

OUR CITY STARTS WITH HOME:

Scaling Up Non-profit Housing in Ottawa

A report to Ottawa City Council

April 2023

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LAND ACKNOWLEDGMENT

Ottawa is located on unceded Algonquin, Anishnabek territory, and also the home of many diverse First Nations, Inuit, and Métis people.

Put simply, these lands were stolen from the traditional keepers for the purposes of settlers. Dispossession of land is just one form of ongoing colonization that has led to First Nations, Inuit, and Métis people disproportionately experiencing homelessness.

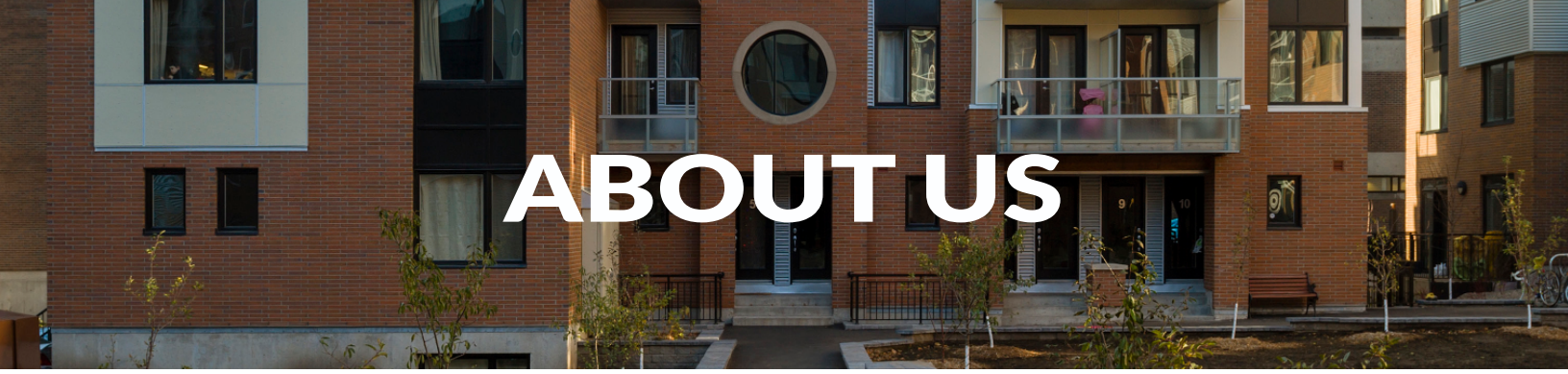
Statement of Reconciliation

This report focuses on using public land for scaling up much needed non-profit housing in Ottawa. Métis scholar Jesse Thistle developed a definition of Indigenous homelessness that goes beyond the lack of a physical building. Rather, Indigenous homelessness is more fully understood through a holistic lens about how Indigenous Peoples have often been disconnected from relationships in different ways.

Thistle identifies twelve different dimensions of individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Disconnection from the land is a part of the ongoing legacy of colonialism.

As we recommend turning over land for public good in perpetuity, it is critical that we remember that this land was never the possession of settlers in the first place. As part of reconciliation, we need to redress extreme disparities in housing outcomes experienced by Indigenous Peoples. For Indigenous, By Indigenous housing and urban land back initiatives are critical to any housing strategy.

Embracing Indigenous leadership and collaboration must lead the way in ensuring that all have a place to live.



ABOUT US

The Alliance to End Homelessness Ottawa

is a member-driven non-profit organization of 70+ agencies, organizations and individuals working together to end homelessness through systems planning and coordination, public education and advocacy, and community-wide mobilization.

Alliance to End Homelessness Ottawa

We support and engage partners in a systems-based approach to prevent, reduce and end homelessness. This means designing responses driven by data and using our resources collaboratively.

We work to help community members and political leaders understand the root causes of homelessness and how, working together, we can end it.

We are building a widespread community movement aimed at making sure that every person has a safe and affordable home.

This report, commissioned by the Alliance to End Homelessness Ottawa as part of its Starts with Home campaign, shows how the City of Ottawa can play a leadership role to create more affordable housing.

Starts With Home

is a non-partisan coalition of local people, organizations, businesses and community groups who have joined together to advocate to end homelessness and address the housing and homelessness emergency in Ottawa. The Starts With Home campaign has been endorsed by over 154 local organizations spanning sectors including shelters and homelessness service providers, housing providers, architects and development consultants, community associations and Business Improvement Areas, community health and resource centres and hospitals, school boards and faith organizations, arts and culture organizations and the tourism sector.

STARTS WITH HOME

The campaign has three key messages for Ottawa City Council:

Stop the Loss, Create More, and Preserve the Quality of affordable housing.



EXECUTIVE SUMMARY

OTTAWA HAS A HOUSING AND HOMELESSNESS EMERGENCY.

House prices and rents are increasing more than 20% per year, despite a greatly increased supply of homes for ownership and rental in recent years. Shelters are full, and the number of people sleeping on streets and in encampments is growing.

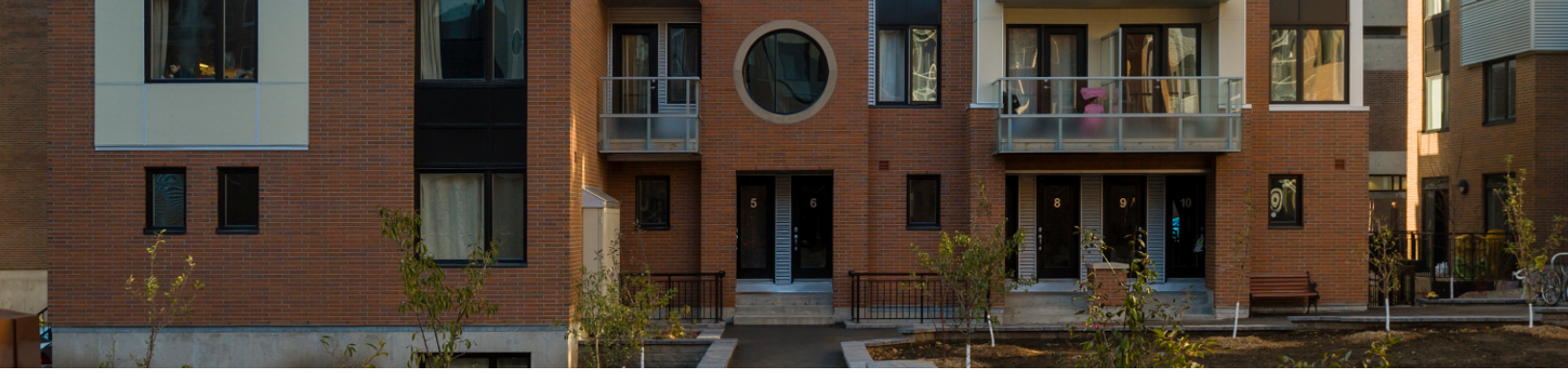
For individuals and families experiencing homelessness, this crisis causes increased risk of death and disease, and robs them of opportunities for health, wellbeing, education, employment and connection. For people with incomes below the area median, high rents and housing costs lead to the loss of a generation of key workers and young families who are priced out of Ottawa and move further afield in search of affordable homes.

A fundamental change is required in how affordable housing is brought to market to match demand. Current provincial and federal policies and funding programs make it impossible to produce housing with the depth of affordability required for those most in need, and municipalities do not have the taxation base, capital reserves or borrowing capacity to make up for the policy and funding gaps from senior levels of government.

To demonstrate the potential impact of Ottawa's leadership in prioritizing affordable housing, this report models four 'prototype projects', typical of opportunities within Ottawa, and shows that **non-profit housing on free land with tax exemptions, fee waivers and rapid approval enablers, can provide affordability to moderate and median-income households without any additional subsidy**.

The City of Ottawa has three mechanisms it can use to proactively unlock and advance a new generation of purpose-built, non-profit, permanently affordable housing:

- Leasing or selling government land at no cost to non-profit affordable housing providers or community land trusts
- Revising zoning to scale up affordable housing
- Fast-tracking non-profit affordable housing through development fee waivers, property tax exemptions, and rapid approvals



This housing would become 20-35% more affordable over time than private market rental, and would help fulfil zero-GHG and transit-oriented development targets through a new generation of large-scale mixed-income, mixed-use precincts near LRT stations.

The City's role is critical to unlocking the potential for deep affordability - allowing projects to advance with available funding, knowing that affordability can continually improve over the life of the building.

Federal and provincial housing grants, financing and subsidies can be layered on to deepen affordability to meet the needs of those with very low- and low-income who are experiencing homelessness or housing precarity or are on Ottawa's Centralized Housing Waiting List.

This report sets Ottawa on the path to progressively realize the right to adequate housing. It provides a suite of recommendations on actions Council can take to set meaningful definitions and clear targets for affordability; unlock land for affordable housing; make use of municipal zoning and planning tools; and pursue support from the federal and provincial government to address this emergency in a unified and effective way.

This report provides concrete direction forward toward an Ottawa

where everyone has a home,

where people get the support they need,

and where the City, community service agencies and non-profit housing providers work together to the benefit of the people we serve.



SUMMARY OF RECOMMENDATIONS

1. SET MEANINGFUL DEFINITIONS AND CLEAR TARGETS

- Commit to progressively realizing the right to adequate housing;
- Adopt the standard CMHC definition of affordable housing;
  - » and strengthen the definition by specifying the need for permanent affordability;
- Adopt area median household income as the basis of the definition of affordable housing, and use income categories rather than average market rents to set affordability targets;
- Commit to an annual target of approving at least 1,000 non-profit affordable homes;
  - » with at least 700 affordable to very low to moderate income households;
  - » with 100 supportive homes for people with very low incomes and experiencing homelessness and housing precarity;
  - » and with a sub-target of 20% for Indigenous-led housing;
- Commit to engaging with the Ottawa Black Mental Health Coalition and Black housing allies to develop Black-led culturally appropriate housing solutions in Ottawa.

2. UNLOCK LAND FOR NON-PROFIT AFFORDABLE HOUSING

- Prioritize using municipal land for non-profit affordable housing;
- Commit all municipal sites identified in Ottawa's 2018 Interdepartmental Task Force on Affordable Housing Near Transit Stations for affordable housing;
- Prioritize Bayview Station for a large-scale showcase affordable housing development;
- Use and support Community Benefits Agreements to maximize affordability;
- Work with the Ottawa Community Land Trust to ensure perpetual affordability;
- Support donation or leasing of land owned by non-profits, including churches, for non-profit and affordable housing.



3. MAKE USE OF MUNICIPAL ZONING AND PLANNING TOOLS

- Move toward a simplified zoning system that doesn't specify number of units and allows multi-tenant housing as of right;
- Create a suite of planning incentives and direct supports specifically for non-profit affordable housing development;
- Create an Affordable Housing Office to assist non-profit developers through the approvals and permitting stages.

