyer, or to restructure the contract.

Rental Housing Supplement

A form of assistance paid directly to a tenant based on the difference between actual negotiated market rent and a rent geared to income (RG I) rent paid directly by the tenant. Rental housing supplement payments are calculated by formula and often pay only a percentage of the gap.

Secondary dwelling unit (Secondary Suite, Granny Suite, Garage Suite, Garden Suite)

A dwelling unit that is self-contained, subsidiary to, and located on the same site as a single family dwelling that is owner occupied. The types of secondary suites which shall be permissible are the following:

- i. Attached suite, meaning a dwelling unit located in the same building as a single family dwelling;
- ii. Garage suite, meaning a detached dwelling unit located either above or beside a detached garage; and
- iii. Detached suite, meaning a dwelling unit detached from a single family dwelling and a detached garage

Shared Equity Program - Under shared equity models, developers sell units to prospective buyers at a price that is below market but still allows the developer to receive a reasonable profit from the sale of the units. When purchasers decide to sell their units, they sell at below market rates based on a formula agreed upon at time of purchase. In this manner they are able to build some equity in their home, but the unit remains affordable to the next buyer. (They are essentially “sharing” the equity with the next purchaser.) The resale (and any ownership) restrictions are registered as covenants on Title.

Shelter Allowance

An amount that is paid directly to the tenant to assist with rent. Shelter allowance payments are provided up to a maximum amount depending on family composition and may cover only a portion of the gap between actual negotiated market rent and the maximum allowance.

Social Housing / Assisted Housing / RG I Housing

Social housing refers to housing units provided under a variety of government housing programs by a regional housing authority, private non-profit, or cooperative housing corporation, or Aboriginal organization. Residents in rent geared to income units pay rents that are no more than 30% of their income.

Special Needs Housing

A housing unit that is occupied by or is made available for occupancy by a household having one or more individuals who require accessibility modifications or some form of social as well as financial support in order to live independently. Examples include group homes and rooming houses.

Supportive Housing

Supportive housing is housing linked with social services Transitional Housing.

Temporary Foreign Workers

A foreign national who has been authorized to enter and remain in Canada, on a temporary basis, as a worker.

Transitional Housing

Provides temporary accommodation (6 months to 2 years) for individuals who wish to stabilize their housing situation while resolving other issues in their lives such as: warrants, employment, addictions, education, and divorce arrangements. Transitional housing units typically are provided with a mix of supportive services that enable an individual to move towards self-sufficiency.

Appendix C – Input from stakeholders

Report of the Rental Housing Supply Roundtable, October, 2012

http://www.gov.mb.ca/housing/pubs/rental_housing_supply_roundtable_document.pdf

Not for Profit Organizations

- "Affordable" has to be clearly defined.
- Land for development is the largest single hold back to developing affordable housing, especially for non-profit groups
- The Affordable Housing First policy is great but Council must actually follow through on the intent of the policy and not be swayed by revenue opportunities
- The City should give preference to non-profits when it comes to building affordable housing. Non-profit boards can develop projects that are more affordable and sustainable than for-profit builders.
- More co-op programs need to be established - they allow for transfer of share capital without real-estate fees, legal fees, land registry fees and the GST taxes - keeping the units from escalating in price.
- The Planning Department has too much red tape. Why does Brandon have a sprinkler by-law for apartments and Winnipeg doesn't? It is too expensive to build vertically in Brandon. It is a waste of precious land to keep building laterally. The continual increases in demands from the planners for green space, parking spaces, stricter rules re: life safety issues and the never ending increase in soft costs for the development of larger projects.
- The province needs to increase the size of their grant towards Rental RAP as builders won't participate with funding at the current levels – have to maintain low rents for 7 years. Other provinces have recognized this and have made changes... Each year more developers choose not to go through the process – they need to eliminate some of the paper work
- Saskatoon has a good plan, we should be modeling some initiatives after them – However, it is too dependent on the for profit contractors to build sufficient number of houses and they have not responded with a large enough inventory to keep up to the demand.
- We should not be grouping social housing units all together.
- We need to realize we can't fix everyone's lifestyle problems, so we should accommodate them as best as possible through various types of housing such as wet houses.
- We should allow garage main floors to be converted for use as bachelor suites
- There needs to be programs for financial assistance for house down payments
- Biggest challenges to meeting affordable housing needs in Brandon are access to sufficient funding, political will and leadership and lack of interest in looking at the co-op housing model
- Building permits, plumbing permits, sewer and water permits, paving of lanes, school and green space reserves along with the p.s.t. and G.S.T add nearly 20% to the cost of a project. A policy that would refund all or a portion of these fees for a non-profit project would help make finished projects that stay within budget and on schedule more affordable in the end.

