



# Affordable Housing Strategy + Action Plan

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Prepared by



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# Executive Summary

## Background

Okotoks is growing. Okotoks doubled in population in 15 years (2003 to 2018, from 14,185<sup>1</sup> to 29,002<sup>2</sup> people). As the population continues to grow, there will be a requirement for more and different types of housing to meet a range of needs. To date, the majority of the housing stock in Okotoks is detached dwellings, creating gaps in the housing supply and contributing to housing needs in the community. More diverse and affordable housing options help to support a more livable and inclusive community, where those who need extra support to successfully stay housed have their needs met, where seniors can age-in-place as their housing requirements change, where lower- and middle-income families have options, and where young people and employees can afford to stay in the community.

Okotoks completed a Housing Needs Assessment in June 2019 to gain a better understanding of affordable housing needs across the Town. This Affordable Housing Strategy and Five Year Action Plan is based on that needs assessment and is the result of two years of work of the Council-appointed Affordable Housing Task Force, whose purpose was to: provide advice, information, ideas/models/tools, and other needed support to the Town of Okotoks in the preparation of an Affordable housing Strategy and Action Plan, and to support communication and engagement efforts so that the resulting Strategy and Action Plan is effectively implemented.

## Purpose of this Strategy

The purpose of this Strategy is to make recommendations and articulate a strategy and action plan that addresses the affordable housing needs for current and future residents of Okotoks to the year 2025.

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<sup>1</sup> Government of Alberta, 2016. Alberta Regional Dashboard: Okotoks – Population. Available: <https://regionaldashboard.alberta.ca/region/okotoks/population/#/?from=2001&to=2016>. Last accessed: March 7, 2019.

<sup>2</sup> Town of Okotoks. 2018. 2018 Census. Available: <https://www.okotoks.ca/municipal-government/town-okotoks/2018-census> Last accessed: March 7, 2019.

## Town of Okotoks Housing Goals + Strategic Direction

The Town of Okotoks Community Vision's Guiding Principles (2014)<sup>3</sup> states: "Housing is flexible, affordable and desirable, and meets the needs of residents of all ages, income levels and family types." This strategy also aligns with the strategic goals of Council and three parent housing policies in the Municipal Development Plan:

- Increase the variety of housing options throughout the community.
- Increase non-market affordable housing for low-income households.
- Provide housing to meet the community's diverse needs.

## Why Affordable Housing is Needed in Okotoks

- Okotoks median income is relatively high.
- Most people own their homes.
- Despite these first two points, Okotoks has an affordable housing issue. It is the municipality with the fourth least affordable housing in Alberta<sup>4</sup>.
- Rental vacancy is among the lowest in the province.
- Many renters (45%) are paying more than they can afford.
- Transportation-housing cost burden impacts overall affordability.
- Many people who work in Okotoks cannot afford to live here.
- There are few options for non-market housing for sale or rent.
- There is no emergency shelter or transitional housing.
- Global oil price impacts are negatively affecting the finances of many Okotoks residents.
- Young people who grew up in Okotoks cannot afford to remain living in Okotoks.

<sup>3</sup> Town of Okotoks. 2014. Okotoks Community Vision - Themes and Values. Available online: <[https://www.okotoks.ca/sites/default/files/pdfs/publications/Themes%20and%20Values\\_FINAL.pdf](https://www.okotoks.ca/sites/default/files/pdfs/publications/Themes%20and%20Values_FINAL.pdf)>. Last accessed: July 15, 2020.

<sup>4</sup> Zoocasa. August 28, 2018. "What are the most Affordable Housing Markets in Alberta?". Available online: <<https://zoocasa.wpengine.com/the-most-affordable-housing-markets-in-alberta/>>. Last accessed, July 23, 2020.

## Immediate + Anticipated Housing Needs (2016-2041)

The following table shows where housing needs are and are anticipated to be in 2041.

Table ES-1. Immediate and Anticipated Housing Needs (2016 - 2041)<sup>5</sup>

Affordable Housing Challenges	Affordable Housing Need
Core Housing Need	
Core Housing Need	<ul style="list-style-type: none"> <li>• Core Housing Need Households in 2016: 301</li> <li>• Projected Core Housing Need Households in 2041: 519 households</li> <li>• Of 519 households, 307 will be owner households and 212 will be renter households</li> <li>• It is estimated that core housing need to 2025 will be 113 households<sup>6</sup>.</li> <li>• It is unclear the household compositions or housing types to meet this need</li> </ul>
By Tenure	
Owners	<ul style="list-style-type: none"> <li>• Owners represent 84% of the population in Okotoks (8,120) and of those, 15% of owners experience unaffordability (e.g., spending 30% or more of income on shelter costs)</li> <li>• This equates to 1,218 owners experiencing unaffordability.</li> <li>• It is unclear the household compositions or housing types to meet this need.</li> </ul>
Market Rental	<ul style="list-style-type: none"> <li>• Okotoks experienced a 45% growth in renter households in the five years from 2011 to 2016</li> <li>• Nearly 1 in every 2 renter households experience housing unaffordability.</li> <li>• This equates to 685 households in immediate affordable housing need.</li> <li>• It is unclear the household compositions or housing types to meet this need.</li> </ul>

<sup>5</sup> All data from Okotoks Housing Needs Assessment. 2019.

<sup>6</sup> 113 units is calculated based on an average of 10 to 15 units per year between 2016 and 2025 (9 years at 10 units per year = 90; 9 years at 15 units per year = 135. The average of 90 and 135 is 113).