4. PURSUE SUPPORT FROM THE FEDERAL AND PROVINCIAL GOVERNMENTS

- Pursue additional capital funding from the federal and provincial governments, with a focus on creating new, deeply and permanently affordable housing
- Pursue permanent stable operating funding from the federal and provincial governments to support existing supportive housing, create more supportive housing and to meet the health and social support needs in housing



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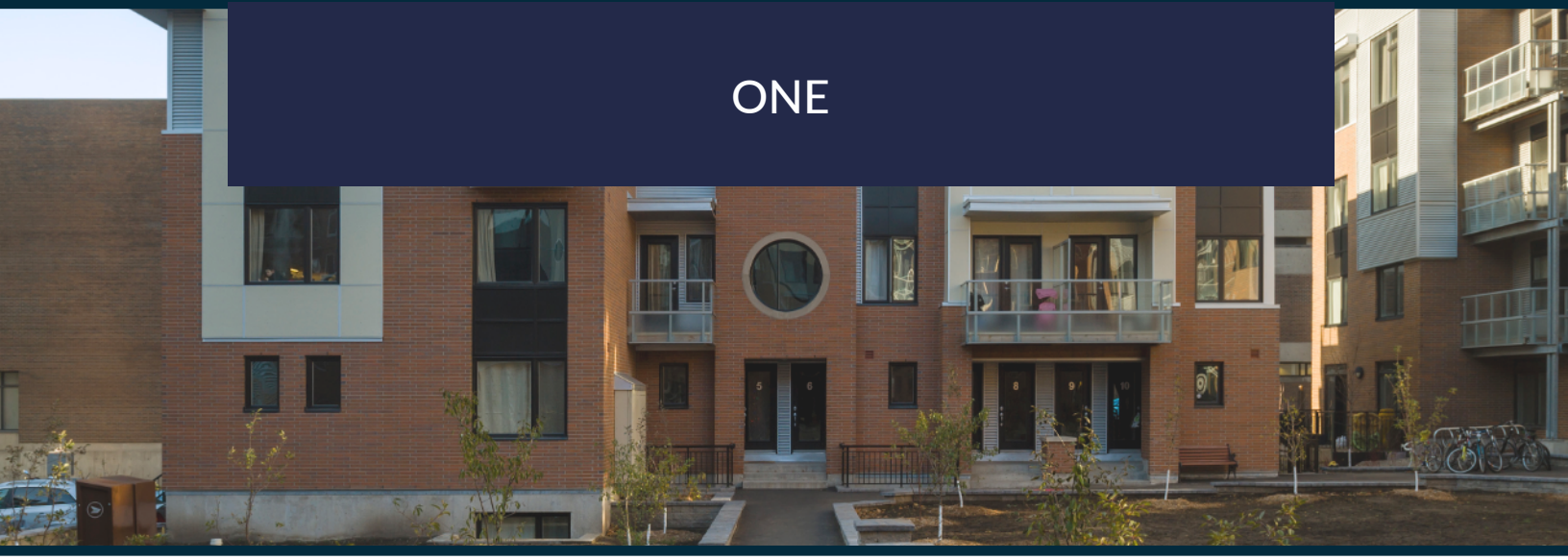
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APPENDICES AVAILABLE ON REQUEST:

Appendix 1: detailed policy analysis: municipal, provincial and federal policy enablers and barriers

Appendix 2: chart of policies and incentives available in other jurisdictions

Appendix 3: detailed development scenarios



ONE

SET MEANINGFUL DEFINITIONS AND CLEAR TARGETS

- Commit to "progressively realizing the right to adequate housing", as mandated under the National Housing Strategy Act (2019), including "a focus on improving outcomes for persons in greatest need" and develop mechanisms to progressively realize the right to housing by 2046;
- Adapt and expand the standard CMHC definition of affordable housing as "adequate and suitable housing affordable at 30% of before tax household income to very low to moderate-income households" and add "in perpetuity";
- Adopt household income categories to develop sub-targets that can address homelessness and core housing need as follows, as follows:
  - "Very-low income household" = 0-20% AMHI (area median household income)
  - "Low-income household" = 21-50% AMHI
  - "Moderate-income household" = 51-80% AMHI
  - "Median-income household" = 81-120% AMHI
  - "Higher-income household" = 121% AMHI or more
- Commit to an annual target of approving at least 1,000 non-profit homes
  - With at least 700 affordable to very low to moderate households, and up to 300 affordable to median income households;
  - Maintaining the commitment to create 100 supportive housing homes a year for people with very-low-income and households experiencing homeless or in housing precarity;
  - And establishing a sub-target of 20% of all affordable and supportive housing for Indigenous-led housing (including 30% of all supportive housing), including the disposition of land and financial resources, and continue to support the Ottawa Aboriginal Coalition to create its own need assessment and strategy;
- Commit to engaging with the Ottawa Black Mental Health Coalition and other engaged Black housing allies in the resourcing and development of Black-led culturally appropriate housing solutions in Ottawa

SETTING THE CONTEXT: CALCULATING OTTAWA'S AFFORDABLE HOUSING SUPPLY DEFICIT

The City of Ottawa was the first city in Canada to declare an affordable housing and homelessness emergency, in January 2020 (Osman 2020). According to the 2021 census, 44,435 households in Ottawa (Statistics Canada 2022a), about **one in eight households, are in core housing need**: paying more than 30% of their gross income on housing and/or living in an overcrowded or uninhabitable unit, where an adequate home is unavailable at current local market costs (CMHC 2022a). **But this number underestimates housing need by excluding the following groups**:

- **1,340 people identified as homeless** in the 2021 Point in Time count (City of Ottawa 2021a)
- **Most congregate housing such as rooming houses or long-term care**: There are 90 licensed rooming houses in Ottawa with 1,300 units, and many more that are not licensed, with a population of at least 2,000 people (Maclaren Consulting 2019a). There are approximately 90 retirement homes and 60 Long-Term Care facilities in Ottawa with a combined population of at least 8,000 people (Council on Aging of Ottawa, 2021). Inadequate conditions in many long-term care facilities led to increased COVID deaths in Ontario (CERA 2022), and research in West-Central Ottawa found that the majority of rooming house tenants were living in unaffordable and otherwise inadequate housing (SWCHC 2016);
- **Students in housing need**: There were 100,950 adult post-secondary students in Ottawa as of 2019, but only 9,270 residence beds, mostly for first year students. Although half of these students live with their parents (many might prefer to live independently), this leaves at least 40,000 students in the rental market, including international students often forced to live in illegal rooming houses because of lack of other options, and students with children. One-fifth of Carleton University students reported their current housing falls below their need in terms of inadequate light or heat, presence of mold, poor plumbing and lack of privacy (Maclaren Municipal Consulting 2019b: 7).

Also omitted from the city's housing need analysis is **suppressed demand**: the moderate- and median-income households who move from major cities such as Ottawa to outlying communities, or even out of the province, to find affordable housing, a phenomenon known as "drive until you qualify" (Moffatt et al 2022: 8). While the population of Ottawa grew by 0.8% 2021-22, the population of the Greater Ottawa-Gatineau Area grew by 2.3% (City of Ottawa 2022a: iv), with increasing outmigration to adjacent municipalities in both Quebec and Ontario (ibid: 26).

Moffatt et al (2022: 2), calculated that **to satisfy unserved housing demand, 100,100 new homes would need to be built in the City of Ottawa by 2031**, taking into account the existing housing need deficit and population growth, plus suppressed demand. The Province of Ontario has imposed an ambitious target of 151,000 new homes by that date, although it has not provided any evidence to justify this target (ERO 2022). The City of Ottawa approved a record number of 9,402 homes in 2021, and many approved homes have not yet been built, so 151,000 would represent more than a 66% increase over current building approval rates (City of Ottawa 2022a: iv). This would require a radically new approach to zoning and development approvals, especially since a zero net GHG target by 2050 requires an end to sprawl outside the Greenbelt (Ecology Ottawa 2020).

Setting a Clear Target

Affordable housing in Canada has been undersupplied and eroded over many decades. It's going to take time, strong leadership and ongoing commitment from all levels of government to reverse course and reduce the need. The City of Ottawa should continue with its Official Plan target of 20% social and affordable new construction, but also consider a target for all housing stock, especially if there is federal or provincial funding for acquisitions.

According to the Legislated Review of the 2010-2020 Housing and Homelessness Plan (City of Ottawa 2020b: 17), 1,100 new subsidized homes in 30 projects were created between 2011 and 2020, for an average of 110 new affordable homes per year. **At this rate of supply, it would take almost 50 years to address the existing core housing need plus homelessness deficit, or a century to address all aspects of the deficit, assuming no net loss of affordable housing and no population growth.**

The updated 10 Year Plan 2020 - 2030 outlines targets over 10 years to create 5,700 - 8,500 affordable housing options, including 500 new affordable / supportive housing units annually. In addition to new units, the Plan includes options like rent supplements and portable housing benefits. While these options are faster to deliver, they do not create the permanent affordability of new units of non-profit housing.

Edmonton has a target that 16% of housing in all neighbourhoods be social and affordable (Theobald 2018). The City of Montreal has a 20% social housing set-aside for all new developments on private land, as well as a requirement that 20% of homes have three or more bedrooms (Ville de Montreal 2020). The City of Gatineau, across the river from Ottawa, is investigating the feasibility of the Montreal model (pers. comm. 2022).

Defining the Right to Housing

The National Housing Strategy Act 2019 recognizes that the right to adequate housing is a "fundamental human right affirmed in international law" and commits Canada to further the progressive realization of the right to adequate housing.

None of the documents guiding Ottawa's affordable housing objectives and policies to 2046 (Ottawa's Official Plan, 10-Year Housing and Homelessness Plan 2020 - 2030 or the Housing Services Long Range Financial Plan) make reference to the right to adequate housing or Ottawa's intentions to progressively realize the right to housing.

This report asks Council to make a statement of commitment to realizing the right to housing to ensure updates to the 10 Year Plan and Long Range Financial Plan would include steps toward the progressive realization of rights over time.

Targeting affordability by income

From their inception in the late 1940s until the early 1990s, the federal government targeted its affordable housing programs to low- and moderate-income households, equivalent to the first and second household income quintiles respectively (approximately 0-80% of Area Median Household Income [AMHI]) (Pomeroy 2022). Building on this good practice, the Housing Assessment Resource Tool (HART) project, which is working with the City of Ottawa and 12 other governments across Canada, uses five income categories to explore housing need, based on best practices in other jurisdictions and Canada's past history of targeted interventions (Whitzman et al 2021):

1. ***Very low income:*** households who earn 20% or less of AMHI and are generally households reliant on social assistance or other fixed income;
2. ***Low income***: households who earn 21-50% of AMHI, who are generally households reliant on minimum wage;
3. ***Moderate income***: households who earn 51-80% of AMHI, who are often in service jobs such as nursing, teaching, or transportation;
4. ***Median income***: households who earn between 81-120% of AMHI
5. ***Higher income***: households who earn over 120% AMHI

Defining Affordability

The Auditor-General of Canada (2022: 20) recommended in November 2022 that all CMHC programs use the CMHC's own standard definition of affordability, which is **30% of before-tax household income**, usually for low and moderate income households, and is not based on market rent.

Recognizing the need in Ottawa for housing for households with very low and low income, this report proposes the City of Ottawa to adopt the standard CMHC definition of affordable housing as "adequate and suitable housing affordable at 30% of before tax household income to very low to moderate-income households", and adopt area median household income as the household income indicator.

Recognizing the depth of the housing and homelessness emergency, this report asks the City of Ottawa to double the commitment in the City's 10 Year Plan and support the creation of 1,000 new nonprofit affordable units a year, with at least 700 affordable to very-low to moderate households and up to 300 affordable to median income households.

Targeting affordability by household size

Looking at core housing need alone, the HART project provided the following breakdown in terms of income category and household size (persons per household = #p HH), based on the 2016 census (Table 1)

Income Category	1 p HH	2p HH	3 pHH	4p HH	5p+HH	All HH sizes
Very Low	7,920	1,250	355	95	30	9,650
Low	12,815	9,480	4,210	2,525	1,665	30,695
Moderate	0	645	1,640	1,740	2,765	6,790
Median	0	0	0	0	0	0
High	0	0	0	0	0	0
Total	20,735	11,375	6,205	4,360	4,460	47,135

Table 1. Ottawa: 2016 Core housing need by income category and household size (HART 2022, based on 2016 census data)

Calculating Affordability

According to the 2021 Census (which has not yet been broken down using HART analysis), the City of Ottawa's median before tax household income is $102,000. An estimation of affordable rents for each income category can be created by rounding down to $100,000 for AMHI to calculate maximum monthly housing charges (rents, mortgages, utilities) (Table 2).