- The sprinkler bylaw that Brandon adopted is far more restrictive than the National building code and drives up the cost of multi family projects.
- Affordable rental is barely being addressed at this time - There are several individuals/groups that have expressed interest in affordable ownership. Affordable rental requires a staffing/administrative commitment structure so it is a little more complex.
- Rental options are more important for low income earners. Homeownership has been glorified and is great but is not realistic for everyone... Many people do not have the knowledge or capabilities to manage a home and all of the responsibilities that go along with home ownership.
- There needs to be an initiative from Manitoba Housing that would encourage renters to try and keep their space looking more attractive.
- Developments through the co-operative model offers the pride of home ownership and lower housing costs and any encouragement offered by the city fathers to support non-profit housing projects could be an advantage that will remain with the city for as long as the buildings are viable to maintain
- Need accommodation for hard to house people
- Single bedroom units are greatly needed below \$525. There is nowhere for people on employment and income assistance.
- We must focus on meeting the housing needs of those with very low income! Households with children with incomes of less than \$30,000/annually with even more of a concentration on housing for those making under \$25,000 year.
- Senior's housing is one of the better investments to focus on. Most seniors will be moving from accommodations that will set up a domino effect allowing other individuals to move up and open lower cost independent housing for the first time homeowners and apartment renters. As the aging population grows the need for affordable housing units increase.
- We need two strategies, one for incomes below \$30,000 and one for incomes between \$30,000 and \$50,000.
- We need more specific housing targets – ie. housing for aging alcoholics who need assistance
- Affordable Housing Programs that put public funding into private developer projects and have a limited time for which low cost rents must be charged should be *discouraged*.
- Projects that have a strong volunteer base with a broad knowledge of construction techniques should be encouraged as they are the ones who will bring federal and provincial funding to the city with very little cost to the tax payer.
- Projects that require a lot of input from realtors, land transfer cost and legal fees should be *discouraged*.

Private Developers

- Brandon developers noted several issues that have restricted the growth of the city's rental market including:
 - rent controls which they claim lower profitability on rental units and stifle the ability of developers/landlords to refurbish units and bring them up to standard. Developers called for the elimination or phasing of rent controls
 - need better programs to refurbish the existing housing stock

- landlords should be permitted to renovate one unit at a time (which would substantially alleviate the financial burden that comes with renovating an entire building at once).
 - Some Brandon developers indicate that existing planning processes (reviews against layered plans – development/secondary/neighbourhood, and applications for zoning and development permits) add to the length of time for approvals and delay the construction of residential developments for extended periods of time
 - New rules for building inspections have increased the time needed to build a new dwelling unit significantly.
 - Streamlining of the development related processes needs to occur.
- Expressed a desire for more provincially built subsidized housing and CMHC's re-involvement in this area of work.
- Desire for private developer involvement in the construction of affordable housing as they believe that developers could build more units for less or comparable costs over non-profit builds or projects that are highly subsidized by the Province (e.g. Manitoba Housing units on Stickney Avenue), but do not want their involvement to be mandated by the City of Brandon through inclusionary zoning.
- There was reference to fact that not for profit organizations are able to access large sums of government funding for affordable housing projects but this same opportunity is not available to private developers.
- Private developers need to be consulted with regularly and kept informed of housing needs and funding programs.
- Tax Increment Financing needs to be set up better as you can't calculate the value of a TIF until after a development proposal is in place which takes time and money and when all is said and one the TIF may not be enough to make the project viable which means the developer is out a lot of money.
- The city must get out of the way and let developers do what they do best, build housing. Adding in things like secondary plans delays builds and add costs to projects which have to be transferred to the purchaser through higher selling prices
- Not convinced that the city should be dictating certain percentages of types of housing in new developments, ie multiple family
- The sprinkler bylaw that Brandon adopted is far more restrictive than the National building code and drives up the cost of multifamily projects.
- More trailer parks and seniors accommodations are needed in Brandon
- There needs to be incentives to interest private developers in building affordable housing. The 8% tax credit is good start but not enough. New builds cannot be affordable if the developer is to stay in business, unless incentives are available.
- Affordable housing needs to be clearly defined
- Need to understand that homeownership is not for everyone.
- Including utilities in affordable housing units does not make sense as tenants often abuse the utilities since they are not paying for them and rising utility costs cannot be absorbed when set rents have to be maintained.
- It is important that affordable housing units not be identified as such by their exterior design; they need to look like other units.
- It is hard to build affordable units as people often have unrealistic expectations. They want housing that matches their desires not their needs.
- Infrastructure from the City is not keeping up to the development and demands. This shifts the cost to homeowners.
- Current building requirements to have consultants and studies done for developments