Affordable Housing Challenges	Affordable Housing Need
Subsidized housing	<ul style="list-style-type: none"> <li>• Immediate waitlist need of least 81 units of housing</li> <li>• Westwinds Communities operates subsidized rental housing in Okotoks and has limited supply therefore households are given housing based on the best available to suit needs, not necessarily based on what would be suitable (e.g., a family might need a four bedroom apartment, but Westwinds only has a 3 bedroom four-plex, so they are moved into the four-plex)</li> <li>• Based on the current waitlist the 81 units translates into: <ul style="list-style-type: none"> <li>• 13 households on a waitlist for Sheep River Lodge (independent living)</li> <li>• 6 households on a waitlist for Sandstone Lodge (with meals and housekeeping)</li> <li>• 22 households on a waitlist for a four-plex</li> <li>• 1 household on a waitlist for a house</li> <li>• 39 households on a waitlist for a Direct to Rent Supplement (DTRS)<sup>7</sup></li> </ul> </li> </ul>
By Age	
Seniors (age 65+)	<ul style="list-style-type: none"> <li>• Immediate waitlist need of at least 19 units of housing</li> <li>• 13 households on a waitlist for Sheep River Lodge (independent living)</li> <li>• 6 households on a waitlist for Sandstone Lodge (with meals and housekeeping)</li> <li>• Minimum housing size to meet household needs are 1 bedroom units</li> <li>• An increase of 241% households between 2016 to 2041 – expected to be the fastest growing age group.</li> <li>• It is unclear how many in this population growth projection will need senior’s specific housing.</li> </ul>

<sup>7</sup> DTRS - the amount of assistance is based on the difference between the tenant’s qualified rent and 30% of their gross income, to a maximum subsidy of \$600.



Affordable Housing Challenges	Affordable Housing Need
Young Adults (age 25 - 34)	<ul style="list-style-type: none"> <li>• An increase of 108% households between 2016 and 2041 – expected to be the second fastest growing age group</li> <li>• This means approximately 2,079 people in this age category in 2026.</li> <li>• Minimum housing size to meet household needs are 1 bedroom and 2 bedroom units.</li> <li>• It is unclear the mix of these unit types to meet this need.</li> </ul>
By Household Types	
Lone-Parent Families	<ul style="list-style-type: none"> <li>• 501 of the lone-parent households in Okotoks overspend on shelter costs: 310 rental and 190 owner households</li> <li>• It is unclear the number of units or subsidies needed to address this.</li> <li>• About half of all lone parent families have 1 child (51%), and the remainder have 2 or more children (49%). The majority of those families are female-led.</li> <li>• Immediate waitlist need of at least 22 units of subsidized (or social) housing</li> <li>• Waitlist<sup>8</sup> indicates the following immediate housing type needs: <ul style="list-style-type: none"> <li>• 21 four-plexes</li> <li>• 1 detached house</li> </ul> </li> <li>• Lone-parent median income level supports 2 and 3 bedroom apartment units to meet household needs with the same opportunity to afford to rent a rowhouse (at the 2019 rate of \$1,676)</li> <li>• It is unclear the number of units, bedrooms and mix of housing types to meet this need.</li> </ul>

<sup>8</sup> Westwinds Communities. April 2019. Spreadsheet. Okotoks Data Town Study. 04-2019.

Affordable Housing Challenges	Affordable Housing Need
Individuals living alone or with unrelated roommates	<ul style="list-style-type: none"> <li>• 34% overspend on shelter costs (51% of renters, 28% of owners)</li> <li>• Immediate waitlist need of at least 10 units of housing</li> <li>• It is unclear what housing type is needed to meet this need.</li> <li>• Income level translates into studio and 1 bedroom size apartment units, with 2 bedrooms possible for some lone parent households</li> <li>• It is unclear the mix of units needed to meet this need.</li> </ul>

## The Strategy

### Strategy 1: Data Readiness (2020 - 2025)

#### ***Data Collection and Collaboration***

Data is the key to understanding what the current housing needs are for Okotoks. Different departments and organizations in the Town collect different data information pertinent to housing needs.

Currently there are significant gaps in housing data and housing needs data for the town. A more coordinated effort is needed to create a database where the Town can track demographics, current housing stock (type, tenure, supply), housing need (type, tenure, supply), waitlist information for housing subsidies and subsidized housing stock, identification of those who are unhoused or under-housed, etc. In addition, this database should be coordinated with the land inventory database for Town and publicly owned land (held by other levels of government or school districts) to inform decisions about where housing is best suited to meet needs.

#### ***Community Involvement***

Once a working database has been established, it is important to ground-truth the data with members of the community who are in need of affordable housing, living in subsidized housing and benefiting from affordable housing initiatives. This lived experience is an important test of the data to ensure it is accurately reflecting what is happening on the ground. This should be on-going as data is updated every two years.



## Strategy 2: Resourcing the Strategy (2021 - 2025)

It is important for the implementation of the Strategy that it is adequately resourced, both in terms of funding, land and capacity to deliver on the strategy to meet housing needs (staffing and a housing authority).

### ***Funding Resources***

Create a Housing Reserve Fund to fund the strategy. Any funding the Town puts forward sees a return or is used to leverage other funding for affordable housing needs.

### ***Staffing Resources***

Dedicated staff or portion of staff time dedicated to resource the strategy to ensure the strategy is being implemented, act as a liaison to housing providers/operators and the development community.

### ***Creation of a Housing Authority***

A housing authority is an arms-length organization of the Town that can oversee the planning, development, maintenance and operations of non-market rental and non-market owner housing.



## Strategy 3: Create the Conditions to Build Affordable Housing (2020 - 2025)

The Town has tools at its disposal to create incentives to help developers, builders and the private sector address affordable housing needs for the town. This might look like: making changes to the land use bylaw; decreasing permit approval times; pre-zoning land for affordable housing; and integrating affordable housing into greenfield developments.