Income Category	Household Income Range	Number of Private Households and proportion	Max. Affordable Monthly housing cost
Very Low	0-$19,999	17,525 (4.3%)	$500
Low	$20,000-49,999	61,480 (15.1%)	$1,250
Moderate	$50,000-79,999	72,155 (17.7%)	$2,000
Median	$80,000-124,999[1]	97,770 (24%)	$3,000
Higher	$120,001+	158,040 (38.8%)	n/a
Total		407,250 (100%)	

Table 2. Maximum affordable monthly housing cost by income category, Ottawa 2020 (source: 2021 Census)

1 *The census only includes a category of $100,000 to 124,999 – thus median income households are overcounted.*

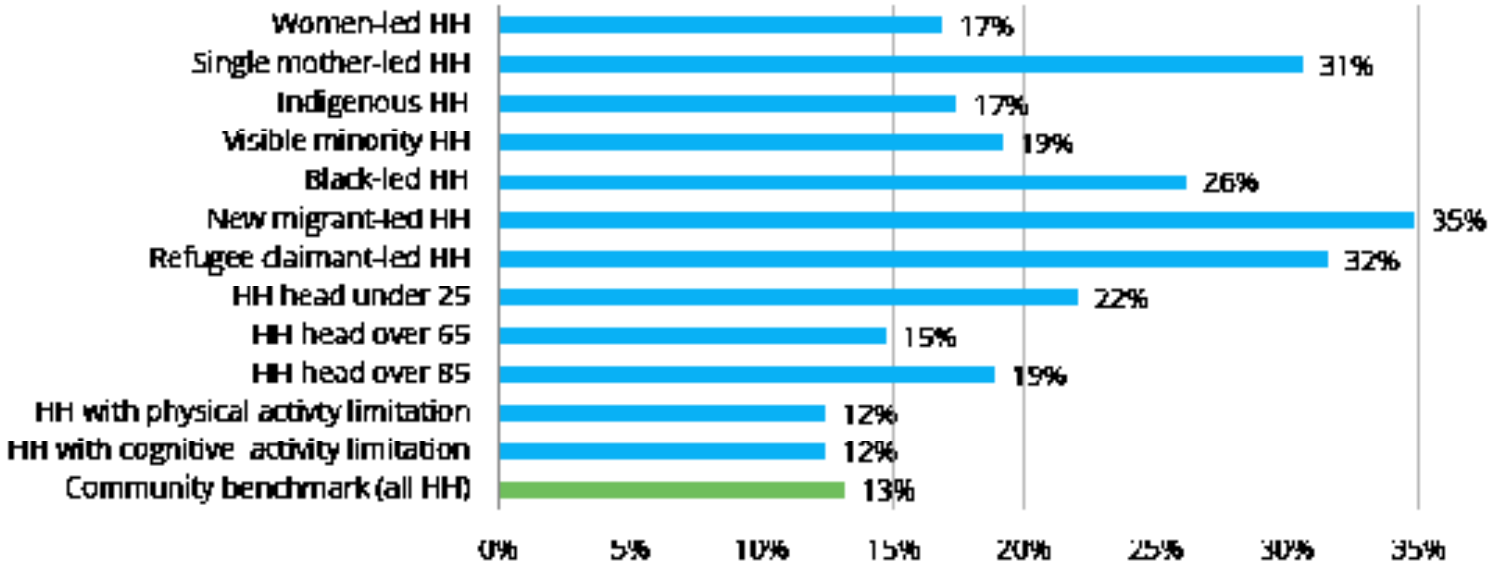
Targeting affordability by priority population

It is important to apply a gender and intersectional lens to housing need, including setting sub-targets to meet the needs of priority populations. For instance, the federal government has committed 33% of its funding for women-led families (CMHC 2021), and the City of Toronto (2021) has committed 20% of its funding to For Indigenous By Indigenous housing. The HART research found that in Ottawa, 31% of single mother-led, 35% of new migrant-led, 32% of refugee-claimant-led and 26% of Black-led households in the 2016 census had the highest incidences of core housing need (see Figure 1) . Note that the HART data doesn't account for overlap of people in multiple priority populations, for example, a single mother-led, under 25-led, Black-led household is shown separately in three categories.

Ottawa's last homelessness Point-in-Time count (City of Ottawa 2021a) found 32% of those sleeping rough or in emergency shelters self-identified as Indigenous, although they are only 5% of the population. The HART research shows 17% of Indigenous-led households are in core housing need. It should be noted that both Indigenous and single-mother-led households, as well as new migrant and refugee claimant households, tend to require larger (3+ bedroom) homes (Schwan & Ali 2021).

As part of its reconciliation action plan, this report proposes that the City of Ottawa establish a sub-target of 20% of all social and supportive housing for Indigenous-led housing (including 30% of all supportive housing), including the disposition of land and financial resources, and that it continue to support the Ottawa Aboriginal Coalition to create its own need assessment and By Indigenous For Indigenous Housing Strategy. Recognizing the over representation of African, Caribbean and Black-led households in core housing need, this report proposes that the City engage the Ottawa Black Mental Health Coalition and other engaged Black housing allies in the resourcing and development of Black-led culturally appropriate housing solutions.

Percentage of Households (HHs) in Core Housing Need, by Priority Population



census data)

SETTING THE CONTEXT: THE NEED FOR AFFORDABLE RENTAL HOUSING

The City of Ottawa facilitated a 72% increase in new ownership home starts (single family houses, townhouses, condominiums) from 2011-16 to 2020-21 (Pomeroy 2022). Despite this new supply, home prices increased 22% from 2020 to 2021, to an average of $645,976 (City of Ottawa 2022a: 12).

Meanwhile, purpose-built rental construction has tripled since 2011 to 40.3% of starts in 2021 (Pomeroy 2022). Despite this new supply, **average rents for two-bedroom units increased 20.3% from 2021 to 2022,** to an average cost of $2,443/ month in October 2022, with one-bedroom apartments at $1,959 (Pringle 2022). At one full-time minimum wage ($15.50 x 40 hours/week x 52 weeks), an affordable rent would be $806/month, and one in four Canadian workers earn within $3 of minimum wage (Macdonald 2019). Shelter allowance for a single mother with one child in Ontario is $642/ month. **The vacancy rate for apartments for rent at less than $1,200/month is below 0.6% in Ottawa**, while the vacancy rate for apartments over $1,350 is 4.6% (CMHC 2022b: 123).

The City of Ottawa's housing need assessment contained in its 10 Year Housing and Homelessness Plan (2020a: 46) recognizes that **buying a home in Ottawa, with the exception of a mobile home, is inaccessible for any household that is not higher-income** (over 120% of AMHI) (City of Ottawa 2020a: 46). All private rental options (from studio to 3 bedroom) are unaffordable to very low-income households earning less than $20,000 a year, and studio apartments are the only affordable for those at the top of the low-income household category, those earning 50% of area median income or $50,000 a year (ibid: 47). These facts suggest that rooming houses would be the only private rental option affordable for most very low- and low-income households, including families, without subsidy.

Despite its 2020 emergency declaration, affordable housing supply continued to decline in the past term of Council.

This is part of a long-term decline in affordable housing.

From 2011 to 2016, for every one new rental home in Ottawa available at $750 per month or less, seven homes in that price range were lost (Pomeroy in Laucius 2021).

In short, **despite greatly increased supply, the City of Ottawa is not steering the right supply of housing**. This severe shortage of deeply affordable housing ruins lives, and also threatens municipal finances.

In the face of inadequate new supply, loss of existing affordable homes, and population growth pressures, including students and refugees, the City of Ottawa currently spends $31 million per year on emergency shelters, including hotel and motel rooms that have housed 21,000 individuals and families since 2014, often for stays of six months or more (Williams 2022).

Ontario is the only province in Canada that has downloaded the direct costs of subsidized housing programs to municipalities, at an annual cost to the City of Ottawa of $80 million. In addition, the City of Ottawa devotes $15 million a year to rent subsidies for private accommodation, waived property tax and development charges for new housing, and renovation of existing social and affordable housing stock (City of Ottawa 2020b: 13). The majority of these rent subsidies are under the city's Housing First program, which supports single people and families to exit homelessness with rental assistance and support services.

Purpose-built, permanently and deeply affordable housing

The growing gap between market housing costs and what very low- to moderate-income households can afford has spurred growing Canadian advocacy towards scaling up purpose-built, permanently and deeply affordable housing. Social housing, also known as 'community' and 'non-profit' housing is "an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments." (CMHC 2022a).

In Canada, from 1965 to 1985, about 10% of total housing construction was non-profit. In the 1960s, the federal government supplied up to 90% of capital costs to public housing. By the 1980s, the federal government provided up to 100% of financing for non-profit housing, as well as funding pre-development costs (Suttor 2016). However, the federal government withdrew from social housing programs and policy in the early 1990s, leading to decades of net loss of non-profit housing (Suttor 2016 - see figure 2).

Extensive international research (summarized most recently in Lawson et al 2022) demonstrates that **government infrastructure spending, including housing infrastructure, is much more efficient when directly invested in long-term non-profit housing supply**, rather than financing of 'public-private partnerships', or portable housing benefits for private rental homes.

Today, Canada has one of the lowest proportions of social housing amongst wealthy countries: 3.5%. In contrast, well over 20% of dwelling stock in the Netherlands, Denmark and Austria is social housing, and Scotland and France as well as Finland all have social housing targets of 20-25% of total dwelling stock (OECD 2020).

The Canadian Housing and Renewal Association has recommended that Canada set a target of doubling social housing stock (to 7% of total stock) by 2035 (CHRA 2022: 3). Scotiabank, one of Canada's largest banks, agrees (Young 2023). Both reports emphasize that this is only a first step in a longer process of progressively realizing the right to adequate housing.

The aims of this report are strongly aligned with Ottawa's draft Official Plan, as approved by the Ontario Minister of Municipal Affairs in November 2022. The Official Plan increases targets in the 2020-2030 Housing and Homelessness Plan by setting

> *"a target that 20 percent of all new residential units be affordable. Of all affordable units, 70 per cent are to be targeted to households whose needs fall within the definition of core affordability, and the remaining 30 per cent are to be targeted to households whose needs fall within the definition of market-affordability." (City of Ottawa 2022b: 78)*

With a provincially-imposed aggregate target of 151,000 units per year, this commits the City of Ottawa to 2,254 homes per year affordable to those who are homeless and in core housing need – predominantly, very low- and low-income households with monthly rents below $1,250. It further commits to 966 homes with monthly rents below $3,000.

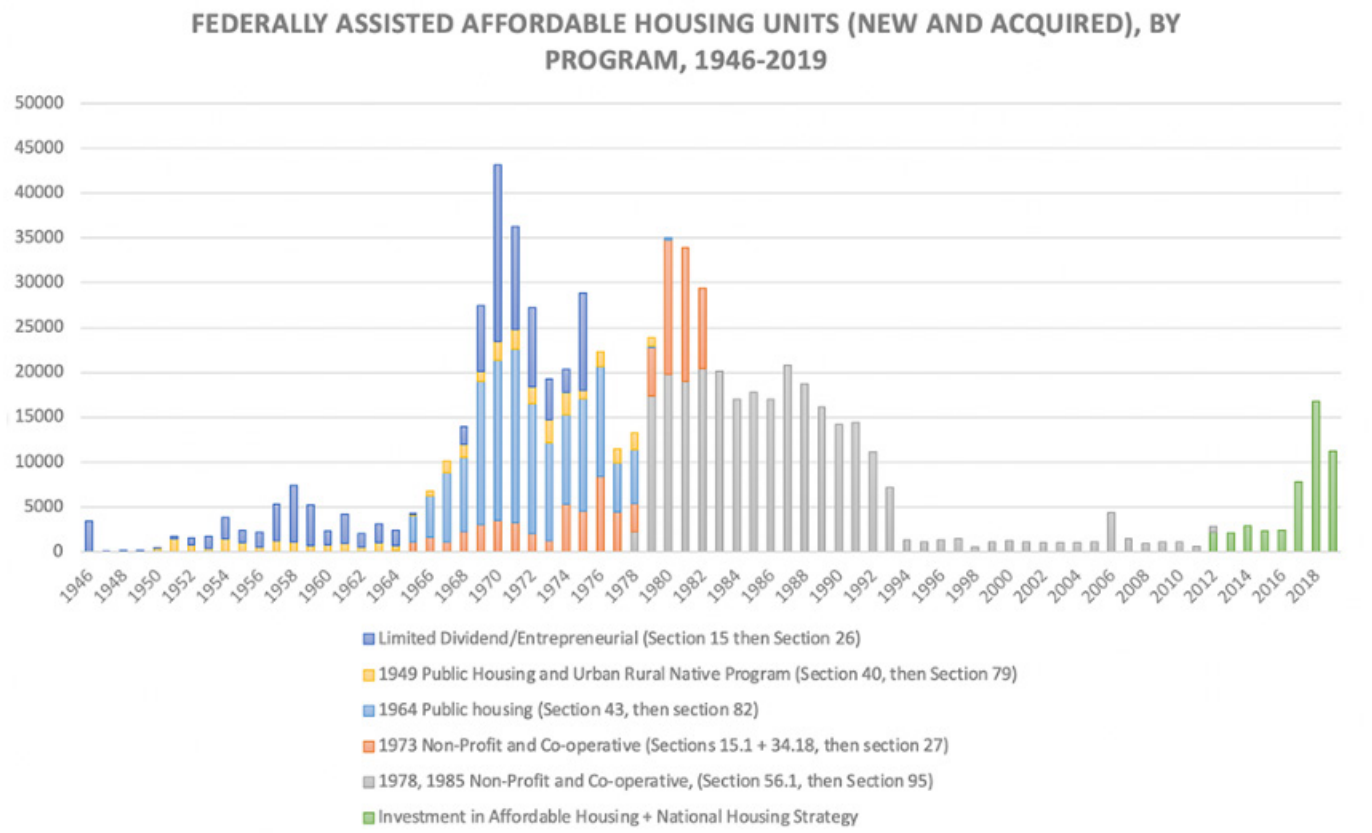


Figure 2. Federally assisted affordable housing units (new and acquired) by program, 1946-2019 (St. Denis 2022, based on research by Brian Clifford)

Ottawa's non-profit housing providers

An inventory of Ottawa's social and supportive housing stock of approximately 20,000 homes (about 5% of all homes, slightly more than the national average) reveals that the majority of stock is owned by Ottawa Community Housing (OCH) (Table 3).

