



National Housing Strategy & Municipalities

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A Vision for Inclusive Housing

The NHS offers a vision for the Canada of tomorrow as a place where families thrive, where children learn and grow, where parents find the stability to succeed in the job market, and where the elderly live in dignity — it is community renewal on a national scale.

- More livable neighbourhoods
- Healthier, secure places to live
- Better access to health and support services
- Shorter distances to schools and daycares
- Closer to grocery stores and amenities
- Proximity to transit

Housing Continuum



Who will the Strategy Help?

The NHS will first focus on the most vulnerable Canadians including:

- Women and Children Fleeing Family Violence
- Seniors
- Indigenous Peoples
- People with Disabilities
- People Dealing with mental health and addiction issues
- Veterans

Areas of focus under the Strategy

Create New Housing

Funding and financing opportunities to build new affordable housing.

Modernize Existing Housing

Funding and financing opportunities to renew and renovate the existing affordable housing stock.

Resources for Community Housing Providers

Technical assistance, tools and funding opportunities to increase capacity and support the community housing sector.

Innovation and Research

Funding opportunities to promote excellence and innovation in the housing research and data sector.

Stronger Communities and Greater Opportunities

National Housing Strategy Targets

530,000
households removed
from housing need

100,000
new housing units created
representing 4X as many units
built under federal programs
from 2005 to 2015*

300,000
existing housing units repaired and
renewed representing 3X as many
units repaired and renewed under
federal programs from 2005 to 2015*

385,000
households protected
from losing an affordable
home and another
50,000 benefiting from
an expansion of
community housing

50%
reduction in estimated
number of chronically
homeless shelter users

300,000
households provided with
affordability support through
the Canada Housing Benefit

Housing Stories From Canadians

Developing a Housing Strategy for an Age-Friendly Community

Range of Housing Options				
				
Independent living in the community	Accessible or adaptable housing and home renovations	Alternative living arrangements (for example, secondary suites, co-housing, shared housing)	Assisted living in the community	Long-term care

EXAMPLE

Grand Falls–Windsor, Newfoundland and Labrador

Grand Falls–Windsor (pop. 14,000) serves as a regional service centre about 430 km northwest of St. John's. Without affordable housing, local seniors could lose connections to their community and their social networks. A&A Realty Company Limited built 12 units at an average cost of \$100,000 each. The Canada–Newfoundland and Labrador Affordable Housing Program provided \$35,000 per unit to make rents affordable for senior households with incomes of \$32,000 per year. ([Project profile](#))¹⁵



Developing a
Housing Strategy for
an Age-Friendly Community

Canada

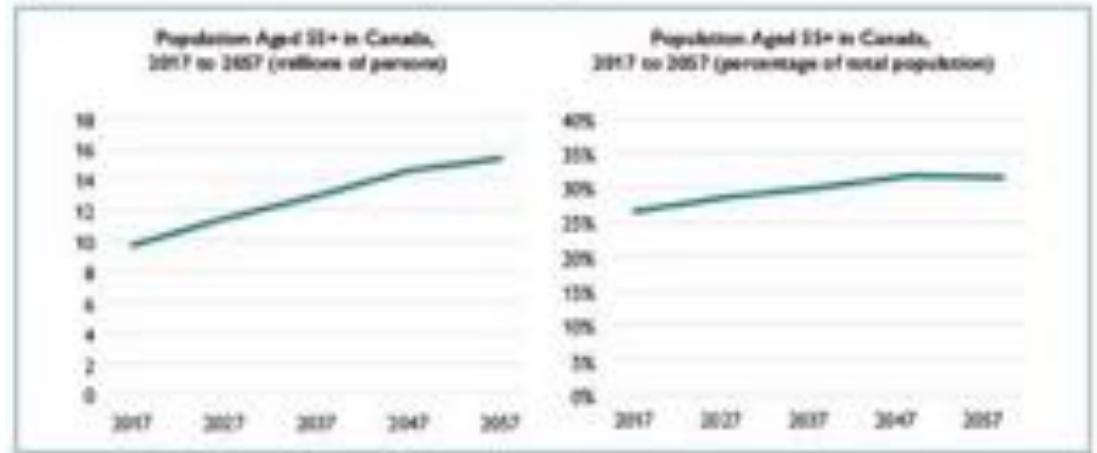


Introduction

An aging population

- Increased life expectancy, lowering birth rate
- Seniors' needs are different
- Municipalities are facing the challenge
- Reasons for developing strategy for an age-friendly community