The Town also has a responsibility to advocate to higher levels of government for legislation and funding to support affordable housing needs.



## Strategy 4: Maintain Existing and Establish New Partnerships to Get Housing Built (2020 - 2025)

The Town can't deliver on all the town's affordable housing needs alone and relies on other partners to deliver housing to meet needs. Creating and maintaining these relationships and working collaboratively is key to getting affordable housing constructed.



Housing providers are critical to meeting affordable housing needs. While capital funding is still the responsibility of provincial and federal governments, the Town has many tools at its disposal to facilitate partnerships to build affordable housing.

Potential partners may include: non-profit housing providers; developers; builders; other private sector actors.

## **Strategy 5: Monitoring and Implementation (2020 - 2025)**

Monitoring the execution of the Strategy and Action Plan is important as it informs how successfully the strategy is being implemented. The monitoring and implementation section includes regularly reviewing and updating the strategy in conjunction with updating the Housing Needs Assessment as well as reporting out on indicators and targets that quantify the progress towards reaching the goals of this plan and evaluate the plan for its effectiveness.



### ***Updating the Strategy***

The Affordable Housing Strategy should be monitored and reviewed regularly to ensure the plan remains relevant, reflects the goals and aspirations of Okotoks, and effectively addresses affordable housing needs. As such, the Town should review the Strategy in tandem with the Housing Needs Assessment and the Municipal Development Plan review every five years.

### ***Monitoring and Reporting out on Metrics***

Metrics should be reported on every two years in conjunction with the metrics reporting for the Municipal Development Plan.

### ***Community Engagement***

The Okotoks community, particularly people who are living in housing under affordable housing programs should be engaged with as part of monitoring and updating the Strategy to ensure their lived experience aligns with the data outcomes and the successful implementation of the plan. Any differences in lived experience versus data and implementation should be addressed.

## Five Year Action Plan

The five year action plan articulates a number of actions under each strategy to address the needs of the Okotoks community.

The action plan is organized to:

- Respond to each of the strategies
- Identify the Town's role as a leader, partner or advocate for each action
- Articulate short-term (zero to five years) and medium term (six to 10 years) actions for each of the strategies
- Relate to the housing wheel
- Identify the roles for implementation (DARCI chart, who is the Decider, who is Accountable, who is Responsible, who is Consulted and who is Informed)
- Identify which of the three parent policies in the MDP the action relates to





# Introduction

## Housing is a Fundamental Right

Okotoks is growing. Okotoks doubled in population in 15 years (2003 to 2018, from 14,185<sup>1</sup> to 29,002<sup>2</sup> people). As the population continues to grow, there will be a requirement for more and different types of housing to meet a range of needs. To date, the majority of the housing stock in Okotoks is detached dwellings, creating gaps in the housing supply and contributing to housing needs in the community. More diverse and affordable housing options help to support a more livable and inclusive community, which is critical to a strong local economy, culture, and character - where those who need extra support to successfully stay housed have their needs met, where seniors can downsize and age-in-place as their housing requirements change, where lower- and middle-income families have options, and where young people and employees can afford to stay in the community.

## Vancouver Declaration on Human Rights

The strategies in this Affordable Housing Strategy (Strategy) acknowledge The Vancouver Declaration on Human Rights (UN, 1976), which states:

“

Adequate shelter and services are a basic human right which places an obligation on Governments to ensure their attainment by all people, beginning with direct assistance to the least advantaged through guided programmes of self-help and community action. Governments should endeavour to remove all impediments hindering attainment of these goals.

”

This Strategy considers housing that is dignified, accessible, attainable; and appropriate shelter as a basic human right. Diverse options across the housing spectrum - including supportive, rental, and ownership options - are key to providing adequate housing for all.

This means the following elements must be considered where housing is concerned:<sup>3</sup>

**Legal security of tenure:** Regardless of the type of tenure, all persons should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment and other threats;

<sup>1</sup> Government of Alberta, 2016. Alberta Regional Dashboard: Okotoks - Population. Available: <https://regionaldashboard.alberta.ca/region/okotoks/population/#/?from=2001&to=2016>. Last accessed: March 7, 2019.

<sup>2</sup> Town of Okotoks. 2018. 2018 Census. Available: <https://www.okotoks.ca/municipal-government/town-okotoks/2018-census> Last accessed: March 7, 2019.

<sup>3</sup> United Nations Human Rights Office of the High Commissioner. The Right to Adequate Housing Toolkit. Available online:

**Affordability:** Personal or household financial costs associated with housing should not threaten or compromise the attainment and satisfaction of other basic needs (for example, food, education, access to health care);

**Habitability:** Adequate housing should provide for elements such as adequate space, protection from cold, damp, heat, rain, wind or other threats to health, structural hazards, and disease vectors;

**Availability of services, materials, facilities and infrastructure:** Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating and lighting, sanitation and washing facilities, means of food storage, waste disposal, etc.;

**Accessibility:** Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account (such as the poor, people facing discrimination; persons with disabilities, victims of natural disasters);

**Location:** Adequate housing must allow access to employment options, health-care services, schools, child-care centres and other social facilities and should not be built on polluted sites nor in immediate proximity to pollution sources;

**Cultural adequacy:** Adequate housing should respect and take into account the expression of cultural identity and ways of life.

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## Housing Diversity

Housing diversity includes a variety of housing typologies (e.g., detached housing, duplexes, townhouses/rowhouses, multi-residential buildings), tenures (sole-ownership, cooperative, co-housing, condominium, rental, subsidized rental, supportive housing, transitional housing), and that housing meets the needs of people at all stages of life, all abilities and through all challenges to access housing. The diversity of housing should reflect the needs of the mix of different households in Okotoks.