delays projects and add to the cost.

- Suggested: the City of Brandon establish a separate Mill Rate for “affordable units” as an incentive. For example. The property can be assessed at 30% rather than 45%.
- It is difficult to obtain financing through a lending institution for residential projects unless the developer provides at least 20% cash down and set rents at a certain level.
- Difficult to provide housing for a certain income range as someone is then responsible to monitor a tenant's incomes and eligibility.

Appendix D - Overview & Assessment of typical Municipal Affordable Housing Strategies

Across Canada municipalities are taking an increasing interest in exploring the ways in which they can contribute to resolving housing issues in their communities. Recognizing that housing is the foundation from which a City prospers, a number of municipalities have developed affordable housing strategies to determine how they will respond to emerging and chronic housing challenges. The strategies developed are as unique as the communities that developed them but tend to follow established best practises and contain similar strategic themes.

The literature review undertaken as part of the research for the development of Brandon's Affordable Housing Strategy uncovered popular approaches Canadian municipalities are using to addressing housing issues and need along with a quick overview of the approach. A summary of the findings follow.

- Advocating and maintaining communication with senior levels of government
- Affordable housing funds
- Allowing infill
- Conversion control policies
- Demolition controls
- Densification / Encouraging smaller units
- Density bonusing
- Donating land or facilities
- Encouraging the construction of new housing units in all areas of the housing continuum
- Establishing an not for profit housing corporation
- Establish progress indicators and report annually on same
- Exemptions from parking requirements
- Housing agreements to provide affordable housing units in new developments
- Inclusionary zoning
- Initiating municipal partnerships with non-profit organizations
- Permitting secondary suites
- Policy development and regulatory actions
- Proactive land supply management
- Promote affordable homeownership
- Public-private partnerships
- Rent or lease land at low or below market rates
- Resale price restrictions
- Standards of maintenance bylaws
- Waive Development Cost Charges for new rental accommodations

Below is extra information regarding some of the more popular affordable housing strategies being used by municipalities.

Advocating and maintaining communication with senior levels of government

As housing pressures across Canada increase so does municipal governments interest in the provision of affordable housing. Due to limited resources at the municipal level, without the involvement of senior governments, municipalities' ability to provide affordable housing is very limited.

Affordable Housing Reserve Funds

Affordable housing reserve funds are funds created by municipalities in order to provide a dedicated source of financial support for affordable housing in the community. How the reserves are funded in municipalities differ but typical sources include proceeds from property sales, property tax levies, development cost charges, a specific surcharge on new market units built, amenity contributions from developers, allocations from budget surpluses and in some instances corporate donations. Over time, housing funds can provide a significant source of funding for affordable housing developments.

Allowing Mixed Commercial Residential Use (Residential Over Commercial)

Providing for rental units over commercial establishments is one way of providing affordable housing in communities where the commercial district is undergoing revitalization, and it also adds to the vibrancy of the commercial areas. Not only does this practise add housing stock but it maximizes the use of land.

Allowing smaller lot sizes

Infill development, or allowing subdivision of larger single family lots to provide for additional housing units in existing single family residential areas, has proven to be a popular tool for providing additional housing across Canada. Encouraging smaller lot size does not provide housing for low income households, but can provide additional housing supply for moderate income families seeking to purchase a home.

Contributing land at low or below market rates

As discussed above, the City of Brandon has a long history of contributing land for affordable housing projects for the construction of affordable housing. Currently the City has a very limited supply of surplus land that they can use for similar types of partnerships in the future.