Projected Growth for Canada's Population Aged 55 Years and Older



Source: Statistics Canada, Table 052-0005¹

Introduction

Key elements

- Housing features
 - Affordability, accessibility, adequacy
 - Diversity in seniors' housing needs
 - Aging in place
 - Universal design
- Community features
 - Outdoor spaces: parks, walkability, amenities
 - Social elements: ageism, inclusion, participation
 - Policy elements:
- A holistic approach

Introduction

Benefits for age-friendly communities

- Design features for all
 - The universal expectation of aging
 - People of all ages, with diverse abilities and needs
- Seniors' contributions
 - Consumers
 - Work
 - Family support
 - Resource balancing
 - Diversity

Developing a strategy

Step 1. Identify community stakeholders and resources

- Stakeholders
 - Seniors' organizations, housing organizations, planning organizations, municipal bodies, economic development and business associations
 - Forming partnerships: leaders, advisors, contributors, communicators
- Other resources
 - Land
 - Housing stock
 - Funding options



Developing a strategy

Step 2. Create a common vision

- Develop the key elements, considering diverse needs
- Engage the community
- Revise as needed
- Consider housing options:
 - Independent living
 - Adaptations to existing homes
 - A spectrum of independence, including assisted living and long-term care



Developing a strategy

Step 3. Confirm the housing needs

- Demographic analysis
- Collection of information through engagement
- Assessing resources
 - Internal (facilities, transportation, funds, sites, organizations, developers)
 - External (land, housing providers, funds)

Canada	Pre-Seniors	Younger Seniors	Older Seniors	Eldest Seniors
Age	55 to 64	65 to 74	75 to 84	85 and older
Percentage of total population*	2013: 13.1% 2038: 11.6%	2013: 8.5% 2038: 10.6%	2013: 4.8% 2038: 9.3%	2013: 2.0% 2038: 4.1%
Gender distribution	95.8 men per 100 women	91.0 men per 100 women	77.4 men per 100 women	65.5 men per 100 women
Financial condition	relatively well off	usually not employed and living on a lower income	lower personal income than younger groups	(no information)
Housing conditions	77% home-owners living in a detached home, 52% mortgage-free	71% live in a mortgage-free detached home	70% home-owners, 52% in detached homes, 87% mortgage-free	growing proportion living in care facilities

Developing a strategy

Step 4. Identify policy needs and barriers to success

- Policy tools
 - Zoning
 - Building codes
 - Incentives
 - Intensification
- Overcoming barriers
 - Resident opposition
 - Regulatory difficulty
 - Many more

Developing a strategy

Step 5. Draft and implement a concrete plan

- Include those responsible for implementation in the process
- Back your strategy with an action plan
- Keep the public involved

Step 6. Review your success and revise your strategy

- An ongoing process

Information resources

CMHC resources:

- *Developing a Housing Strategy for an Age-Friendly Community*
- Affordable Housing centre
- Accessible and Adaptable Housing centre
- Housing Market Information Portal

www.cmhc.ca → Developing and Renovating / Accessible and Adaptable housing / Aging in Place



Information resources

Other federal resources

- Statistics Canada data
- Age-Friendly Communities pages (Public Health Agency of Canada)

World Health Organization

Provinces and territories

- Information resources and programs vary





Innovation and Research Programs

Under the National Housing Strategy



Innovation and Research

Seeking an innovative solution to a complex problem?	Solutions Lab
Sparking innovative solutions for impactful NHS results?	NHS Demonstrations Initiative
Willing to engage and build synergies on key affordable housing issues?	ECoH – Expert Community on Housing
Building the next generation of researchers in housing?	CMHC Housing Research Scholarship Program
Catalyzing research collaborations to solve NHS challenges?	Collaborative Housing Research Networks
Performing world-class research?	Housing Research Awards

Innovation and Research Solutions Labs



Overview

Solutions Labs fund housing stakeholders to rapidly incubate and scale potential solutions to housing issues that would otherwise not be achieved through previous approaches.