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## Housing Affordability

The shelter-cost-to-income ratio is often used as an indicator for housing affordability. In 1986, the Canadian Mortgage and Housing Corporation and the provinces agreed to use a 30 percent threshold to measure affordability for the purposes of defining social housing need<sup>4</sup>. This threshold is used across Canada and is reported in the Canadian Census.

<sup>4</sup> Statistics Canada. (2016). Housing Reference Guide, Census of Population, 2016. Available at: <<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/005/98-500-x2016005-eng.cfm>>. Last accessed: June 30, 2020.



According to this threshold, housing is considered affordable when a household spends less than 30% of its before-tax income on housing that is in reasonably good condition and is large enough for the household. What is affordable to people in a household depends on their income(s). This means that “affordable housing” exists across a range of categories (see Figure 1) to fit a variety of needs and incomes across the community. Affordable housing includes subsidized housing, but also non-market housing (owned and operated by government and/or non-profits) and market housing that is below the 30% affordability threshold. A housing wheel, such as the one used by the City of Kelowna, recognizes that home ownership is not the end goal for all residents, but that people may move across categories throughout their lives.

Those who cannot find suitable housing under these conditions are said to be in core housing need.

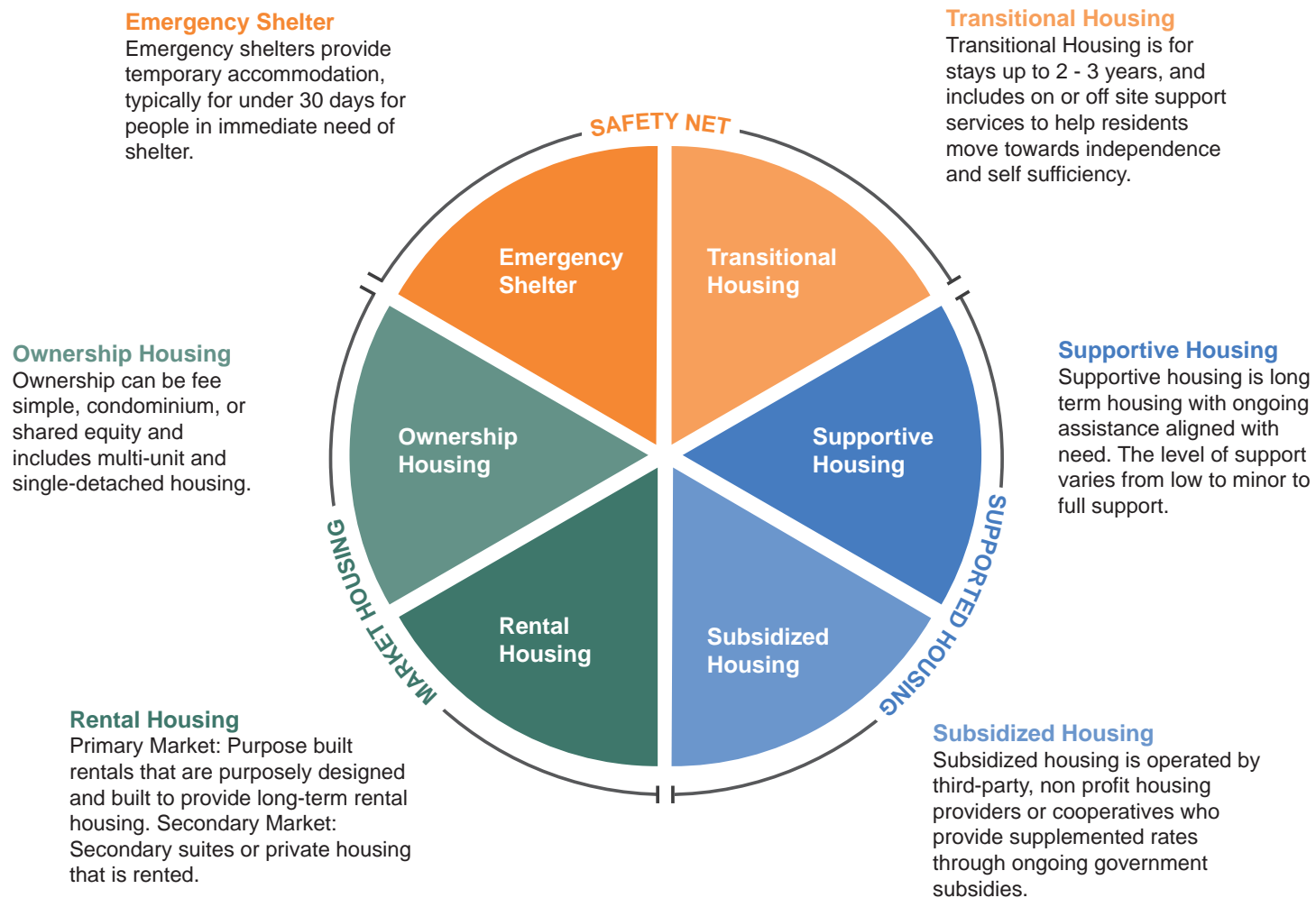


Figure 1: Housing Wheel

# Socio-Economic Benefits of Affordable Housing

Because housing is a basic right, and one of the social determinants of health, having security in housing produces positive outcomes for both our well-being and the well-being of the economy. Having security in housing is one of the key factors to health, more so than individual behaviours of diet, smoking, physical activity or alcohol consumption<sup>5</sup>. Having housing that is affordable increases the economic power of households in terms of their ability to pay for other needs including: food, clothing, healthcare and transportation and local businesses also gain from it.

## Impact on Equity

Providing affordable housing and affordable housing that is geared to income, lowers income inequality by freeing up income so households can meet other needs (food, transportation, recreation, health, entertainment, etc.) that create more spending opportunities in the market.

