

2019 Affordable Housing Symposium: Solving Guelph's Housing Crisis

September 19 & 20
River Run Centre

A two-day symposium, hosted by Habitat for Humanity Wellington Dufferin Guelph on behalf of the community, took place September 19 and 20, 2019 at the River Run Centre. Approximately 75 community members, representing local government, developers, building industry, social agencies and affordable housing advocates, participated over the two-day event. The intended result was a new community-driven, full-spectrum affordable housing solution.

The event was facilitated by Dr. Rebecca Sutherns, Sage Solutions, a local facilitator and collaborative planning expert.

Day 1: Thursday, September 19

9 a.m.-4 p.m.

Co-operators Hall

On Day 1, community leaders, connectors and advocates presented ideas and tools that are available and in use across our country. Participants considered, "What stands out, and what could potentially work for our city?".

Welcome

Steve Howard, CEO of Habitat for Humanity Wellington Dufferin Guelph, welcomed participants to the first day of the symposium. Steve provided a brief background on why Habitat is hosting this event and how everyone needs to work together to address the housing crisis in the community. It's about partnership and collaboration. We need to have a deeper understanding of the tools we can use and processes to be more efficient. We need to organize ourselves to be effective and optimal in the way we move forward. There are great initiatives underway at all levels of government. The problem is getting bigger, faster than we are reacting. We can do more if we work together.

Framing the Symposium

Rebecca welcomed the group and outlined the process for the day. Today is idea/possibility day. Participants' job today is to listen to other people's experiences and ideas and think of how that could work here. The tools we can add to our toolbox. Rebecca walked participants through the handouts and encouraged them to take notes during the presentations. Notes

would be compiled for use tomorrow. Day 2 is the design day – deciding what we’re going to do and what tools to use.

Representatives from the City of Guelph and the County of Wellington provided a brief overview of the current local housing situation and some of the plans and strategies in place to address affordable housing.

City of Guelph

Stewart McDonough, Advisor, Strategy and Innovation

Stewart provided an overview of Guelph’s Community Plan that identified housing as a priority. He spoke on the importance of building on collaborative work already happening in our community. Stewart’s slides can be viewed [here](#) and more information on Guelph’s Community Plan are available at guelph.ca/communityplan.

County of Wellington

Mark Poste, Housing Programmes Manager

Mark provided details on the housing needs and demand across Wellington County and spoke to some of the strategies in place to address affordable housing. These reports are available on the [Housing Services](#) section of the County’s website and Mark’s slides are available [here](#).

Q&A

- Does the Community Plan overtake the Official Plan? If the Community Plan is in contravention to the Official Plan, would this change zoning or land use?
 - The Community Plan is meant to be aligned with existing work; not in contravention.
- Leverage the Baker Street development to include RGI social housing in heart of city.
 - Always looking for opportunities for RGI.
- Impact of Airbnb > low rental stock as people are converting rentals to vacation properties
- No affordable housing options for families with income under \$28K. What efforts are being made to ensure that disadvantaged group’s voices are heard; bring concerns forward? Need a strategy to include these people.
 - Poverty Task Force
 - Strategic Planning process
 - Ensure all voices are heard
 - Mayor’s Task Force (Guelph)
 - Bringing real stories to life, good platform
 - Community Plan act as a platform. Not owned by City.
 - Mapping all people doing work in this area. Who are the players involved, do they need support/resources?

- Community believes housing is a priority, supportive
 - Powerful when asking for funding
- Cityview project > Is accessibility part of the initial design phase? Instead of an afterthought.
 - Part of review criteria
 - Meets some accessibility requirements

Vision

What are we going after?

Rebecca asked participants to describe their preferred scenario — *What would attainable housing in Guelph Wellington look like?*

Participants submitted their vision using online polling software. The verbatim responses are captured below.

- Families that want to live and work in the city can stay and afford the home that is right for their family
- More affordable, accessible, and safe housing stock
- A unified group working together to access funding for supportive and affordable housing
- Accessible, universal design options available
- Cooperative housing that prioritized vulnerable families and blends generations and promotes sharing responsibilities
- Mixed class communities that get to know and support those who are vulnerable
- Nimble solutions to meet individually focused needs supported by the whole community
- More affordable housing – more choices – rent supplements
- Housing that people of various incomes can access that includes those with accessibility needs
- Everyone housed with dignity
- It will include social housing options for community members who live on the street
- Low barrier/flexible access not just based on household income
- All residents have choice in housing types that meets their needs
- Housing across the continuum that is safe, affordable, and appropriate that meets community needs for all
- A collection of service providers and government that has an informed process and resources to address the full breadth of needs
- Supportive and affordable housing options
- Everyone has affordable, accessible, safe housing; using as many creative strategies as possible