Conversion control policies

Many municipalities have policies restricting the conversion of existing designated rental units to strata title. This policy has likely been instrumental in preserving existing rental stock. However, there are two main drawbacks to conversion control policies. In cases where rental buildings have already been converted to strata title, such regulations have no effect. Moreover, conversion control policies do not prevent owners of existing rental buildings from demolishing existing rental buildings and developing strata titled residential buildings in their place.

Densification / encouraging smaller units

Increased densities in multi-family residential zones promote the provision of what are generally more affordable housing units. The provision of smaller units by basing development costs on square footage rather than number of units can also encourage the construction of smaller units. Permitting smaller units is a viable approach to creating affordable housing for singles, however, could work against the need for affordable housing for families.

Demolition controls

Demolition controls are not as widely used as some housing tools and when used their purposes vary. Some centres protect against rental being demolished others protect against the redevelopment of existing mobile home parks or the demolition of single room occupancy units. In some centres, municipalities have gone as far as to require the replacement of demolished rental units with rental units at similar rents.

Density bonusing

Under density bonusing, developers can build additional dwelling units beyond the zoning limits in exchange for providing affordable units. The number of units provided and the amount of bonusing permitted is often negotiated on a case by case basis. A number of municipalities have chosen to develop standard formulas for bonusing that provide certainty for developers and eliminate the need for lengthy negotiation processes.

Density bonusing has been used effectively in many municipalities. Density bonusing depends upon rezoning existing land to higher residential densities.

Establishing land banks / trust

'Land banking' or acquiring land for affordable housing has been used successfully by Canadian communities to ensure the provision of affordable housing for their residents. Dedicating land already owned by the municipality for affordable housing is one of the least costly options, so the municipalities that are in the best position to establish land trusts for housing are those that already own significant land that is suitable for housing.

Establishing a non-profit housing corporation

A non-profit housing corporation has the capacity to own land, manage finances, address community issues, do research, explore options, and act as a liaison or centre-point between the community-at-large, the municipality, provincial associations, senior governments, and other communities. It can be set up to be 'arms-length' from municipal government and so can sometimes make difficult decisions on behalf of the municipality. There are many examples of successful not-for profit Housing Corporations across Canada.

Fast tracking development applications

Giving priority to, or fast-tracking, proposals that include affordable or special needs housing has become popular in many large centres across Canada. Doing so encourages developers to include these forms of tenure in their developments. As we hear time and time from developers, time is money. Given the quick processing of building applications in Brandon, it is unlikely that this affordable housing tool would be beneficial.

Inclusionary zoning

Inclusionary Zoning requires developers to provide a certain number or proportion of affordable housing units when land is being rezoned for development. In some communities inclusionary zoning is voluntary and in other it is mandatory. Generally, the requirement for inclusionary zoning applies only when the development reaches a specified size (for example, 30 or more units are being built). In most cases a percentage of the units being constructed must be affordable (usually somewhere between 5 to 20% of the total units). Some policies allow the affordable units to be built off-site, and some allow cash-in-lieu paid into a housing fund.

A variation on inclusionary zoning known as linkage fees permits municipalities to charge non-residential projects a fee based on the demand for affordable housing the project is expected to generate.

In Manitoba legislative changes are underway to enable municipalities to use inclusionary zoning as a tool for increasing affordable housing in their community.

Municipal partnerships

Partnerships allow groups with different types of expertise and resources to develop solutions to housing issues within a community. The partnerships across Canada take on all shapes and structures. Typically the role of municipalities in partnerships for the provision of affordable housing has involved the contribution of land. The land may be donated, sold at a below market rate or leased long term. Another way a municipality can provide support is through its planning expertise. The City may assist developers with needs assessment, land assembly, project design, and the public consultation process, functions that the developer would normally have to manage and fund.

CMHC's Canadian Centre for Public-Private Partnerships in Housing (CCPPPH) promotes and facilitates partnerships to increase the supply of affordable housing. The Centre gives advice on legal, financial and regulatory solutions, experiments with new financing and tenure agreements and disseminates information on successful practices. It provides business leads, interest-free Proposal Development (PDF) loans, and facilitates access to mortgage insurance to assist groups to access low-cost housing financing. CMHC has also developed a Guide to Affordable Housing Partnerships which can be downloaded for free from <http://www03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en>

Parking requirement exemptions

Municipalities often exempt affordable housing projects from parking requirements, particularly for low income, seniors or special needs housing. Some cities do this on a case by case basis, depending upon the type of tenants, on street parking available and the proximity to public transit.