The City of Ottawa's community housing portfolio comprises 52 housing providers, including non-profits, co-ops, and rent supplement landlords to provide Rent Geared to Income (RGI) homes, market rate 'affordable homes' and rent supplements (City of Ottawa 2020a: 18). Only 11 of these providers have more than 200 homes. The City of Ottawa contracts with a non-profit organization, the Social Housing Registry of Ottawa, that maintains a Centralized Waiting List for these homes, and the list currently has 10,000 households waiting up to 10 years for a subsidized home (City of Ottawa 2020a: 19).

Provider	Number of units	Number of properties/projects
Ottawa Community Housing	14,800	over 150
Co-ops (Ottawa portion of CHASEO)	2,048	34
CCOC	1,500	over 50
City of Ottawa Long Term Care	717	4
Nepean Housing Corporation	500	10
Bruyere Seniors Housing	500	2
Ottawa Salus - supportive housing	368	14
Gloucester Housing Corporation	252	6
John Howard Society- supportive housing	206	3
Shepherds of Good Hope - supportive housing	205	5 plus 2 in development
Gignul Non-profit Housing - Indigenous housing	201	3 plus services to subsidized private rental

Table 3. Non-profit, affordable and supportive housing providers with permanent stock of over 200 homes (sources: City of Ottawa data and individual websites)

Ottawa's Indigenous housing providers

Gignul is the only Indigenous housing provider with sizable stock, including one project for seniors and a 12-home project under construction. Wigwamen, based in Toronto, has one 41-home apartment building in Ottawa and an additional 50-home project in development. Inuit Non-Profit Housing has 63 homes, 10 of which are for seniors. Ontario Aboriginal Housing Services has a site near Cleary Station in the pre-development phase (City of Ottawa 2020a: 19 and additional City of Ottawa data, including personal communication). Many of these providers, and other Indigenous service organizations, sit on the Ottawa Aboriginal Coalition.

This report recommends that the City continue to support the Ottawa Aboriginal Coalition to create its own need assessment and For Indigenous By Indigenous strategy, and to work closely and collaboratively with the OAC on future development opportunities.

Why non-profit?

Eliminating the profit motive for housing saves money. A 2019 cost analysis for Greater Vancouver looked at three enablers for low-cost housing: wood-framing versus concrete, free leased versus market rate land, and non-profit versus private developer. The report found that wood-framing provided a 9% cost discount over concrete, that free leased land provided a 25% discount against the highest valued land in Vancouver, and that using a non-profit developer provided the greatest discount, at 32%. Development scenarios in the report suggest that affordable housing could be produced at scale for moderate income households ($1,765/month for a two bedroom apartment) with no direct subsidy, simply by using the best available building technology on government leased land with a non-profit provider (Coriolis 2019: 72; Lee 2021). This finding is supported by extensive international research on the affordability benefits of developing social housing on government land (Lawson and Ruonsaavara 2021, Hoyt 2020, World Economic Forum 2019, Woetzel et al 2014).

Non-profit housing affordability deepens over time.

A recent study of co-op versus market housing in five Canadian cities – including Ottawa – mostly constructed in the 1980s, found that 1–2-bedroom apartment rents (housing charges) in co-ops were **20% lower than market rents** from 2006-09 in Ottawa, controlled for size, area, and date of construction.

By 2018-21, the same homes were **35% lower than market rents** (Suttor et al 2022: 25). The widening gap over time is due to market rents increasing in recent years.

Furthermore, non-profit housing can provide more efficient tenant selection (from centralized waiting lists, targeted to very low-, low- and moderate-income households), less monitoring and enforcement of affordability beyond the "letter of the law" in housing agreements, lower costs for rent subsidies than private market homes, and perpetual affordability rather than a time-limited covenant period. **Scaling up non-profit housing providers can result in a larger portfolio of owned assets to permit cross-financing, cross-subsidization, increased development efficiencies, and reduced reliance on grants or subsidies over time, as social units become less expensive than their market counterparts** (ibid: 56; Pomeroy 2017).

Households in co-ops, including new units in Vancouver, were more likely to be lower income members of priority populations (e.g. single-mother, Indigenous, Black, people with disabilities) than private renters. These findings echo evaluations of other forms of mixed-income non-profit housing (Suttor et al 2022: 1). The report concludes:

> *"New affordable housing is expensive to build and is economically viable only well above average rents. New projects require large operating or amortization subsidies to achieve average market rents or low rents. In the long run this changes: private-sector rents rise over time to what the market will bear, but rents in mature co-op housing can be based mainly on costs, and rise more slowly. By the third decade of a project's life, break-even rents are typically below market (Suttor et al 2022: 1)."*

In other words, there are few up-front savings on capital costs between for-profit and non-profit housing. Without direct funding (grants, financing) or indirect subsidy (development charge waivers and property tax exemptions), break-even rents will still only be affordable to moderate and median income households. But **purpose-built non-profit housing on leased land or land transferred to non-profits or community land trusts is still the best long-term investment for all levels of government, especially when combined with grants, low-cost financing, rent subsidies, and other ways to create housing that meets very low- to low-income household needs.**



TWO

UNLOCK LAND FOR NON-PROFIT HOUSING

- Following on from Ottawa's November 2022 directive to bring forward in Q2 of 2023 a report and recommendations that will provide for the Ottawa Community Lands Development Corporation to focus on identifying and delivering surplus land and development opportunities for new affordable housing projects, issue requests for proposals for all city government-owned sites identified in Ottawa's 2018 Interdepartmental Task Force on Affordable Housing Near Train Stations by the end of 2023;
- Identify and secure government-owned sites for residential and mixed-use developments within 800 metres of Stage 3 LRT stations, and 400 metres of a bus stop, including working with the CMHC, Canada Lands Initiative and Infrastructure Ontario to unlock the potential of federal and provincial holdings through donating and leasing land;
- Work with the federal government to unlock the potential of donating or leasing transit-oriented government-owned land identified in the 2018 Task Force report through the Federal Lands Initiative;
- Prioritize the area around Bayview Station for a large-scale showcase affordable housing development project;
- Prioritize municipal land for affordable housing provision;
- Work with Infrastructure Ontario to unlock the potential of transit-oriented land owned by that level of government and its associated crown agencies;
- Support Community Benefits Agreements to be applied to all developments on government-owned land or in receipt of government funds or financing, including supporting the requirement that 20% of land zoned residential and mixed-use be leased at a nominal rate or sold to non-profit housing providers or a Community Land Trust;
- Work with all non-profit organizations that own land, particularly churches, to support donation or leasing at a nominal rate of land to non-profit housing providers or a Community Land Trust, with particular emphasis on Indigenous housing providers;
- Work with the Ottawa Community Land Trust and senior levels of government to acquire land and buildings for perpetually affordable housing, including the sites described above

SETTING THE CONTEXT: SCALING UP AFFORDABLE HOUSING

> *The "**most powerful levers underpinning social housing systems relate to land policy that can provide or require sites on which social housing development can take place"**, whether those instruments are purposeful land banking corporations such as directly held government land, or community land trusts that ensure non-profit "affordable rental housing has adequate sites on which to grow". Governments can also require a "proportion of social housing to be present in all local areas," not only through Inclusionary Zoning but also through land policy informed by targets, such as Community Benefit Agreements (Lawson et al 2022: 2).*

Two other major enablers are capital investment and debt financing, usually provided by senior government (ibid: 2-3). The City of Ottawa simply does not have the taxation base, capital reserves or borrowing capacity to directly fund or finance a significant amount of new affordable housing to meet the needs of those who are homeless and precariously housed (City of Ottawa 2020b: 5). However, **local/senior government partnerships can enable a steady supply of affordable housing** to address and prevent homelessness.

As an example, 8,000 social and affordable homes are produced per year in Finland, about 22% of total supply for this country of 5.5 million people, mainly using government land banking, large scale municipal planning enablers, conditional grants, and low-cost financing (Lawson et al 2022: 10). **These partnerships work: Finland has eliminated chronic homelessness and most housing need** (Shinn & Kadouri 2021).

Nor can the City of Ottawa directly assist with another important enabler, "operating subsidies such as rent allowances" (Lawson et al 2022: 4). This is the responsibility of the senior levels of government. However, municipal governments are key to rapid approval of well-located affordable housing, especially through zoning reform. They also play a role in a final enabler, "well-designed tax incentives [that] steer investment towards housing providers applying defined and regulated rent and allocation regimes" (ibid: 4)

This proposal for scaling up non-profit, affordable rental housing in Ottawa is based on three opportunities:

- **Ottawa has a large proportion of government land in relation to other Canadian cities;**
- **Several Ottawa non-profit housing developers have the capacity to scale up public, community, and co-op housing;**
- **The expansion of the LRT and associated city-building initiatives can support large scale transit-oriented communities.**

Scaling up near LRT

In Ottawa, the 2018 Interdepartmental Task Force on Affordable Housing near Transit Stations (City of Ottawa 2019) identified **20 publicly owned sites adjacent to Stage 1 and 2 LRT sites** that could provide 10,000 homes in mixed use, high density new precincts (City of Ottawa 2019).

For instance, a 7.8-hectare site near the future Line 2 Gladstone Station is already under development by Ottawa Community Housing, with 1,100 homes planned (Willing 2021). On two City-owned sites near Bayview Station, the transfer point between Lines 1 and 2, have 8.4 hectares of land; there is an additional 2.3 hectares owned by the National Capital Commission, currently used as a parking lot. Another six hectares, zoned for 30 storey buildings, is under private ownership on City Centre Drive, and currently comprises one 15-storey building, a warehouse style light industrial complex and a very large parking lot.

In the 1970s, St. Lawrence Neighbourhood in Toronto was created on formerly industrial land (a rail shunting yard) purchased by the federal government. A decade later, it had over 3,500 homes, two thirds of which were social housing, plus two schools, multiple childcare centres, a supermarket, a church, restaurants, and a healthcare centre, on 17 hectares. Most of St. Lawrence Neighbourhood's apartment buildings are 8-10 storeys (Hulchanski 1989). In Ottawa's Bayview Station precinct, 17 hectares are zoned for up to 30 storeys, suggesting a potential yield of up to 12,000 homes in one mixed-income, mixed-use precinct, including associated social infrastructure and amenities that could serve the whole city.