- Options across all income levels so that all citizens have safe and affordable housing that they are proud to live in
- That people can move along the continuum quickly because supports and incentives are in place
- Housing that is properly catered to the population with resources available for those wishing to become productive members of the community
- Community agencies networking to ensure no families are missed
- Accessible/diverse/available no matter the income, status or history
- Community Land trust
- Housing that is affordable... Social housing. Housing for people with drug or mental health issues that they can access help for their needs. Seniors that have affordable housing so they can feel secure that they will have safe, viable housing.
- 1. Unsegregated within market-priced housing. 2. Driven by RE developers but supported by regulators (no be afraid to make hard decisions) and community.
- Community agencies networking to ensure no families are missed
- Integrated and non-segregated communities – ones with access to community services
- What do we see or are we doing in our current context that isn't working, and are we willing to stop doing it, or reinvent it?
- Overcoming standard community bias; the NIMBY people who support the “pure” image of their neighbourhoods; an area with single family dwelling may fight a condo or townhouse for lower income people.

After reading the responses to the group, Rebecca asked them to consider: *What do we need more of to get us there? What are the barriers? What conversations need to be had?*

What is it in this community we need most right now?

- Living wage
- Supportive housing (services along with housing)
 - Not enough supportive housing. People are struggling with complicated issues. We can house them, but they need the support to stay housed. 24/7 support on site.
- Attitudinal. Supportive housing in every neighbourhood, including affluent. Making the invisible, visible. Humanizing. Build relationships.
- Supportive housing
 - Need stock. Not enough resources to support. May be opportunities to reallocate resources. Staff spend a lot of time supporting crises that happen when people aren't housed. If stock was available, resources could be allocated differently.
- Funding required to move from short-term or grant-based to long-term solutions
- Political will

- We live in the one of the wealthiest nations; shameful that people are living on the streets. Development charges (DCs) don't cover the full cost of growth. Public money will be used to subsidize growth. How do we have money to subsidize large development projects but not affordable housing? Oakville requires all the money (full cost of development) before development project starts.
- Funding needed; long wait list
 - Start to lose hope
 - Recycle, repurpose, collaborative housing
- Demand
 - County subsidized > creates more demand, drives price up
 - Need to talk about supply issues
 - DCs > Can't afford to build
- Need to consider immigrant communities
- Different housing models > co-living, not just single family, multi-generational housing

Filling our Toolbox

Participants heard from four Canadian organizations offering innovative ideas and models for affordable housing. A brief summary of each presentation is captured below, along with links to the presentation slides and the Q&A that followed each session.

Detailed notes that each participant captured on an individual handout can be found [here](#).

Synergizing Across the Housing Continuum: Addressing All Needs

Greg Dewling, CEO, Capital Region Housing, Edmonton

Greg shared with the group the details on the innovative partnerships Capital Region Housing has formed to address the housing needs of its communities in Edmonton. Greg's slides are available [here](#). Details on other affordable housing initiatives in Edmonton can be found at shovelready.ca.

Q&A

- Accessible units? Meet or exceed accessible requirements for funding (10-20% of requirements). Accessible bathrooms. Convertible kitchens.
- Was RMS (partner) happy? Ecstatic with results. Lining up other projects.
- Challenge to work with private sector? Vetted partner well (250-page report). Good governance, due diligence. No big issues/challenges. Operated like a limited partnership. Great experience.
- How did you reduce \$7 million investment down to \$250K?

- Loan to Cost = Loan to Value
Private Sector: LTC < LTV
What you build for \$25M is valued at \$35M
If you can build cost effectively. You won't need to leave capital in.
- How did you protect yourself from possible failure/bankruptcy?
 - Land was worth \$5M – would cover the initial investment. Due diligence.
- Food market in housing complex. Affordable housing is often built far from amenities. Add amenity space, integrate for retail purpose.
- If you layer in more tech, green initiatives, cost will go up. Real estate is a closed financial circle. Once you establish what you're going to build/operate. When you move one lever, another one moves conversely. Need to find sweet spot. Build to LEED Silver standard. No (green) incentives for developers in Alberta.

Case Study in Supportive Housing: Indwell

Graham Cubitt, Director of Projects and Development, Indwell, Hamilton

Graham provided a brief overview of the charity's history, the range of supports they offer, and how they've expanded in scale and services over the years. Graham's slides are available [here](#).