Contribute to NHS objectives and priorities through increased awareness, capacity building and replication of solutions.

Foster a culture of innovation.

Innovation and Research

Solutions Labs



Funding will focus on:

- Resolving persistent **affordable housing problems (barriers)**
- Gathering a wide range of stakeholders including lived experience
- Require inclusion of Solution (Social Innovation) Lab expertise
- Apply social innovation lab tools and methods
- Target the rapid creation of solutions such as technologies, policies, programs, or standards.

Innovation and Research

Solutions Labs



Funding

Annual budget
of **\$3 million**

\$25,000 –
\$250,000 per
lab.

Next Round of Funding Begins May 2019.



Innovation and Research

NHS Demonstrations Initiative



Overview

Platform to showcase innovative technologies, practices, programs, policies, services and strategies.

Improve performance, viability and effectiveness of affordable housing projects.

Innovation and Research

NHS Demonstrations Initiative



Funding will focus on:

- Showcasing **innovative solutions** (technologies, practices, programs, policies, services and strategies) to **accelerate their uptake and replication** by the affordable housing sector.
- Improve performance, viability and effectiveness of affordable housing projects that answer the needs of the vulnerable population groups targeted by the NHS.

Innovation and Research

NHS Demonstrations Initiative



Funding

Annual budget
of
\$1.5 million

**\$25,000 –
\$250,000**
per project.

Next Round of Funding Begins April 2019.

Innovation and Research

Collaborative Housing Research Network



Overview



Innovation and Research

NHS Research and Planning Fund



Overview

Supports not-for-profit NGO housing stakeholders, charities, and indigenous governments and organizations for housing related research.

Supports research capacity development.

Promotes interest and involvement in housing research outside of government.

For 2019, the application deadline is TBD.

Innovation and Research

NHS Research and Planning Fund



Funding

\$750,000 in 2019 -2020 to cover **3 streams** of activity (to be used within 2 years of release):



In all cases, applicants must provide a minimum 25% of the total amount requested (cash and/or in-kind contributions).

Next Steps

- **April Housing Research Awards:** Call for applications
- **Mid-April Demonstrations Initiative:** Call for proposals
- **April/June TBD Research and Planning Fund:** Call for proposals
- **May Solution Labs:** Call for proposals
- **July to August Housing Research Scholarship Program :** Call for proposals
- **Ongoing Expert Community on Housing:** building its community – looking for participants to integrate and engage on the network
- **2020 Collaborative Housing Research Network:** Announcements of selected nodes and hubs



A \$40 Billion+ Once-in-a-Generation Joint Investment



Create / Repair Affordable Housing

Project requirements

- Have at least 5 units or beds.
- Ensure primary use is residential
- Meet minimum requirements for:
 - partnerships
 - financial viability
 - affordability
 - energy efficiency
 - accessibility
 - access to transit and amenities



Recent Revisions for Urgent Repairs

- Flexibilities introduced to the minimum energy efficiency and accessibility requirements
- Repairs are considered urgent if it is required to protect health & safety, prevent deterioration of building or loss of units.
- Improvement in efficiency is related to the equipment replaced not the entire building.
- Passive Housing / 2018 National Energy Code

National Housing Co-Investment Fund Loans

Low-interest loans will be available for up to 20 years to support the viability and long-term affordability of projects. Each loan offers:

- 10-year term with a fixed interest rate locked in at first advance. The term will be renewable for another 10 years and the interest rate will be reset when renewed.
- Up to a 50-year amortization on new construction or 40-year amortization for repairs/renewal