Parking exemptions can be an appropriate way to increase the affordability of housing units where access to public transportation is readily available. However, in areas that are not well served by public transit, relaxing parking requirements further may not be appropriate.

Providing direct financial assistance

Larger centres have the capacity to provide direct financial commitment for affordable housing through staffing positions and/or through direct capital grants. Some smaller communities provide staff time or direct operational funding for their housing corporations. Others provide tax incentives. However, it is very difficult for smaller communities to squeeze funds out of municipal budgets that rely on a limited tax base for income.

Secondary suites, a permitted use

It is not surprising that this is one of the most popular tools for creation of affordable housing in municipalities. It does not require public investment (except where municipalities choose to provide subsidies), and is generally well accepted by most citizens.

There are few drawbacks to legalizing secondary suites. Once suites are legalized, municipalities can choose to create incentives for owners to register their suites, ensuring that the suites are safe for the occupants. One of the challenges has been developing standards for secondary suites that provide safety for the occupants, but do not require investments that will be so onerous as to discourage owners from registering their suites, or will result in the closure of a significant number of units for non-compliance. Existing suites that have been developed without a building permit may not meet health and safety standards set out in the Building Code. Some municipalities are reluctant to legalize suites because they are concerned they may be vulnerable to lawsuits in the case of injury or death associated with unsafe suites.

Some municipalities, but not all, choose to charge additional sewer, water and garbage fees, or require additional parking to minimize impacts on neighbours. Whether or not secondary suites are permitted in a municipality, the biggest challenge is ensuring that occupants of unregistered suites are safe, and that homeowners with secondary suites are paying a fair share of property taxes.

Municipalities that charge fees for registering secondary suites attempt to keep the fees low enough to encourage owners to register their suites, but not so low that other taxpayers are subsidizing the costs of registering the suites.

Shared equity/resale price restrictions

Shared equity financing is becoming more popular among community-minded developers and municipalities as an effective tool to provide affordable home ownership over the longer term. Under shared equity models, developers sell units to prospective buyers at a price that is below market but still allows the developer to receive a reasonable profit from the sale of the units. When purchasers decide to sell their units, they sell at below market rates based on a formula agreed upon at time of purchase. In this manner homeowner's are able to build some equity in their home, but the unit remains affordable to the next buyer. The resale (and any ownership) restrictions are registered as covenants on Title. One of the advantages of this model is that, depending upon the resale formula, the units can become even more affordable (relative to market) over time.

Standards of maintenance bylaws

Standards of maintenance bylaws can help ensure that housing of all forms meet basic standards of health, safety and comfort. By proactively ensuring standards of maintenance are enforced the municipality can protect existing housing stock from premature demolition.

Waiving development cost charges for new affordable rental accommodations

Some municipalities waive or reduce the development cost charges for affordable housing in order to remove financial barriers in the application and development process. Some local governments also waive building permit fees. The challenge with this approach is that the costs are ultimately passed on to other tax payers (residential, commercial and industrial land owners).

Appendix E - Affordable Housing Indicators

Below are a few affordable housing indicators for consideration when measuring Brandon's progress relative to affordable housing

<i>Goals</i>	<i>Indicators, measured over time</i>	<i>Data Source</i>
To preserve and increase Brandon's stock of adequate and affordable housing.	<ul style="list-style-type: none"> • Number of new units by housing type and location • Median price by housing type • Number of new units of non-market housing by housing type, provider and location • Number of small lots created • Number of newly constructed secondary suites • Number of illegal secondary suites that are legalized • Number of secondary suites decommissioned • Number of new single detached homes built "secondary suite-ready" • Number of new affordable rental units built • Amount of affordable units constructed that utilize City of Brandon incentives • Number of rental units lost through conversion to strata titling/demolition • Rental vacancy rate; rental rates 	
To decrease the number of Brandon residents in housing need.	<ul style="list-style-type: none"> • Number of households in core need • Number of households by type who make less than the median income • Affordability by household type – rental, ownership 	
To support Brandon's residents in moving through the stages of housing continuum, from homelessness to independent market housing.	<ul style="list-style-type: none"> • Number of people who are homeless Brandon • Number of food bank users • Number of residents receiving income assistance • Number of first time home buyers 	

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