Q&A

- Raised a lot of donations. Assume that's someone's job? Are they coming from faith-based organizations? Corporations? How are you so successful raising donations? Where is it coming from?
 - Rooted in Christian faith, church denominations (67 different congregations). Churches are on board in various ways. Some significant single donations. Local organizations. Typically from people who believe homelessness matters, want to be part of solution. Connection to the need for supportive housing (mental health). Another way community has been involved – \$28 M invested from people in community (i.e. sold farm). Personal loans. Big factor in ability to expand and grow.
- How are you targeting communities? Do they find you?
 - Mix of both. Personal connections. Supporters. Peer stimulation to generosity within communities. Successful without attention paid to fundraising. Investing more in fundraising team. Important to be able to demonstrate to private sector that you can be efficient. Largest donations – efficiency and pragmatism, and faith component. Finding the right networks to tap into.
- Are there any faith communities present?
 - None were at the event
- Opportunity to partner with churches (Dublin St. Church of the Apostles)
 - Talk about using parking lots for housing
 - Churches could provide social supports

- Faith communities have a massive opportunity (convert land/parking lot to housing)
- Does Indwell build and manage? Who carries on the support?
 - Indwell is the real estate developer and operating landlord; provides some support. Not funded to provide supports. Important to find partners that deliver supports to tenants. Don't duplicate services, partner with existing providers.

Comments so far

- Are we going to look at the macro? Affordable housing no longer exists. What's the context? What's changed?
 - Unaffordability driven by investment property; money laundering?
 - Realtors track; ID on file, vetting if person is risk (high, low), large funds of money; steps are being taken
- Zoom out: understanding the reasons for lack of affordability in our community and how it's changed in the last 5 years. Understand the dynamics.

Case Study in Social Enterprise

Steve Cordes, Executive Director, Youth Opportunities Unlimited (YOU), London

Steve provided an overview on the YOU organization and the services it provides; its expansion of social enterprise to support programs, such as housing. Steve's slides can be viewed [here](#).

Q&A

- Plans to grow outside London?
 - St. Thomas. Operations in Strathroy. Model works well, easily replicated. Three builds underway.
- Model > CAS. No additional funding. Capital grants to develop the building. Loans. CAS pays per diem for the 16-17 year olds. Provides space, pays for debt on building that isn't funded and provides save space for youth. Integrated model. Various age groups. Best practices for this population (aging out of care).
- Congregate model. Not what they want, but sometimes it's what they need. Treated as transitional.
- Strict eligibility?
 - Follow housing first model. Rules about overnight guests. After-hours security. Protects the young people and the building.
- Michael House. Self-contained units. Communal spaces as well; shared with staff. Important in fighting isolation. (Loneliness, post-partum). Adds to experience of belonging, community.
- Transit, mobility > Big part of location. Great access to transit.
- Do you partner with affordable housing agencies, youth transitioning out of the complex?

- Partner with Indwell, other not-for-profit housing providers. Referrals.
- Models with multi-generational/co-living? > They plan to
- Thought about expanding past the age of 21? Yes, they go up to age 25, programs up to age 30. Great model/program. Would be great to expand it a little further.

Community Land Trusts and Co-operatives

Bernadette Majdell, CEO, HomeSpace, Calgary

Bernadette provide a brief history of the organization that started as a community land trust, and is now a charitable real estate developer, rental housing owner ad property manager with an affordable and permanent supportive housing portfolio in Calgary. Bernadette's slides can be viewed [here](#).

Q&A

- How quickly did you change from a land trust to your current model? We weren't really a land trust. Stopped calling ourselves a land trust three years ago. They do hold buildings in perpetuity, but they aren't only about land. Don't have capacity to source or develop the land.
- Governance model > Board, made up of industry experts, private sector construction manager, large rental housing provider, lawyer, accountant. Look at work plan, our current skills and identify gaps, look to fill gaps.
- Do you furnish units? Yes.
- Harm reduction buildings. Women can be preyed upon. Supported in a safe space. Space for transgendered women.
- Specific needs for specific populations (youth, women, transgendered)
- Specialized design elements: Floor drains in kitchen and bathroom, cages over smoke detectors, stove-top range with motion detector and automatic shut off

Ensuring our toolbox is full

What other tools should we add?

Rebecca shared the “tools” identified from the various speakers/presentations and asked the group to identify additional tools. A summary of tools is provided below, the full list is available [here](#).