## Happiness, Health and Wellbeing

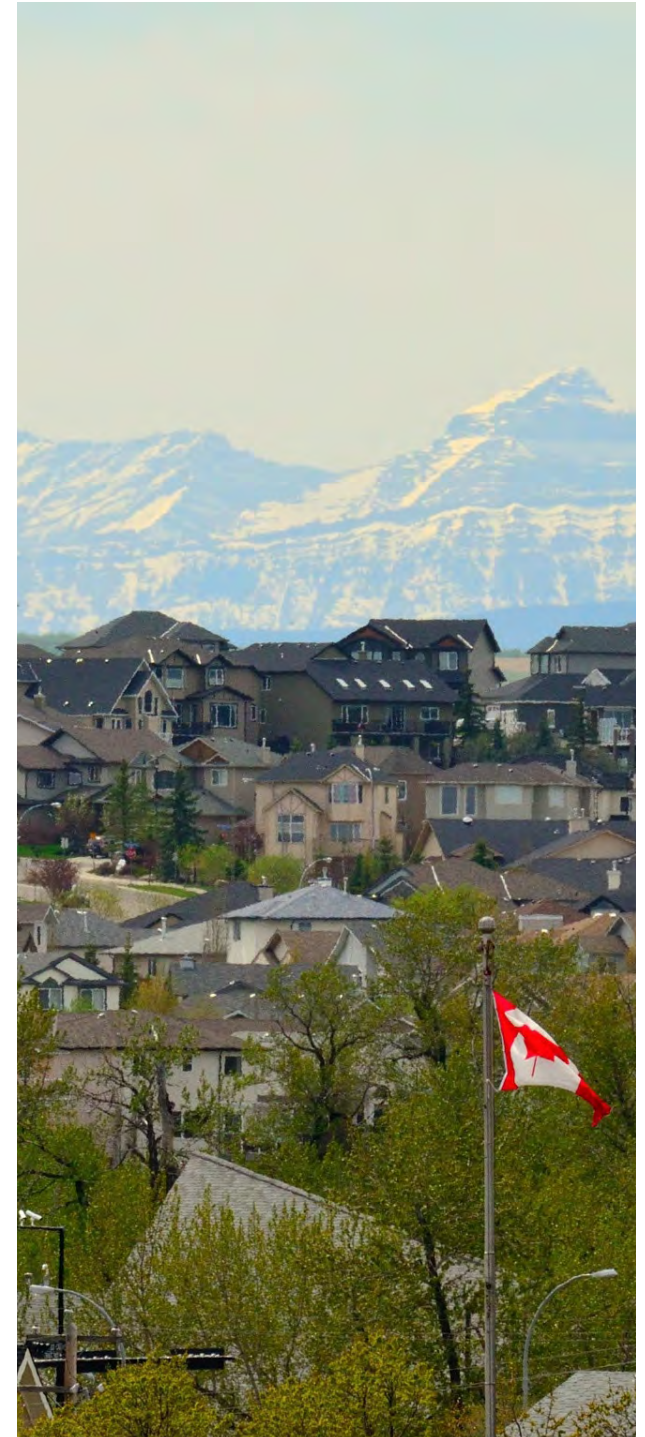
Being healthy and happy is directly related to having our basic needs met: clothing, shelter, food, water, warmth, rest, security, safety, transportation, and employment. When we are healthy and happy, we live in more cohesive communities, we are more tolerant of differences, we're more productive and we have more fulfilling lives.

## Community Cohesion + Connection

Affordable housing creates healthy and stable neighbourhoods that promote economic and social integration. This integration results in social benefits in terms of community cohesion. Research<sup>6</sup> shows that housing affordability leads to adult socializing and child development, as well as increased perceptions of safety.

<sup>5</sup> Longwoods.com. Healthcare Quarterly. January 2016. Available online: <<https://www.longwoods.com/content/24479/healthcare-quarterly/social-determinants-of-health-housing-and-income>>. Last Accessed: July 21, 2020.

<sup>6</sup> SHARP - longitudinal study of the health and wellbeing impacts of moving into new, general purpose, social housing provided by Registered Social Landlords across Scotland. Available online: <<https://scvo.org.uk/policy-research/evidence-library/2006-the-effects-of-social-housing-on-health-and-wellbeing>>. Last accessed: July 20, 2020.



## Economic Impact

Housing not only positively impacts the economy by providing shelter, but also creates one-time and ongoing job creation and spending. According to the Canadian Home Builders' Association (CHBA) study Okotoks' 2017 Economic Impacts of Residential Construction<sup>7</sup> the residential construction (home building, renovation and repair) industry created:

- 724 on-site and off-site jobs in new home construction, renovation and repair
- \$40 million in wages
- \$109 million in investment value

## Roles and Responsibilities for Delivering Affordable Housing

The broader housing sector is made up of a variety of entities, including the federal and provincial governments, the development sector, non-profit housing providers, local governments, Indigenous governments, health authorities, rental providers, homeowners, renters, investors, and others. Local governments can take on a range of roles related to affordable and market housing.

## Federal Government

The Federal Government provides national support through the Ministry of Community and Social Services, Ministry of Families, Children, and Social Development, Services Canada, Ministry of Indigenous and Northern Affairs Canada, the Ministry of Health and the Canadian Mortgage and Housing Corporation (CMHC). The Federal Homelessness Partnering Strategy (HPS) is a program that delivers funding annually to directly serve the homeless population through partnerships with a variety of agencies and local non-profits.

<sup>7</sup> Okotoks 2017 Economic Impacts of Residential Construction: New Home Building, Renovation and Repair, Canadian Home Builders' Association. Available online: <<https://www.chba.ca/CHBADocs/CHBA/HousingCanada/Information-Statistics/Impacts/3%20Okotoks%20Total%20Residential%20Construction%20and%20Renovations%202018.pdf>>. Last accessed: July 12, 2020.