Scaling Up: Government Land

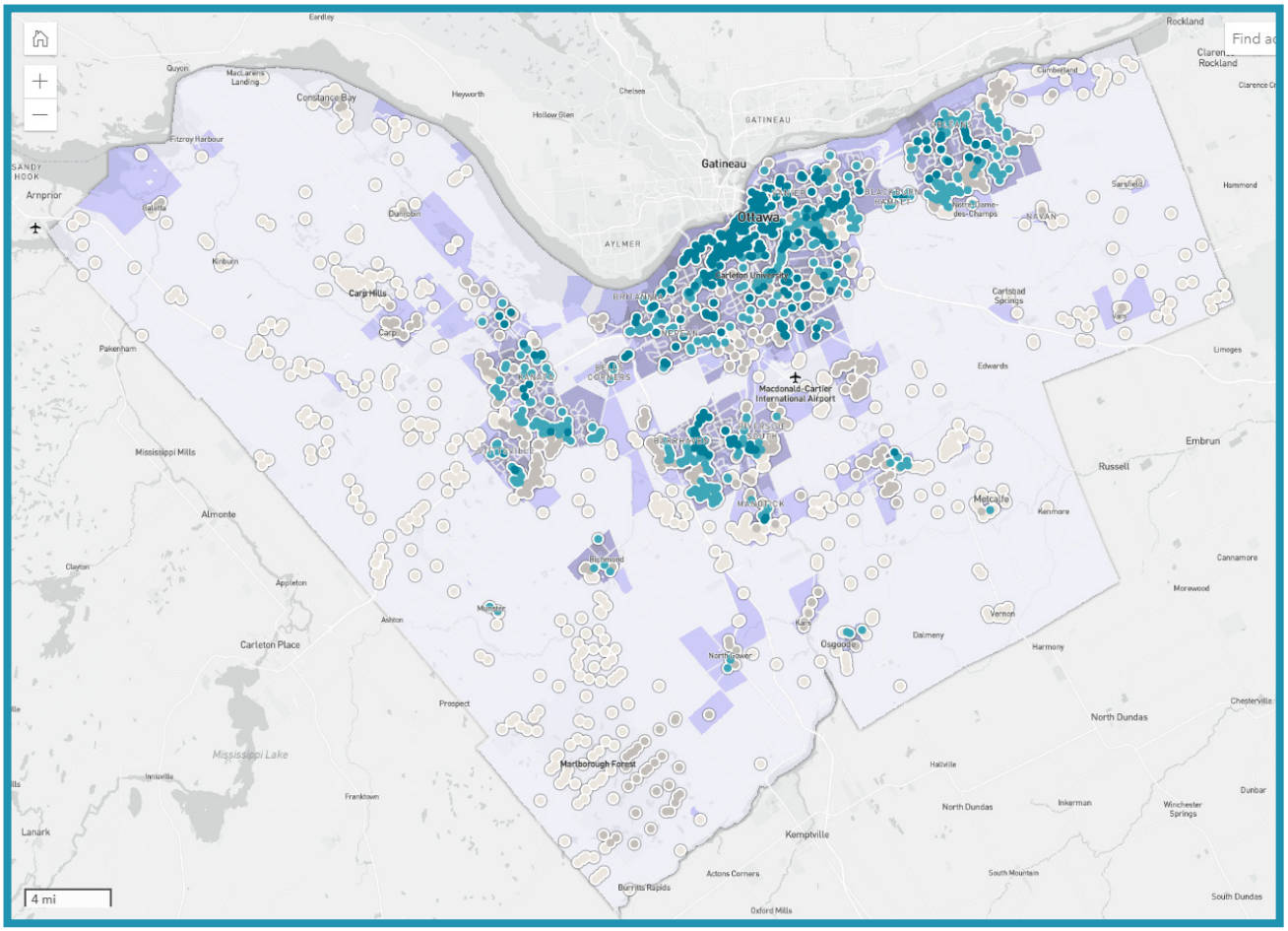
The City of Ottawa's current Affordable Housing Land and Funding policy requires that when City land is sold, 25% of any housing development on that land must meet the definition of affordable housing. In situations where affordable housing is not provided, 25% of the City's net proceeds from the sale are to be transferred to the Affordable Housing Reserve Fund to fund the development of new affordable housing elsewhere. In situations where non-viable surplus residential and institutional City land is sold, 25% of the City's net proceeds from the sale are to be transferred to the Affordable Housing Reserve Fund to fund the development of new affordable housing elsewhere. The Ottawa Community Land Development Corporation (OCLDC) implements this policy through the acquisition and disposition of land, with the mandate of providing at least 25% affordable housing (City of Ottawa 2017).

While this policy is a good start, to effectively scale up affordable housing, this approach must be transformed, so that the City and all levels of government maximize the affordable housing potential of government-owned land.

Scaling up across the city

Aside from these large LRT-adjacent sites, there are several hundred parcels of land owned by municipal, federal and provincial governments in all suburbs of Ottawa that are suitable for affordable and supportive housing development. The Housing Assessment Resource Tools project has mapped these parcels, which exclude parkland, floodplains, and heavy industrial land. All parcels identified are "scored" for access to services including childcare, schools, medical services, grocery stores, and public transit, using the same criteria as the CMHC uses for scoring its projects for funding: only those with a score of higher than 10/20 are flagged. They include not only vacant land, but also low-rise buildings that could be redeveloped with "housing on top". Canadian examples of affordable "housing on top" of community infrastructure include:

- Carlington: 32 homes for seniors above a community health centre (Ottawa – Ottawa Community Housing)
- Cause We Care: 21 homes for single mothers, each with 2-4 bedrooms, above a library (Vancouver – YWCA)
- The Station: 45 supportive homes, 10 fully accessible, above a firehall (St. Thomas – Indwell)



The land map of Ottawa was created and supplied by the Housing Assessment Resource Tools (HART) project. HART is funded by the CMHC under its Housing Supply Challenge ("data-driven solutions") and has worked directly with over 13 government partners across Canada, including the City of Ottawa, to develop a nationwide Housing Needs Assessment Tool, Land Assessment Tool, and Property Acquisitions Tool. More information and published data can be found at hart.ubc.ca.

Scaling Up through Community Benefit Agreements

The City of Ottawa could use Community Benefits Agreements (CBAs) as a strategic tool to increase the stock of affordable housing, if lease or sale of privately-owned land was required as a condition tied to receipt of government funds or financing (a different mechanism to Inclusionary Zoning, which generally requires a proportion of new housing to be provided as market-rate 'affordable' within its zoning by-law).

A CBA is an agreement, typically involving developers of infrastructure and building projects, municipal or other governments, and community coalitions, intended to achieve a broad range of socio-economic outcomes from infrastructure and building projects. CBAs can range from legally binding to voluntary agreements.

The Ottawa Community Benefit Network (OCBN) was formed in 2019 with the mission to apply Community Benefits Agreements to public and private developments in Ottawa as a platform to help build inclusive, equitable, diverse, healthy and sustainable communities. In November, 2022, Ottawa Community Housing Corporation (OCHC) announced the signing of a CBA with the Ottawa Community Benefits Network to extend the scope of community benefits outcomes for OCHC tenants and communities in all its on-going and future projects.

Community Benefits Agreements that include social and affordable housing commitments have been negotiated in Canada in relation to the creation of the Olympic Village in Vancouver in 2010 (Galley 2015).

The City of Vancouver has scaled up its affordable housing provision through a partnership with the BC Community Land Trust, which is led by the Co-operative Housing Federation of BC. Four city-owned sites were originally developed with 358 low to median income non-profit homes from 2016-19, followed by 11 more sites with 1,039 homes which are currently under development.

Scaling up through Community Land Trusts

The City of Ottawa can encourage and support donations or nominal-rate leasing of land and buildings from private owners and non-profits, particularly churches. Whether land and buildings are sourced from the municipal, provincial or federal government, or from private owners and non-profits, these assets could be provided (leased or sold) at no cost to non-profit housing developers or to the Ottawa Community Land Trust.

Community Land Trusts (CLTs) generally refer to entities established by community members to address the affordable housing needs of a neighbourhood, municipality or region. They are directed through a community, membership-based governance model, open to individuals and organizations who share in the philosophy and goals of the Trust. The assets held by a CLT – including affordable housing and land for development – are held in perpetuity.

The Ottawa Community Land Trust (OCLT) was incorporated in 2021, and serves as a vehicle to acquire properties that are subsequently leased to non-profit and cooperative community housing organizations to ensure housing that meets diverse community need. Acquisitions by the OCLT can be facilitated through the purchase or donation of land, through public funding or through community impact investment, thus serving as a mechanism for community mobilization, the preservation of affordable housing and community wealth generation. Through cross-financing enabled by a portfolio of owned assets, combined with leases to diverse nonprofit housing providers, a CLT can serve as an efficient vehicle to scale up permanent affordable housing.



MAKE USE OF MUNICIPAL ZONING & PLANNING TOOLS

- Maximize opportunities for affordable housing in all parts of the City, including outer suburbs and rural areas, by creating simple form-based residential and mixed-use zoning throughout the city and allow as-of-right additional density and more relaxed zoning permissions with increased affordability;
- Create a suite of planning incentives and direct supports specifically for non-profit affordable housing development, including development charge waivers, application fee waivers, property tax exemptions and rapid approval through priority processing;
- Work with the CMHC and the Province of Ontario to develop an Affordable Housing Office to assist non-profit developers in pre-development and approvals stages and consider Community Planning Permit Systems for larger sites

SETTING THE CONTEXT: MUNICIPAL ZONING & PLANNING TOOLS

Scaling Up: Zoning Enablers

A major direction of Ottawa's new Official Plan 2022-2046 is to move towards "primarily regulating the density, built form, height, massing and design of residential development, rather than regulating through restrictions on building typology" or number of units (City of Ottawa 2022b: 76). There is an emphasis on four height-based categories:

1. Low-Rise: up to four storeys
2. Medium-Rise: 5-9 storeys
3. High-Rise: 10-40 storeys
4. High-Rise 41+ (ibid: 48)

"Three or more units per lot" are encouraged "in appropriate locations" and "housing forms of eight or more units in appropriate locations as-of-right within the Zoning By-law" are also discussed (ibid: 76). This means that more flexibility will be permitted in terms of housing typologies and density, and the permitted density in the portions of neighbourhoods that are in close proximity to major hubs and corridors, designated under the OP as the "Evolving Overlay", will be even higher. On main streets and at transit hubs, a range of mid- and high-density residential uses are permitted to support a range and variety of housing types.

Most significantly (ibid: 79), the City of Ottawa will permit alternative, co-operative or shared accommodation, including rooming houses, retirement homes, residential care facilities, purpose-built student housing, group homes, and other long-term housing forms in all residential zones. This allows both social and for-profit development of a new generation of licensed rooming houses, student housing, tiny home parks, and other deeply affordable options. This zoning would also enable rapid construction of supportive housing in transit-oriented suburbs outside the City of Ottawa's greenbelt, as is the case in Surrey, 35 kms outside central Vancouver (BC Housing 2021) and Oshawa and Whitby, 55 and 60 kms outside central Toronto (CMHC 2022c).

The Official Plan also discusses eliminating parking minimums in areas with public transit (ibid: 41). There is discussion of a gender and intersectional lens on housing, including "the availability of family sized units, spaces to play, shared communal spaces within buildings, space for strollers and bike parking." (ibid: 34).

Scaling up: innovative strategies

Municipalities such as Cambridge, Portland and Austin in the US and Vancouver in Canada have been working to implement innovative zoning and density bonusing strategies to incentivize social and affordable housing development. What these strategies have in common is that they allow as-of-right additional density and more relaxed zoning permissions with increased affordability. If the City of Ottawa were to include in its zoning reforms the creation of an overlay that allows non-profit housing providers to build more units, bigger buildings, and be subject to less restrictive zoning requirements than the base zoning allows, affordable housing development could be encouraged while avoiding changes to the base

zoning that would otherwise inflate land values and incentivize the loss of existing private market affordable housing through redevelopment into more expensive, higher density housing. However, the ability to create zoning overlays for social and affordable housing may be threatened by recent provincial changes to the Planning Act.

Scaling Up: Expedited Approvals and Waiving Fees and Charges

The City of Ottawa's Official Plan includes a "toolkit" of "planning incentives and direct support for housing affordable to low- and moderate-income households including but not limited to: deferral or waiving of fees and charges; alternative development standards; and application processing priority" (City of Ottawa 2022b: 75). This is an extremely impressive set of enablers, even leaving aside enablers such as Inclusionary Zoning which have been severely limited by recent provincial changes to the Planning Act.