- A community that cares about vulnerable people
 - YIMBY campaign
- Leadership
 - Community Plan
 - “A Place to Call Home” / Homelessness Strategy
 - An active coalition to promote affordable housing
- Compelling Vision/Big goal
 - Results-based orientation
 - Unwavering commitment to it
- Evidence
 - Shared, comprehensive community data
- A learning orientation
 - Share information; learn from elsewhere and from past experience
- Readiness when opportunity knocks
 - A menu of possibilities for funders
 - Cooperation between affordable housing providers
- Credible, sustainable business cases
 - Demonstrate economic results with non-profit costs proportional to market rates
- Increase supply using existing assets
 - Intensification
 - Repurposing buildings
 - Basement apartments
 - Nanny/secondary suites
- Creative living arrangements
 - Collaborative and/or multi-generational housing
 - Tiny homes
 - Two-owners, one property
- Have tenants help build
- Promote cost-effective housing ownership to build wealth
- Supportive municipal levers
 - Variable development charges to support policy goals
 - Expedited development approvals



- Serviced land
- Non-profit land transfer
- Permissions for affordable options such as no parking; tiny homes
- Rental arrangements that suit population
 - Subsidize rent and utilities
 - Rent bank
 - Align rent with OW/ODSP shelter allotment
 - Short term lease agreements
- Community engagement to reduce resistance and build support
- Robust reserves or other sources of capital for contingency
- Economies of scale
- Eviction prevention programs
 - A coordinated system of wraparound supports
 - Employment creation
- Purposeful partnerships
 - Share success across as many people as possible
 - Appropriate sequencing of partner involvement
 - Multiple partners
 - Non-traditional [government] partners (e.g. health)
 - Leverage builders' relationships with their trades
 - Alignment between stakeholders' goals
 - Charitable real estate developers
- Diverse sources of funds
 - Strong relationships with lenders (e.g. cash flow lending)
 - Personal investments as loans
 - Leverage individual/community donations
 - Crowdfunding
 - Government funds and incentives
 - Redeployment of government resources being spent 'downstream'
 - Community land trust
 - Social impact bonds
 - Commercial tenants
 - Green retrofits
 - "Tithing" from market ownership to support the vulnerable
 - Social enterprise

Wrap up

Rebecca asked the group what advice they would give to an affordable housing team and what they should take into consideration as they choose which tools to use. A summary of advice is below, the full responses are captured [here](#).

- Think big. Be visionary.
- Pay attention to ease of implementation
- Use the available evidence
- “No one left behind”
- Be participatory – all voices heard
- Learn from what has worked elsewhere
- Build diverse, mixed neighbourhoods
- Work at scale to address affordability
- Increase supply
- Be open to exploring alternative housing arrangements
- Consider the full housing continuum

Day 2: Friday, September 20

9 a.m.-3 p.m.

Canada Company Hall

On Day 2, developers, social agencies, senior government representatives, and community members identified the appropriate tools for Guelph and imagined into being an organizational group that can lead, own and most importantly, implement dynamic change.

52 participants attended Day 2 of the Affordable Housing Symposium, including representatives from 28 organizations.

Welcome

Steve welcomed everyone to Day 2 of the Affordable Housing Symposium, provided a brief overview of what took place on Day 1 and the objective of today's session. City of Guelph Mayor, Cam Guthrie and MPP Mike Schreiner, both briefly addressed the group thanking them for their commitment to finding solutions to our housing crisis.

Rebecca provided an overview for today's workshop, including a recap of yesterday's session (tools and advice). Day 1 gave a sense of possibilities (tools), today's session is about the blueprint – what we're going to build together.

Excited to hear about

Rebecca asked participants to identify what they heard from the Day 1 presentations that made them excited.

- Hearing how they do it different places. Great to hear.
- Sometimes we wait for all the pieces to lineup, reminders to step back and get creative. Lots of creative ways to make it happen. Start before you feel ready.
- Flywheel momentum – share energy, solutions. It's infectious
- Blossom Park (Woodstock) – big success story
- Pay now or pay later > consistent across a # of presenters
- Lived experiences
- People want to be involved

Housing Continuum: What's Already Happening?

Participants were encouraged to look at the housing continuum on the wall and map out what's already happening in the various housing categories in the community.