## National Housing Strategy

The Okotoks Affordable Housing Strategy also aligns with some of the key priority items in Canada's National Housing Strategy. In November 2017, the Canadian Federal Government released a national housing strategy, called a Place to Call Home Strategy, a 10-year, \$55-billion plan intended to support provinces in addressing the housing affordability crisis across the country. It identifies six priority areas for action:

- Housing for those in greatest need;
- Social housing sustainability;
- Indigenous housing;
- Northern housing;
- Sustainable housing and communities; and
- Balanced supply of housing.

With the intention of developing 125,000 new homes and cutting chronic homelessness in half by 2027, the national strategy represents the first major federal investment in housing in over 25 years. This Affordable Housing Strategy helps address all of the federal priority areas except for: Indigenous housing and northern housing.

## National Housing Targets

The National Housing Strategy has the following targets:

The NHS sets ambitious targets to ensure that unprecedented investments and new programming deliver results. This includes:

- cutting chronic homelessness by 50%
- removing 530,000 families from housing need
- renovating and modernizing 300,000 homes
- building 125,000 new homes

Ultimately, the federal strategy will promote diverse communities and create a new generation of housing that is mixed-income, mixed-

use, accessible and sustainable. The Okotoks' Affordable Housing Strategy will help implement all of these federal housing targets.

## Provincial Government + Health Authorities

The Provincial Government provides support through a range of ministries and agencies which includes: Ministry of Community and Social Services (homeless), Ministry of Health (homeless + community health care centres), Ministry of Indigenous Affairs (Indigenous Housing Capital Program), Ministry of Municipal Affairs (Municipal Planning and Development, Municipal Property Assessment), Ministry of Seniors and Housing (Affordable Housing Programs, Alberta Housing Act). The Alberta Health Services who, as agencies of the Province, also play a key role in providing services to vulnerable and homeless populations.

The provincial government has authority for housing through the following pieces of legislation:

- Alberta Housing Act;
- Alberta Residential Tenancies Act;
- Alberta Supportive Living Accommodations Act;
- Alberta Mobile Homes Tenancy Act; and
- Alberta Nursing Homes Act.

## Provincial Affordable Housing Strategy

In June 2017, the Government of Alberta released a provincial Affordable Housing Strategy, called “Making Life Better”. The strategy outlined \$1.2 billion in investment to build more affordable housing for those who needed it with the construction of approximately 4,100 new and/or updated affordable housing units. The Okotoks Affordable Housing Strategy is aligned with the policies in Alberta’s Provincial Housing Strategy.

- The strategy included an action plan that focused on the following:
- Investing now and for the future by increasing supply and improving and maintaining on the conditions of existing affordable housing;
- Integrate supports and community support services into housing;
- Support transitions through continuum of housing and supports, including age-in-place considerations;
- Address issues in the current system to be more modernized, improve accessibility, improve user navigation, and enhanced and coordinated response to community needs; and

- Make systems more sustainable by encouraging collaboration and partnerships with other levels of governments.

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## Calgary Metropolitan Region Board (CMRB)

Currently there is no defined role for the CMRB in housing. Having a regional approach to housing that addresses specific needs for a group of municipalities can help with a unified and consistent approach to delivering housing to meet the community's needs. It is important for Okotoks to work with the CMRB and other member municipalities and advocate for a regional approach to affordable housing.

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## Municipal Government

Municipal planning has a number of roles in housing, and municipalities can take action to ensure they are fostering an environment that facilitates the development of affordable housing. The Town of Okotoks has a responsibility to work in collaboration with federal and provincial governments, non-profit agencies and private sector developers to address market and non-market housing affordability needs.

### Municipal Tools for Housing:<sup>8</sup>

- Deliver: Build affordable housing
- Regulate: Set planning regulations and bylaws
- Enable: Provide land, approve permits, incentivize
- Partner: Collaborate with non-profit organizations and the private sector
- Leverage: Provincial and federal funds
- Fund: Contribute matching funds and grants
- Own: Subsidiaries and assets
- Operate: Property manage and operate housing

While these tools are available to municipalities it is important to note that not all municipalities have the capacity to use all these tools.

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<sup>8</sup> City of Calgary. 2016. Foundations for Home: Calgary's corporate Affordable Housing Strategy 2016 - 2025.

## Role of the Affordable Housing Task Force

Over the last five years, several distinct municipal planning processes and documents have been introduced to residents, tested with stakeholders, amended by the Town and approved by Council. Those processes involved dozens of engagement sessions using a variety of techniques intended to reach the broadest range of residents, businesses and community groups. A desire for the Town to address housing challenges was a frequently heard response, and led to the creation of the Okotoks Affordable Housing Task Force in 2018.

The Task Force's purpose is to: provide advice, information, ideas/models/tools, and other needed support to the Town of Okotoks in the preparation of an Affordable Housing Strategy and Action Plan and to support communication and engagement efforts so that the resulting Strategy and Action Plan is effectively implemented.

The Task Force is composed of seven community members residing and/or working in the Town with specific knowledge and experience of affordable housing, two community members residing in the town to provide local knowledge and expertise and a staff liaison.

The Task Force has been instrumental in examining all aspects of the affordable housing situation in Okotoks and have informed the recommendations in this Strategy in addition to the contributions from the greater community through other policy and plan initiatives as highlighted in Appendix D.

## Town Of Okotoks Housing Strategic Directions

The Town of Okotoks Community Vision's Guiding Principles (2014)<sup>9</sup> states: "Housing is flexible, affordable and desirable, and meets the needs of residents of all ages, income levels and family types."