Scaling up: Community Planning Permit Systems

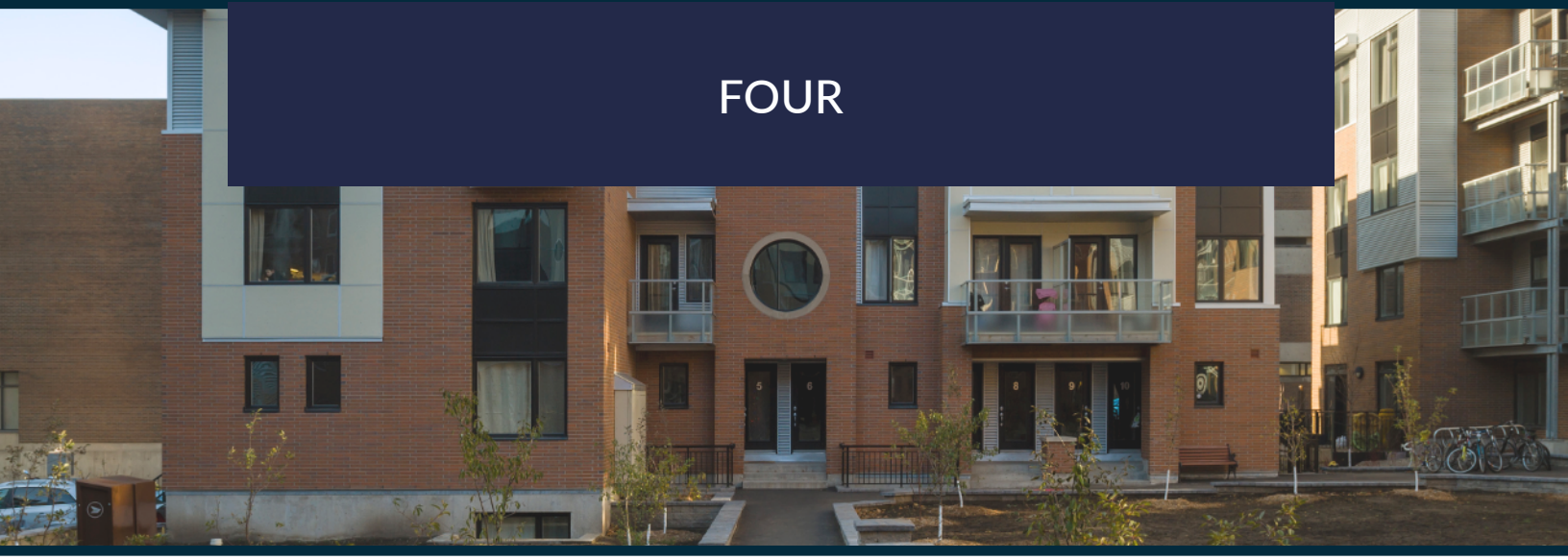
The community planning permit system (CPPS) is a land use planning tool that municipalities can use when planning for the future of their communities. This tool can help to make development approval processes more streamlined and efficient and support prioritization of affordable housing.

Fees can include development application review, building permit, and inspection charges. Development charges can include education, parkland dedication, transit and community benefit. Ontario Bill 23, which received Royal Assent on November 28, 2022, exempts non-profit housing developments, affordable housing units, and attainable housing units from development charges as-of-right. Land transfer fees would be waived if the land was leased by the City. Property taxes could be waived if the developer was registered as a non-profit.

Many cities in Canada are adopting this approach. For instance, the City of Calgary provides rebates on pre-application fees, land use redesignation, site servicing plan, building permit, off-site levies, acreage assessments, re-development, and demolition permits for social and affordable housing. The value of the average incentive is $3,585/home.

The City of Ottawa's $15 million annual grants to social and affordable housing have generally taken the form of waiving fees and development charges, which counts as an in-kind contribution to federal and provincial grants. In addition, some cash has been used as leverage for federal and provincial grants. This amount should be increased to be in line with best practice in other cities. The City of Vancouver (population 650,000, two thirds the population of Ottawa) has a $25 million annual grant program for social housing and the City of Edmonton (population 1 million, similar to Ottawa) has pledged $132 million over four years to develop 2,500 social homes (see Appendix 2).

In 2020, the City of Calgary and CMHC introduced a new "one stop shop" application process that allowed housing providers to apply to both CMHC and City of Calgary housing funding programs simultaneously, with the hope that the Province of Alberta will participate in the future (City of Calgary 2022). The City of Toronto is currently developing a similar program (Concept 2 Keys) that provides guidance to social and affordable developments, with its Open Door program providing up to $50,000 for pre-application assistance (City of Toronto 2022). This possibility should be explored through a new Affordable Housing Office at the City of Ottawa



FOUR

PURSUE SUPPORT FROM THE FEDERAL & PROVINCIAL GOVERNMENTS

- Pursue additional capital funding from the federal and provincial governments, with a focus on creating new, deeply and permanently affordable housing, including:
  - » improved versions of the National Co-Investment Fund, Rental Construction Finance Initiative, and Rapid Housing Initiative, the new Housing Accelerator Fund, and other social housing grant and finance programs that may arise from an improved National Housing Strategy
  - » the Co-operative Housing Development Fund
  - » the Federal Lands Initiative
- Pursue permanent stable operating funding from the federal and provincial governments to support existing supportive housing and create more supportive housing and to meet the health and social support needs in housing.

SETTING THE CONTEXT: FEDERAL & PROVINCIAL POLICIES AND PROGRAMS

The provincial and federal policies and funding programs currently in place have made it almost impossible to produce housing with the depth of affordability required for those most in need. However, changes to policies and programs are underway and new opportunities for more housing with deeper affordability are on the horizon. It is key that the City of Ottawa, and specifically the Mayor, show strong leadership in pushing senior levels of government for adequate funding and effective programs that can be layered with City funding and support, to meet the needs of people with very low- and low-income, including people experiencing homelessness, facing housing precarity, and on Ottawa's Centralized Housing Waiting List.

The City's Housing Services' Long Range Financial Plan (2021b:6) included recommendations that the Mayor "pursue additional capital funding from the federal and provincial governments … to contribute one-third share each of the capital requirement…" and "continue to pursue permanent stable operating funding from the federal and provincial governments … to add new housing subsidies, provide enhanced support services, increase emergency shelter funding, and provide operating funding for new supportive and transitional housing". There are several emerging opportunities as new programs are implemented and existing programs are refreshed this coming year.

SCALING UP WITH THE PROVINCE OF ONTARIO

Scaling Up with Bill 23

Bill 23, the "More Homes, Built Faster" Act, has as its main goal to quickly increase housing supply to meet the needs across the province. There are some elements that support growth of non-profit affordable housing, including exemption from development charges, parkland and community benefit charges; direction to undertake a review of the property tax system for co-op and non-profit communities; and allowing as of right "gentle densification". Municipalities will be required to create a "Municipal Housing Pledge" and identify intended tools and strategies to achieve their housing targets, and there is an opportunity here to ensure that supply of affordable housing is specifically included in targets.

Unfortunately, Bill 23 creates barriers to the growth of affordable housing and threats to security of rental tenure. The changes to development charges will create funding gaps that have not been addressed by the Province. Additionally, the removal of municipal authority over regulations related to replacement of rental housing when it is proposed to be demolished or converted impacts Ottawa's ability to bring in its own Rental Replacement By-Law.

Scaling Up with regulatory changes to the Housing Services Act

In March 2022 Ontario released regulatory changes under the Housing Services Act, 2011 related to service and exit agreements and service levels. Under the new framework, at the expiry of mortgage, housing providers and Service Managers can enter into new service agreements that must include funding provided by the Service Manager to make up the difference between RGI rates and rental rates otherwise payable for each unit, as well as additional funding to reduce non-RGI rental rates and maintain the stock in a good state of repair. The new framework sets the stage to ensure the long-term

sustainability of the community housing sector, including increased capacity for new development and growth. But the financial impact to municipalities could be significant.

Scaling Up with Social Assistance Rates

Since the 1990s, increases to minimum wage rates and social assistance rates have not kept up with inflation. Current social assistance rates put recipients into deep poverty, a level that is well below the poverty line (Laidley & Tabbara 2022), and the shelter allowance of $390/ month for Ontario Works (for a single adult) is well below the amount that could cover housing costs for any provider. A full-time minimum wage, equating to approximately $806/month affordable rent, does not allow any Ottawa resident to afford a one- or two-bedroom apartment (Coleman & Shaban 2022). Low wages and low social assistance rates create a need for below market rate housing.

In 2022, the Province increased the rates for income support by 5% for families and persons under the Ontario Disability Support Program (ODSP) and the Assistance for Children with Severe Disabilities Program, and committed that ODSP rates will be annually adjusted to inflation. Additionally, the Province increased the monthly earnings exemption from $200 to $1,000 per month.

Raising social assistance rates and minimum wage rates would do much to help both low-income people access housing and non-profit housing providers build and maintain it.

Scaling Up Supportive Housing

Municipal targets for supportive housing are threatened by low rates of operating funding for support services by the Province. The City of Ottawa's Housing Services Long Range Plan (2021b:6) calls for $93.4 million per annum from the Province of Ontario for operating funding for support services for existing emergency, transitional and supportive housing as well as 50 new supportive homes per year, which is nowhere near current funding for support services. The Canadian Housing Renewal Association (2022: 5) recommends federal conditions on Canada Health Transfer and Canada Social Transfer funds that reflect the need to adequately fund health and social supports in housing.

SCALING UP WITH THE FEDERAL GOVERNMENT

Despite the National Housing Strategy Act (Government of Canada 2019) and its emphasis on housing for those most in need, the majority of National Housing Strategy programs do not reflect the CMHC's own definition of affordable housing (Auditor-General of Canada 2022). For instance, the Rental Construction Finance Initiative is the centrepiece of the National Housing Strategy. This supply initiative, focused on guaranteed low-rate financing (mortgage loans), has seen three increases in its budget and now at $25.75 billion accounts for almost 40% of total NHS funding to 2028 (Pomeroy 2021: 1). Only about 3% of units in RCF-funded developments are affordable to low-income households and that affordability covenant only lasts 10 years (Blueprint 2022:4). Furthermore, very few family-sized (3+ bedroom) units have been produced (ibid: 38). While National Co-Investment Fund outcomes are better, the majority of homes produced are still unaffordable to low-income households in core housing need, and the affordability covenant is only 20 years (ibid: 4).

Scaling up though the Federal Lands Initiative

The Federal Lands Initiative is a $200-million fund that supports the transfer of surplus federal lands and buildings to eligible proponents. This is available at discounted to no cost to be developed or renovated for use as affordable housing. Lands and buildings across Ottawa are identified in the HART map and include existing federal office sites and other land owned by the National Capital Commission. Lands

adjacent to LRT are identified in the City's Interdepartmental Task Force on Affordable Housing Near Transit Stations.

Scaling up with Rental Construction Finance & the Co-op Housing Development Fund

The latest CMHC update suggests that Rental Construction Finance will require at least 40% of units at or below 80% of average market rent to receive low-rate mortgages of 3.5%, which is three percent below the current prime rate of 6.5% (CMHC seminar, November 9). CMHC has also indicated that it will be reallocating grants and loans from the Rental Construction Finance Initiative and the National Co-Investment Fund towards a new Co-operative Housing Development Fund, which will focus on low-cost financing (CMHC seminar, November 9). The Auditor-General of Canada (2022: 20) recommended in November 2022 that all CMHC programs use the CMHC's own standard definition of affordability, which is 30% of before-tax household income, usually for low and moderate income households, and is not based on market rent. The audit also strongly recommended measuring impacts of CMHC programs on households who are homeless and in housing need, who are overwhelmingly very low and low income. A number of housing researchers and advocates have suggested a return to 2% mortgages with very long term amortizations for deeply affordable housing, the mechanism successfully used in the 1980s to scale up social housing. At that time, the prime market rate for mortgages was also 6.5%, so a 2% mortgage was 4.5% below prime rate (Pomeroy 2021: 8; CHRA 2022).

Scaling up with the Rapid Housing Initiative

The Rapid Housing Initiative, unlike these other two programs, is targeted to those most likely to become homeless, and has been much more successful against its stated targets, as well as being virtually the only source of funding for Indigenous housing (Blueprint 2022: 22). But unlike the other two programs, it does not have continuing funding and its budget ($4 billion thus far) is much smaller. Furthermore, supportive housing requires operating funding from other levels of government, and there have been large shortfalls in operating funding for supportive housing from provinces and territories (CHRA 2022: 21-23).