Emergency Shelters

- Housing First workers at the Drop-in and Wyndham House housing from the By Name List

Transitional Housing

- Family & Children’s Services
- Wyndham House
- Michael House
- Houses, apartments, programs (not adequate for need)
- Head leases held by organizations with co-ops, private landlords for those not able to rent on own
- Head leases by agencies to support landlords
- Discovery House
- CMHA 4 beds
- Adults mental health
 - Supported not staffed

Supportive Housing

- Poverty Task Force YIMBY campaign and toolkit
- Supported addictions and mental health housing
- SAMH
- Stonehenge
- CMHA
- Kindle Communities
- Non-profit landlords (Shelldale Centre, homes for youth) ready/interested in taking on/addressing more housing needs
- Develop a housing fund at the Community Foundation to funnel and collect donations (KWCF is already doing this with HHUG and WWR)

Subsidized Rental

- CMHA and Thresholds rent ?? programs
- Homelessness
- Addictions

Private Market Rental/Home Ownership

- City produces annual housing monitoring report
- City has affordable housing incentives program
 - Priority
 - Affordable rental
- City ensuring adequate land supply for housing
- Official Plan/Secondary Plans
- City partnering with private sector to develop City-owned land (e.g. IMICO, Baker district)
- City Official Plan – mix of housing, intensification, affordable housing policies and targets
- Review of City’s Zoning By-law with affordable housing lens
- City > “first right of refusal” for provincial surplus land sales (e.g. GID)
- Cityview project (Habitat)
- “Within Reach” to support income levels above LICO (Habitat)

Vision: Framing the conversation

- Think specifically about what you’re going after – what might be our targets?
 - i.e. Zero homelessness, # units
- Menti results (see Vision section from Day 1 notes) > high-level
- At what scale and what pace, how big and how fast
- We know its important: what does doing it look like?

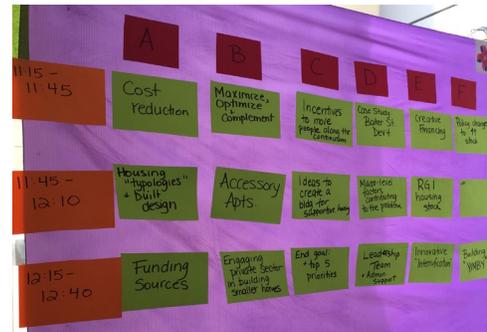
Group Discussion: What makes it hard to solve this problem in Guelph Wellington right now?

- Everybody that needs to be involved needs to be on the same page, common goal, different agendas, need to collaborate
- Land shortage > that’s not a brownfield, accessible (transit), ideally downtown,
- Zoning appropriate land
- Parking
- Development charges
- Lots of conversations, but involve different people, different times, get on the same page
- Historic relationships (County and City) > Baker Street lot belonging to County. Jurisdictional issues
- Outside Guelph (Centre Wellington) > servicing constraints
- NIMBY > hard with complex clientele, takes time
- Heritage buildings (limitations)

- Generation bottleneck in housing (boomers hanging on, not downsizing), hard for millennials to get into market > no starter homes, nowhere for boomers to downsize to. Stuck in a rent cycle, pushes everything back down the line. *What would help/What do you need more of?* More starter homes, senior homes (smaller houses). Seniors > community living, not a seniors centre, but Arboretum style. Together, social aspect, support, but independence. Free up homes for millennials, free up rental units.
- Prohibitive cost of new homes, shortage of skilled trades, cost to build
- Productivity of construction industry has not increased in the last 50 years. What does that look like in terms of an industry in crisis?
- No shop class in grade 7/8(?)
- 30K on waitlist for long term care
- Project in Scarborough, 30 years ago, many levels of government, place for seniors to move out of house, buy something smaller (stripped-down housing), subject to speculation, had to sell to organization when they left so it remained affordable, free up starter homes
- Fear of failure > leads to us doing nothing, want it to be perfect, can't afford to fail > move slowly, deliberate
- Want to spend someone else's money
- Seniors, mental health addictions > importance of stock and supply for vulnerable populations
- Bureaucracy > making action happen
- Indwell > how to finance supports is tricky
- Let people do what they do best, have support services provided separately
- Affordable, attainable housing > less youth needing services, homelessness situation, full spectrum of attainable housing
- Housing security across continuum
- Space inventory > land and space currently underutilized (faith communities, 2nd floor of commercial buildings); no data base, inventory of City-owned, not privately-owned
- Inventory of space > older apartment buildings; owned by companies that are reluctant to rent, rather have vacancies than rent to someone they're not sure of, opportunity to work with these companies; apartment vacancies – lower risk for landlords
- Gap between income and rent
- Not a lack of space, problem is approval, lack of funding
- Robust rent bank
- Wyndham House taking on space, helping to solve problem > we can provide mechanisms for people that don't have credit, references,
- Previous meeting with County and private landlords > difficult to house people. Council agreed to remove barriers > list needed to be longer (what have we learned)
- Have rent supplement \$, can't find a space (work with landlords)
- Leadership/ownership
- Building > privately owned. (Housing Continuum).
- Government (top of chart) > clear leader, model for social housing / corporate side > who's the leader/PM of the middle section /

Small Group Discussions

Rebecca asked the group to identify the topics that needed further discussion and slotted them into one of three rounds of group discussions. Participants were to select one topic from each round and answer the questions: *What should be done? By whom? Why this now? What changes or new actions will be required? What would the first few steps be?*



Detailed notes are captured in the following tables.