<sup>9</sup> Town of Okotoks. 2014. Okotoks Community Vision - Themes and Values. Available online: <[https://www.okotoks.ca/sites/default/files/pdfs/publications/Themes%20and%20Values\\_FINAL.pdf](https://www.okotoks.ca/sites/default/files/pdfs/publications/Themes%20and%20Values_FINAL.pdf)>. Last accessed: July 15, 2020.



## Strategic Directions

### Municipal Development Plan

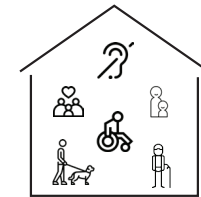
The Affordable Housing Strategy takes its direction from the policies in the Town of Okotoks' Municipal Development Plan (MDP). The high level policies from that document provide direction on housing that include:



**Increase the variety of housing options throughout the community.** The intent of this policy is to create the conditions for a variety of housing types and tenures across the town and in every neighbourhood. This will provide housing options to meet different needs of individuals, families and seniors across the housing wheel.



**Increase non-market affordable housing for low-income households.** The intent of this policy is to increase the amount of non-market housing to address the need for those in the community who are paying more than 30% of before tax household income on shelter costs and utilities.



**Provide housing to meet the community's diverse needs.** The intent of this policy is to provide housing to meet deep and specialized needs: housing for those who are without homes, housing for those in chronic housing need, housing for those who require social support services and specific designs to meet the needs of people with disabilities.

## Okotoks' Strategic Plan

### Town Mission

The Town of Okotoks strives to create and nurture an environment in which people are able to pursue the fulfilment of their values, in harmony with the community.



## Guiding Principles

**Livable Okotoks:** An appropriate mix of land uses, mobility options, infrastructure and accessible, affordable and equitable services provide the foundation for sustainable growth.

**Inclusive Neighbourhoods:** Housing is flexible, affordable and desirable, and meets the needs of residents of all ages, income levels and family types.

**Strong Local Economy:** Okotoks is a place to live, work and play, where local employment encourages residents to actively engage in their community.

## Strategic Directions

**Manage Community Growth:** The Town of Okotoks will build a complete community that provides economic, social, and environmental sustainability for people to live, work and play. This also includes offering new affordable housing options and piloting innovative development on underutilized sites.

**Strengthen Healthy and Safe Community:** The Town of Okotoks will strengthen our social fabric and enhance the safety of our residents. This plan is aimed at fostering a healthy, safe and happy community where we live in more cohesive communities, we are more tolerant of differences, we're more productive and we have more fulfilling lives.

The recommendations and implementation plan in this Strategy aligns with these directions.

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## Why Affordable Housing is Needed in Okotoks Plan for and sequence growth to meet the Town's goals

- **Okotoks median income is relatively high.** The median household income in Okotoks is \$116,817 (2015), the 18th highest in Alberta. The median income of one-person households is much lower at just \$50,276 (2015).
- **Most people own their homes.** Just 16% of households in Okotoks rent while 84% own<sup>10</sup>. In Alberta, 27% are renters and 72% are

<sup>10</sup> Statistics Canada, 2016. Census Profile, 2016 Census, Okotoks, Alberta and Alberta. Available: <http://tiny.cc/xzpxsz>. Last accessed: July 15, 2020.

owners.

- **Despite these first two points, Okotoks has an affordable housing issue.** It is the municipality with the fourth least affordable housing in Alberta<sup>11</sup>. This can be attributed to a number of factors:
  - Developers and builders are focused on the detached housing market which impacts land values
  - Okotoks operates under a limited growth model, constraining the market
  - Okotoks MDP originally had a 3 to 4 units per acre requirement, so was slow to embrace different, more affordable housing forms and tenure
  - Major employment in Okotoks is in lower paying jobs (e.g., retail and food and accommodation). In 2020, those sectors have been particularly impacted by the COVID-19 pandemic which will likely further the affordable housing issue if retail and hospitality job growth does not return to previous levels due to the acceleration of online shopping trends and travel restrictions.
- **Rental vacancy is among the lowest in the province.** Okotoks' rental vacancy rate is just 3.5% (2016)<sup>12</sup> compared to Calgary at 7.0% or Alberta at 7.5%.
- **Many renters are paying more than they can afford.** In Okotoks, 45% of renter households (685 households) pay more than 30% of their income on housing, compared to 36% in Alberta. Of renter households, 19% (295 households) are spending more than 50% of their income on rent and utilities in Okotoks, compared to 16% in Alberta<sup>13</sup>. Housing suitability challenges are experienced by 7% of all renter households (110) followed by adequacy challenges experienced by 4% of all households (60).
  - The manufactured home park in the town was recently sold and the new owner increased pad rents to \$1100 per month making this once affordable housing option unaffordable for many who live there. Okotoks tried to find a solution to this through the AUMA. Cities are now divesting from manufactured home parks.
- **Transportation-housing cost burden impacts overall affordability.** Housing and transportation generally comprise the two largest expenditures of working households. As people move further from their employment to find affordable housing their transportation costs will increase. Where there is a mismatch of housing and jobs, it results in higher overall cost burden for households.
- **Many people who work in Okotoks cannot afford to live here.** There is a shortage of affordable rental housing for lower and

<sup>11</sup> Zoocasa. August 28, 2018. "What are the most Affordable Housing Markets in Alberta?". Available online: <http://tiny.cc/80qxsZ> . Last accessed, July 23, 2020.

<sup>12</sup> Statistics Canada, 2016. Census Profile, 2016 Census, Okotoks, Alberta and Alberta. Available: <http://tiny.cc/d0qxsZ>. Last accessed: July 15, 2020.