Scaling up with the Housing Accelerator Fund

The federal government is set to launch its $4 billion Housing Accelerator Fund, which will provide direct funding to local governments in return for commitments to scale up housing approvals. Recent House of Commons committee hearings recommended that the fund be "largely devoted to the acquisition, renovation, and construction of off-market affordable rental housing units" (House of Commons 2022: 4), and that the roll-out of the program be associated with increased use of federal lands, along with other 'stackable' federal programs, to scale up deeply affordable social housing (ibid: 6).

Stacking these three programs on a greatly expanded Federal Land Initiative (as recommended by the recent House of Commons report on the Housing Accelerator Fund) (House of Commons 2022) would be the best way to scale up deeply affordable housing that meets the needs of very low- and low-income households in Ottawa.



COSTED SCENARIOS

In consultation with our Advisory Committee, we developed four "typical" development scenarios on hypothetical City owned sites to model project construction costs for different scales of development, and the potential funding sources that could support these developments. Note that these development scenarios were developed based on assumptions in place at the time of the writing of the report, and would need to be modified, depending on changing financing, construction materials, and labour costs.

Two of the scenarios (Scenarios 1 and 2) were planned to have a mix of studios to 3-bedroom homes, and a mix of rental affordability from deeply affordable units to market units required to support the financial feasibility of the projects. The other two scenarios (Scenarios 3 and 4) model supportive housing developments suitable for CMHC's Rapid Housing Initiative (RHI) funding program, with Scenario 3 modeling a new construction project and Scenario 4 considering an office to residential retrofit.

Per square foot (psf) construction costs are one of the most important variables impacting project cost. The past two years have seen an unprecedented increase in construction costs. Based on current data from 2022 cost estimates for Cahdco projects preparing for, or in construction, the development scenario models for new construction use an assumption of a hard construction cost of $450psf. Soft costs are estimated as a percentage of hard costs, ranging from 10% to 15%, with lower costs based on economies of scale. A contingency of 15% of both construction hard costs and development soft costs has been added to all four scenarios. Unit sizes and architectural building Gross Floor Area (GFA), and operating cost assumptions for all scenarios are based off of actual Cahdco projects, scaled to fit the parameters of this exercise. Other assumptions have been tailored to each of the scenarios in order to demonstrate the impact of different variables, market conditions and funding programs.

A number of assumptions are required to provide inputs for the models.

For all scenarios, it has been assumed that the developer is a non-profit affordable housing provider committed to perpetual affordability and eligible for non-profit HST tax rates. The models assume that land will be provided at no cost to the affordable housing developer, and that property tax rebates are available proportionate to the percentage of units offered at or below CMHC Average Market Rent (AMR). This is not currently a measure afforded to all affordable housing projects.

Scenario #1

Lincoln Fields

516 home development on a City owned site within a Major Transit Station Area. For the purposes of the model it has hypothetically been located at Lincoln Fields.

Two 17-story, 200-unit affordable rental buildings with a mix of studio to three-bedroom units (12% Studio, 44% 1-bedroom, 16% 2-bedroom and 28% 3-bedroom), and

One 12-story, 116 unit Senior's building with studio and 1-bedroom units (3% studio and 97% one-bedroom).

Total Project Costs are $276,500,000.

Rents have been set so that the project meets the minimum affordability criteria of the CMHC's National Housing Strategy Co-Investment Program and Federation of Canadian Municipalities (FCM) Green Municipal Fund Program (GMF), with rents for 30% of units set to 80% of the Median Market Rent (MMR) for the local area. It was assumed that City of Ottawa municipal funding grants (modelled at $180,000/unit) and property tax exemptions would only be available for the 30% of units meeting the affordable rental criteria, but that municipal development charges and fee waivers would be granted for the project as a whole.

Rents for the remaining 70% of units were adjusted to the minimum required to support the mortgage financing necessary for financial viability. These rents generally correspond to somewhere between the Median-Income and Higher-Income rental brackets for income-based housing costs, with monthly rents of $2350 for a 1-bedroom unit to $3500 for a 3-bedroom unit.

Note that even with free land and social development, the rent of $3,500 is not affordable to Median Income households without additional mortgage rate discounts or Canada-Ontario Housing Benefits. The mortgage financing is modeled at an interest rate of 3.5% for both CMHC and FCM financing, which was confirmed by CMHC as a reasonable assumption as of mid-December 2022. The mortgage amount is the maximum the project operating budget can support with a Debt Coverage Ratio (DCR) of 1.10

Scenario #1

Lincoln Fields

Scenario 1 Rent Rates and Unit Mix for Mixed Income Buildings

	80% MMR		MI		AI	
	Rent Rate	Unit Mix	Rent Rate	Unit Mix	Rent Rate	Unit Mix
Studio	$800	48				
1 Bedroom	$919	20	$2,350	156		
2 Bedroom	$1,099	20			$3,000	44
3+ Bedroom	$1,279	32			$3,500	80
Total unit numbers:			400			

Scenario 1 Rent Rates and Unit Mix for Seniors Building

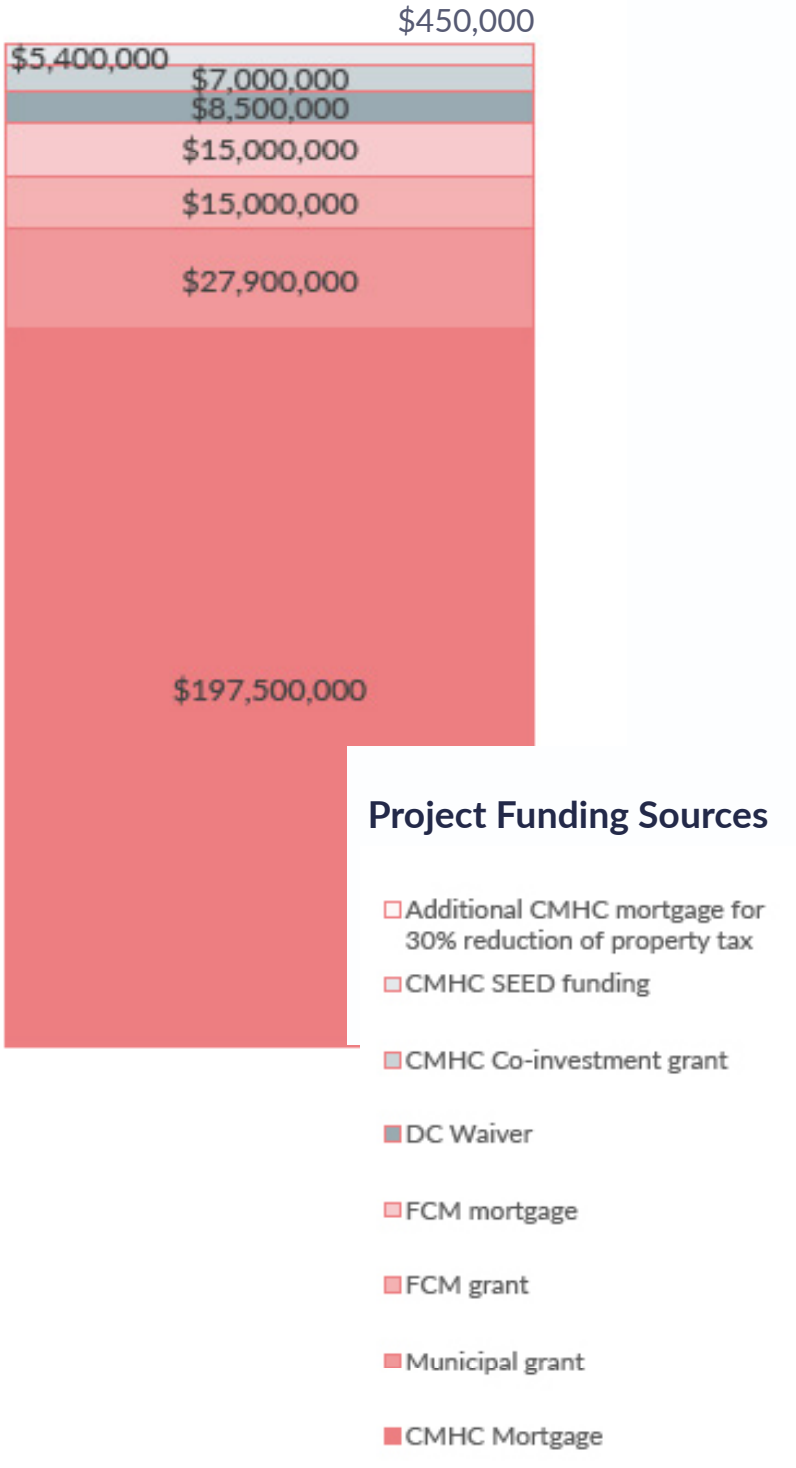
	80% MMR		MI	
	Rent Rate	Unit Mix	Rent Rate	Unit Mix
Studio	$800	4		
1 Bedroom	$919	31	$2,210	81
Total unit Numbers:		116		

Scenario #1

Project Costs & Sources

Total project cost is modeled at $276,500,000





Scenario #2

Centrepointe

9-story, 100 unit mixed affordable housing development with a mix of studio to three-bedroom units (12% Studio, 44% 1-bedroom, 16% 2-bedroom and 28% 3-bedroom). For the purposes of the model it has hypothetically been located on City owned land at Centrepointe, within 100 meters of frequent bus service.

Total Project Cost is $56,000,000.

Rents for Scenario 2 were set to correspond to the Income Based rental rate categories for the City of Ottawa (20% VLI, 25% LI, 25% MI and 30% AI). With this rental mix, the development does not meet the minimum affordability criteria for the CMHC Co-Investment Program or FCM GMF, so it is assumed the project would be financed through CMHC's Rental Construction Financing Initiative.

In order to make the project financially feasible, the interest rate would need to be set at 2%, which was where rates were at approximately two years ago, but is lower than current CMHC lending rates. There would need to be a change to current CMHC lending programs to make this project feasible based on current cost and affordability assumptions. DCR for this scenario is also set at 1.10.

The Very Low Income (VLI) and Low Income (LI) rental rates allocated in the model are lower than CMHC AMR rents, and meet the City of Ottawa affordability criteria of a weighted average of 80% of AMR.

It was assumed that these 45% of units would be eligible for municipal grant funding (modelled at $180,000/unit) and a property tax exemption.

3+ bedroom rents are higher than the top end of Median Income affordability, suggesting that a capital grant or Canada Housing Benefit as well as financing would be necessary to achieve the City of Ottawa's goals of 70% affordable to Very Low to Median Income households, with 30% affordable to Moderate Income households.

Scenario 2 Rent Rates and Unit Mix

	VLI		LI		MI		AI	
	Rent Rate	Unit Mix	Rent Rate	Unit Mix	Rent Rate	Unit Mix	Rent Rate	Unit Mix
Studio	$510	12						
1 Bedroom	$510	8	$1,275	25	$2,040	11		
2 Bedroom					$2,040	2	$3,060	14
3+ Bedroom					$2,040	12	$3,060	16
Total unit Numbers:				100				

Scenario #2

Project Costs & Sources

Total project cost is modeled at $56,000,000



Project Costs

- Hard costs
- Contingencies
- Soft costs
- Tax



Project Funding Sources

- CMHC SEED Funding
- DC Waiver
- Additional CMHC Mortage for 45% reduction of property tax
- Municipal Grant
- CMHC Mortgage

Scenario #3

Possible in any City ward

45-unit development, all studio units, with ground floor program and office space for a supportive housing organization.

Total project cost is modelled at $16,800,000.

Land is assumed to be already owned by the housing provider or provided free of cost. The development scenario models a deeply affordable low-rise rental new-construction project, supported by funding through the CMHC RHI program.

CMHC RHI grant funding can cover up to 100% of project costs, and no mortgage financing is permitted. This is required for projects with deeply affordable rents, as these rental rates could not support a mortgage.

Additional operating subsidy would be required in addition to the rental income to fund support services.