The number of participants involved in each discussion is recorded in brackets.

Round 1
<p>A: Cost Reduction (8)</p> <p>What should be done?</p> <ul style="list-style-type: none"> • Land cost/availability <ul style="list-style-type: none"> ○ Allow density ↑ ○ Allow parking ↓ ○ E.g. 10 extra units, 0 extra parking, 0 development charges > affordable • Municipality needs to put \$ and votes behind affordable housing • Fast track rezoning for affordable site plan approval • Incentive for green building/education • 2 units/lots requires lot severance – hard <p>Why this now?</p> <ul style="list-style-type: none"> • Incentive for private sector to develop • Land cost/available crisis • Affects employment <ul style="list-style-type: none"> ○ Young move where can afford housing <p>What changes or new actions will be required?</p> <ul style="list-style-type: none"> • Allow small triplex units on RIB lots • Allow joint developer applications for same action <ul style="list-style-type: none"> ○ E.g. increased density on major route • Incentivize accessory units in new/existing construction <p>What would the first few steps be?</p> <ul style="list-style-type: none"> • Municipal action
<p>B: Maximize, Optimize & Complement (4)</p> <p>What should be done?</p> <ul style="list-style-type: none"> • Grouping/finding organizations with similar goals, not necessarily similar demographics or populations • Looking at what supports exist and then how to build on that • Community engagement • Find what gaps exist • Free up ?? land to build lower income/affordable housing

By Whom?

- Organizational leaders
- Municipalities
- Community members
- Having the people impacted at the table so they have a voice
- Developers (charitable) or those willing to explore

Why this now?

- Not working in pockets
- Urgent need
- Proactive to tackle need
- Aging population (demographics)

What changes or new actions will be required?

- Investigating new/available stock – who do we talk to? City planners, city real estate
- Builders need to know what grants are available
- Ensuring that there is active tracking list to proactively target the demographic so developers can tailor builds
- Mixed demographic within building – only landlord to know who pays how much (down the line) – portable subsidies

What would the first few steps be?

- Various organizations coming together, much like today
- Creating a task force
- Community education – not everyone that requires RGI/affordable housing has the same look

C: Incentives to Move People Along Continuum (7)**What should be done?**

- Supports at all levels to navigate the systems – educate
- Positive options
 - Building life skills
 - Changing attitudes

By Whom?

- A champion!

Why this now?

- Immediate need across spectrum

What would the first few steps be?

- Assign champion

D: Case Study: Baker Street Development (5)**What should be done?**

- RGI housing as part of Baker St. development (robust based on waiting list)
- How can it be win-win for developer? Incentives?

Why this now?

- Baker Street is moving ahead now
- Social supports already exist: Community Health Centre, library, YMCA, transit

By Whom?

- Ministry of Health services
- The County needs to play ball with 30-car parking lot behind post office. Incentive > land
- The developer – Windmill
- City
- Federal government housing grants
- Political pressure from community

What changes or new actions will be required?

- Add social housing to Baker St. project
- Get County at the table
- Policy change: 100 or more units RGI 10-20% in addition to affordable

What would the first few steps be?

- Get County at the table
- Awareness

E: Creative Financing (11)

- Matching private investors with project
- Debt vs. equity – creative ways to get equity (i.e. private investors)
- How to get funding for the project lead up (before government funding kicks in)
- Can it be done on a bigger level – not just individual projects (mortgage investment fund, social housing community fund, trustees of fund)
- Address risk tolerance
 - Related to suitability (can lose \$)
 - Leadership/governance in place
- Community cost shares \$ to create (studies, costs to start projects)
- Package ideas to take to investors – this is social impact investment
- Partnership with investors (different than bank lender), go with bank if you can
- Collaborate
 - Community approach
 - Investment policy statement
 - Partnership agreement
 - Identify ways to solve issues on multiple projects
 - Financing shared as a community

F: Policy Changes to Increase Stock (7)

What should be done?