National Co-Investment Fund – Affordable Housing Innovation Fund

**Reducing the number of
Canadians in Housing Need**

**Test Innovative Financing Models
and Unique Designs**

Make housing more accessible and lower
costs

**Reduce Reliance on long-term
government subsidies**

\$208.3 Million

4,000

New Affordable Units



Federal Lands Initiative

Partners



CMHC



**Public
Service and
Procurement
Canada (PSPC)**

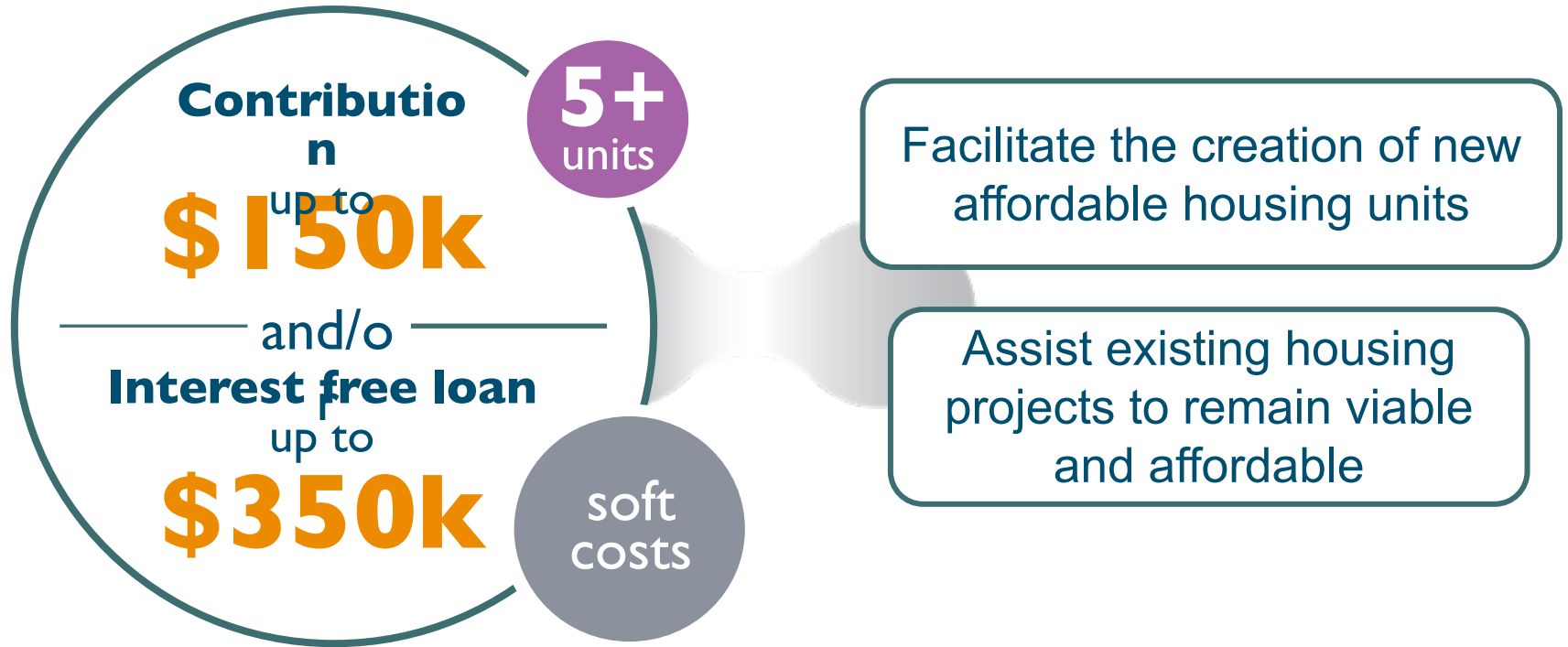


**Employment
and Social
Development
Canada (ESDC)**



**Canada Lands
Company CLC
Limited (CLC)**

Seed Funding – Recently Revised



Contact

For Questions or More Information



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