Scenario 3 Rent Rates and Unit Mix

	VLI	
Studio	**Rent Rate** $510	**Unit Mix** 45
Total unit Numbers:	**45**	

Scenario #3

Project Costs & Sources

Total project cost is modeled at $16,800,000



Project Costs

- Hard costs
- Soft costs
- Contingencies
- Tax



Project Funding Sources

- CMHC RHI
- DC Waiver

Scenario #4

Downtown

46-unit supportive housing project built as a renovation retrofit to a low-rise office building. Project costs and rental rates are modeled on an actual project under construction as of 2022.

Total project cost is modeled at $16,200,000

This scenario assumes the land and existing building were provided at no cost and only includes the hard costs of renovation. The total project cost is $16.2 million, and not significantly cheaper in this instance than the new construction project modeled in Scenario 3.

Additional operating subsidy would be required in addition to the rental income to fund support services.

Every renovation project is unique and costs could vary significantly depending on the specific building and circumstances..

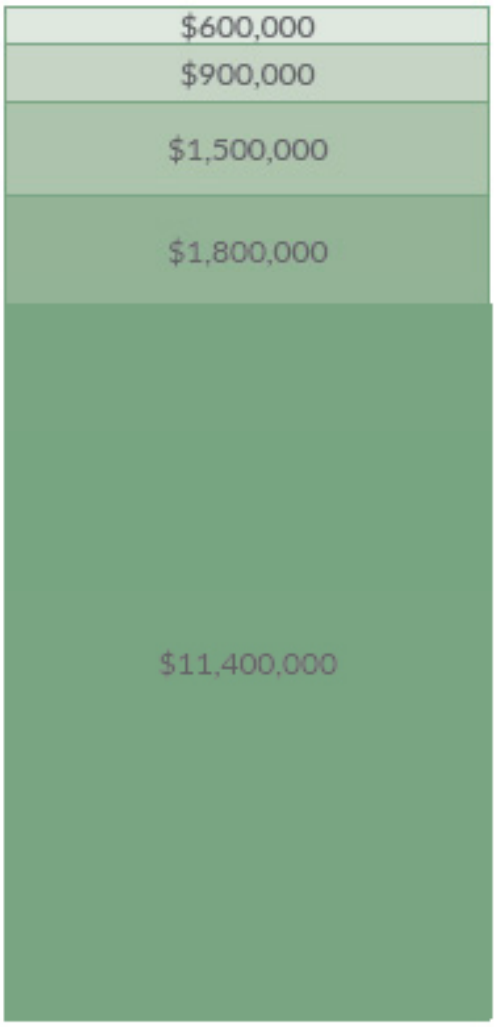
Scenario 4 Rent Rates and Unit Mix

	ODSP		OW	
	Rent Rate	Unit Mix	Rent Rate	Unit Mix
Studio	$509	25	$390	9
Studio - Barrier free	$509	9	$390	3
Total unit Numbers:			**46**	

Scenario #4

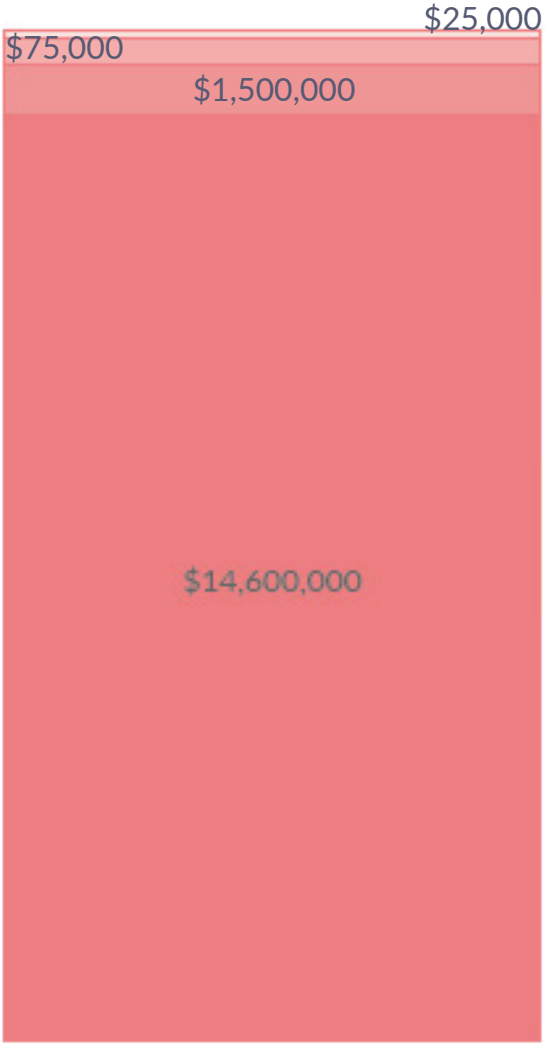
Project Costs & Sources

Total project cost is modeled at $16,200,000



Project Costs

- Hard costs
- Contingencies
- Waived City fees
- Soft costs
- Tax



Project Funding Sources

- RHI
- City waivers
- City capital grant
- CHTC



CONCLUSION

In order to reduce homelessness and address affordable housing supply challenges for those most in need, Ottawa will need to scale up its efforts to support the development of affordable and supportive housing.

The City of Ottawa has three great advantages over other large Canadian cities:

1. an impressive stock of publicly owned land suitable for large-scale mixed-income and mixed-use development;
2. thriving non-profit housing providers, including a local public housing provider experienced in large scale development; and
3. a strong new Official Plan, with appropriate municipal enablers to scale up both non-profit and for-profit affordable homes for low and moderate income households.

If the City of Ottawa prioritizes non-profit housing development on government owned or otherwise provided free leased land, along with a suite of tax exemptions and fee waivers, it can enable moderate income rents for one to two bedroom homes, and potentially low-income rents for studios, without further subsidy. This would help reduce the housing waiting list and begin to address the progressive realization of the right to adequate housing, especially if Canada-Ontario Housing Benefits can be layered on top of these new units for those households in need of further subsidy.

However, in order to produce deeply affordable rents and adequate supports, the City of Ottawa needs to partner with provincial and federal governments. Recently proposed initiatives of the federal government, including the Co-operative Housing Development Program and the Housing Accelerator Fund, could assist in this regard if and only if the City of Ottawa is prepared to maximize these investments through land, zoning, and expedited approvals

It is possible to end homelessness and housing need, and to realize the right to adequate housing.

It is impossible for the City of Ottawa to do this without support from the provincial and federal governments.

This report provides a road map to begin this process.



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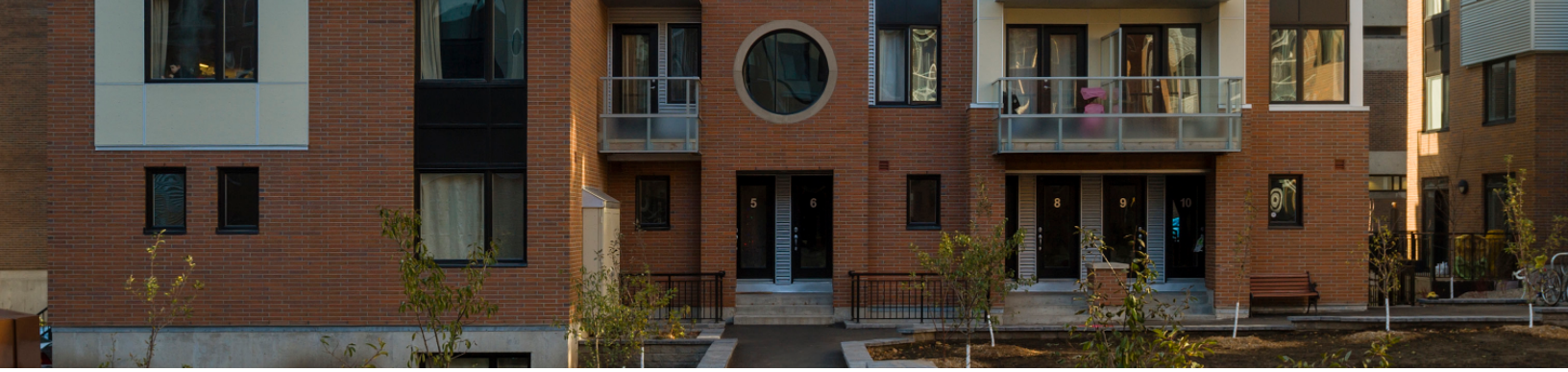
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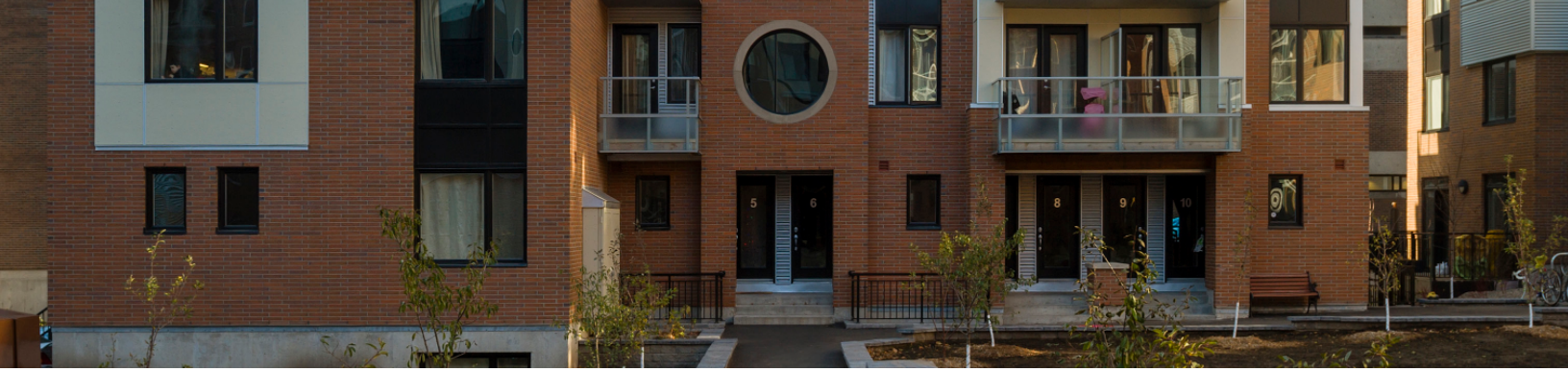
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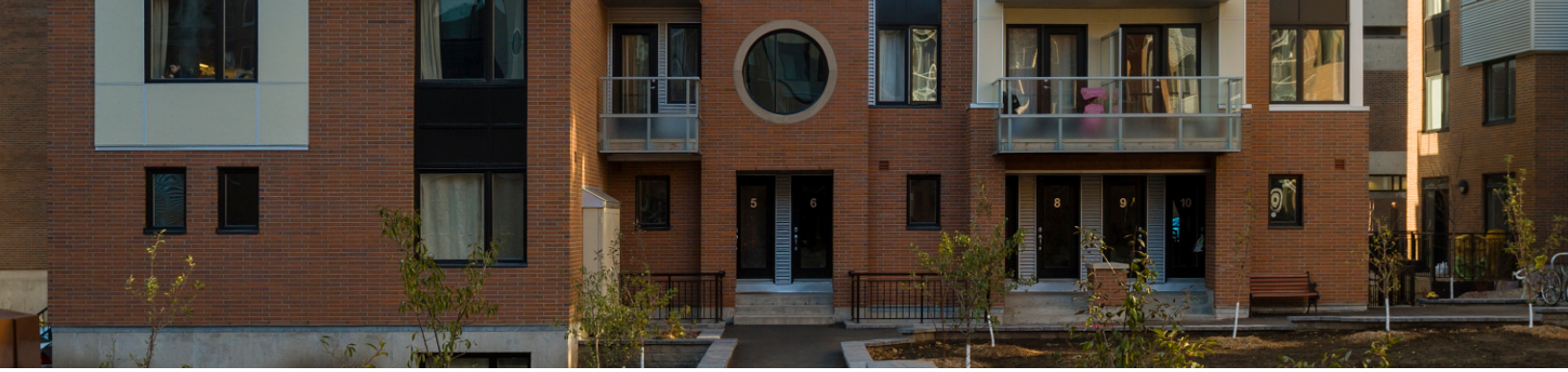
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Development of this report was overseen by an Advisory Committee of organizational experts in the housing sector locally, provincially and nationally.

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