- Federal national housing strategy
 - Continuance
 - More robust funding
- Intergovernmental advocacy
- More intergovernmental voices in the mi
- Re-instate inclusionary zoning
 - Prioritize affordable housing (%)
- Restrictions on Airbnb
 - Cash for financing
 - New funding stream for financing

- Bill 108?
- Reinstate density bonusing, conversions
- Income base housing
 - Basic income
- Creating capacity
 - Building skills and ownership in neighbourhood you are developing
- Strategic allocation of affordable housing reserves

Round 2

A: Housing “Typologies” and Build Design (6)

What should be done?

- Mixed-use developments
- Modular, compact, spread it out
- Multigenerational
- Integrated not segregated
- More flexibility
 - Accessory units
- Greenspace access
- Community typologies
 - Compact walkable
 - Access to transit, food
- Co-housing (700-800 sq. footage)
 - Common amenities
 - Guest suites
 - Community kitchen
 - Car sharing
 - Community garden
- Amenities that improve quality of life, social cohesion

By Whom?

- City
- Shared resources from various property owners
- Zone changes
- Official Plan
- Variances/incentives to increase number of units in new and existing developments

B: Accessory Apartments (9)

- City leg
 - Parking
 - Minimum size
 - Speed
- Awareness – needs to be better
- Help non-legal be legalized
- Awareness stakeholder
- 250/year permits approved (above target)
- Increase target?

C: Ideas to Create a Building for Supportive Housing (8 & 7)

What should be done?

- Inventory surplus land (faith based, correctional centre, City, province)
- County opportunities (Centre Wellington mayor supportive of community building)
- Examine HomeSpace model
 - Developer and service provider partnership
- Examine existing buildings vs. new builds
- Examine options for seniors downsizing to free up larger houses for supportive housing
- Funding for supports – availability
- What is greatest need for supportive housing?
- What's happening elsewhere in Ontario re: supportive housing (e.g. Waterloo)?
- What scale for Guelph?
- Need all together
 - Stock
 - Rent supports
 - Support service cost (LHIN turmoil)
- Document social, justice, health costs of NOT doing this

What should be done?

- Find land/building
 - York Road, St. Joe's land, U of G lands, Anglican church on Speedvale (\$2.1M overpriced)
- Secure financing (lender/investor)
- Different projects based on need/population
- What is the "mix" in the building (% of units for vulnerable population)
- Explore options where hubs already exist
- Retro fit-reuse existing bars/central spaces
- Ensure municipal/policies/bylaws cleared
- City is going to undertake a review of available spaces
 - Need an end date and invitation to review/be involved/etc.
- Emerging task force: Use this to help

D: Macro-level Factors Contributing to the Problem (5)

What should be done?

- Understanding if there are local implications to broader housing issues
 - Foreign ownership
 - Detriment of health
 - Airbnbs
 - Housing as a human right
- Provincially 30,000 seniors on long-term care waitlist
 - What is the local situation?
- How to encourage developers to build to local need not only traditional models/get innovative/partner with new collaborations

What changes or new actions will be required?

- Continue inclusive discussion with multiple actors
 - 3 government levels, developers, service providers, etc.

- Toward Common Ground, PTF or CESI at UofG on implications of Airbnbs on local housing stock
- Federal interest in housing as a human right – is that applicable locally – watch post-election is there a route to funding here
- Continue to tie housing to climate and decent jobs/social enterprise
- NIMBY is a macro issue
 - Are there local perceptions we need to understand better?

What would the first few steps be?

- Need to have organization to keep the conversation moving towards action, evaluation and reporting

E: RGI Housing Stock (4)

What should be done?

- Balnor buildings are all for sale
 - City could purchase and convert to RGI housing
 - Repurpose existing space
- Increase funding advocacy rights for RGI capacity
- Prepare an inventory of potential sites
 - Property (land)
 - Buildings
 - E.g. Old White Rose craft site next to St. Joe’s cemetery
- Convert old motels (Maples Inn) and hotels (King Edward) to senior care, RGI places...

F: Risking ‘Failure’ when the Stakes are High (0)

Round 3

A: Innovative Funding Sources (5)

- Various models exist
- Ask other group what works, what does not

B: Engaging Private Sector in Building Smaller Homes (5)

No notes taken

C: End Goal & Top 5 Priorities (8)

- Land inventory work
- Prioritizing highest needs across spectrum
 - Ownership
 - Rentals
- Inclusionary zoning
- Encourage/incentivize secondary units or basement units (supports landlords, supports tenants)
- Analyze best practices in other jurisdictions
- Coordination/communication/leadership

D: Leadership Team & Admin Support (11)

What should be done?

- Various housing/advocacy policy tables coming together October 3 2-4 p.m., first meeting
- Identify need

- Support/endorsement
- Have all parties who need to work together at one table
- Space to talk about all possible projects? (e.g. IMICO)

Who will be project owner?

- Samples from yesterday of builder/owners (separate table)
 - Private investors
- Support agencies
- Businesses
- For any site what is the optimal mix of market, affordable home ownership, market rental, affordable rental
- Activating Group at the table > neutral, moderate
 - Developers of affordable housing
 - Private developers
 - Financers

Activities

- Fundraising
- Financing vehicle, CF financing
- Advocacy
- Site review
- Allocation of units
- NIMBLE
- Property management vehicle
- Creating over time a HomeSpace type organization informed by need analysis from joint housing committee
- Accept more risk

E: Innovative Intensification (3)

What should be done?

- Look for usable, available buildings
 - Underutilized space
 - Using technology to help independent living
 - Making space livable
 - Accessibility/rough-ins incentivized
 - GTIs – retrofitting

By Whom?

- City Task Force need to make a mandate; organization with strong leadership

Why this now?

- Problem isn't going away, need to follow models that are working elsewhere

What changes or new actions will be required?

- Zoning flexibility, the right experts (e.g. CHBA, OHBA)

What would the first few steps be?

- Proper collaboration with the key people/organizations who have the expertise

F: Building “YIMBY” (7)

- Fear of property values: Need to move past
- Education/awareness campaign
- Personalize the stories

- Proactive and transparent
- Community wide campaign/social media
- Municipal campaign and back it all up via planning
- Design built properties
- Ultimate goal is to be in everyone's back yard
- The campaign needs a 'champion'/spokesperson
- London, Ontario campaign > 1,000 Acts of Welcome
- Reach out to Neighbourhood Associations to get involved

Gallery Walk

Participants viewed the results/ideas generated from the morning exercise and individually identified high potential ideas – those notes be found [here](#).

What did you notice?

- A lot of opportunities we should be able to seize
- We have the necessary expertise, some still needed, have the relationships to make it happen
- Willingness is there > move to next step
- Lots of consistency
- Less overwhelming once synthesized

What do we still need to talk about?

Leadership Activating Group

- Need to be looking at potential sites and opportunities as a group
 - Economies of scale
 - Experts
 - System-wide planning
 - Financing options
 - Involve multiple players
- Two complementary tables
 - A. Explore needs/pressure points (community services, real estate)
 - B. Activators to figure out viable projects (those with development and finance expertise – builders, lenders)
 - Can initiate and implement a critical path
 - Planning
 - Compliance
 - Performance measurement
 - Often opportunity driven, not needs driven > plan for a site first rather than starting with the population
 - Multiple sites (dozens in the pipeline)
 - Purpose: Delegation, leverage, carrier of vision/momentum

- Who needs to be at the table to make it happen?
 - 3-5 people, respected leaders in the community who can reach out to others needed to move project forward
 - Endorsement? Give them authority; license to move forward
 - Champion the issue, build teams around various properties
 - Politician, caring developer, community leader
 - How to pick the people? Make criteria explicit (for discussion at Oct 3 Poverty Task Force meeting)

Planning & Zoning – update from City of Guelph

- City reviews and programs
 - Affordable housing strategy, financial incentive program (2017), annual monitoring report
 - Affordable housing lens during zoning bylaw review (Oct 2019) > watch for community engagement opportunities in the fall
 - Land use policies in 2014 Official Plan; Official Plan update (early 2020)
 - Provincial growth plan > growth management strategy > 2041 horizon
- City's focus
 - Market end of continuum
 - Complementary to HHP
- Density bonus, inclusionary zoning > promising, but Bill 108 cancelled them (provincial)

Inventory of Resources

Need to capture:

- Available land, buildings (public and private)
- Grants, incentives
- Sharing of resources across properties (e.g. parking)
- What's available, empty
- Are there local developers like Indwell/HomeSpace interested in this type of property management?
 - Lots of interest for a property manager to do this
 - Kindle: Strategic Plan > not-for-profit landlord; Habitat; Community Living
 - We have the capacity to grow in our community
 - County > 25+ non-profit co-operative housing providers that are already doing this, have expertise, affordable, RGI housing already

Baker Street Development

- Parking lot > build RGI housing there?
- Does have a private residential component
- Half condo, half rental > portion of rental units being market affordable
- Private sector development > challenges
- May not be possible for this particular site – planning already well advanced.

- But isn't this field "opportunity driven?" Baker Street is an opportunity

Wrap up

- Documentation of notes from the Symposium will be synthesized and provided to Habitat WDG to distribute
- Next steps for emerging leadership group(s): meeting October 3, 2-4 p.m. at Public Health (Chancellor's Way)