<sup>13</sup> Rental Housing Index, 2016. A snapshot of Renters in Alberta & Okotoks. Available: [http://rentalhousingindex.ca/en/#comp\\_csd](http://rentalhousingindex.ca/en/#comp_csd)>. Last accessed: July 15, 2020.

lower-middle income working households, who support the retail and service industries that make up much of Okotoks' local employment. As a result, people are moving to communities such as High River, Black Diamond, or Calgary, even though many would prefer to live in Okotoks<sup>14</sup>.

- There are also many Okotoks residents who commute outside the community, affecting affordability for a wide range of households.
- **There are few options for non-market housing.** As of 2020, Okotoks has 12 subsidized housing units, 70 subsidized seniors housing units, and one housing cooperative<sup>15</sup>. All facilities have waitlists, some significant. For affordable housing units, the waitlist in 2017 was more than double the number of units<sup>16</sup>. There is also a Rent Supplement Program supported by the Province for households below an income threshold that has been suspended since October 2019..
- **There is no emergency shelter or transitional housing.** There are currently no options in Okotoks for people experiencing challenges finding housing. While the Rowan House Women's Emergency Shelter provides emergency shelter for women and children in the region, there are no emergency shelters or transitional housing options for men, couples without children, or at risk youth. There are also no treatment facilities in Okotoks for those with addictions issues. The nearest facility, Narrow Road Home is in High River.
- **Alberta Economic Downturn and COVID-19.** With the global decline in the price of oil and its widespread impacts throughout the province's economy, many Okotoks residents who could previously afford their mortgage and rent payments are now struggling to make these payments due to decreased incomes or lay-offs. Economic impacts of COVID-19 are impacting people's employment and ability to provide for basic needs. Those already experiencing vulnerabilities are hardest hit.

<sup>14</sup> Moorhouse & Associates Consulting. 2016. Town of Okotoks Housing and Social Needs Assessment of Low Income Earners.

<sup>15</sup> Town of Okotoks. Affordable Housing. Available: <<https://www.okotoks.ca/discover-okotoks/social-well-being/affordable-housing>>. Last accessed: July 15, 2020.

<sup>16</sup> Ingalls, Lauren. Mar. 10, 2017. Message to Debbie Posey.



## The Relationship between Housing and Jobs<sup>17</sup>

### Jobs in Okotoks Versus Sectors that Employ Okotokians

The majority of employment in the town is related to retail (32%), education (31%) and food and accommodation (13%). In comparison, the top industries that employ Okotoks' residents are Construction (12%), Retail (11%) and Health Care (10%) followed closely by educational and professional services; so there is an opportunity to attract more jobs that Okotokians are currently working in to keep people living and working in Okotoks.

### The Impacts of Commuting

Okotoks has 5,700 jobs in the town, but has a workforce of 9,800. Only 40 percent of Okotoks workers actually work in Okotoks. Most Okotoks commuters travel to Calgary for work while 30 percent of jobs in Okotoks are staffed by people from out of town. All this commuting has significant implications for driving, and resulting impacts to transportation infrastructure and community health and wellbeing. Providing affordable housing so people can live and work in Okotoks will reduce commute times, the cost of owning and maintaining an automobile as well as driving, thereby decreasing air pollution and the town's carbon footprint and increasing health and wellness. It also has economic impacts as people are more likely to shop local. In addition, the shift to working from home during COVID-19 presents an opportunity for municipalities like Okotoks to increase the number of people working locally and contributing to the vibrancy of the town.

<sup>17</sup> Data is from the 2015 Census as part of a presentation to Council. September 2018.



# Challenges with this Strategy

## Time of data collection

All data collected to inform this strategy, including Core Housing Need data was collected early in Alberta's economic downturn and before COVID-19's economic impact, and needs may be greater at the time of writing.

## Insufficient Data + Lack of Coordination

There is insufficient data available for:

- People who are without housing or currently living with insufficient or inadequate housing
- The need for emergency or transitional housing
- Those who need a subsidy (rental supplement), subsidized or non-market rental housing who are not currently on a waitlist
- The supply, types of units and number of bedrooms in the secondary rental market
- The makeup of households with affordable housing needs (e.g., lone-parent households, number of children, what their housing needs are in terms of number of bedrooms, accessibility, etc.)
- Those with disabilities and their need for special needs housing
- There is no data on youth, though a recent collaboration between a youth group, social service agencies, school boards and the RCMP formed to address youth issues, specifically housing.

There is lack of coordinated data for:

- Which levels of government own land in the Town and where
- Which Town owned properties are suitable for housing
- What the tenure of housing is across the Town
- The make-up of supply in multi-residential buildings
- Overall housing needs

# Okotoks Current Housing Inventory

## Emergency Shelter

There is currently no shelter in Okotoks. Those in need of emergency shelter need to make their way to the City of Calgary or the Town of High River, or find alternative housing arrangements that are unstable (e.g., couch surfing). There is also no transit service available or operating between these communities adding to the difficulty in accessing emergency shelter and services. The Emergency Shelter in High River has 24 beds in seven rooms.

## Transitional Housing

There are no transitional housing options currently available in Okotoks. Those in need of transitional housing must travel to Calgary. There is also no transit service available or operating between these communities adding to the difficulty in accessing transitional housing and services.

## Supportive Housing

Currently there are three supportive housing operators in Okotoks: Westwinds Communities, Tudor Manor and Rivera Heartland. Together they operate 332 units of supportive housing for seniors. It should be noted that Alberta Social Housing Corporation sets the rates for senior's lodging (Section 33.1 of the Alberta housing Act). 232 of those 332 units are subsidized (details below).

An Expression of Interest was recently released from the province for assisted living (continuing care) spaces as part of the Affordable Supportive Living Initiative indicates Okotoks as one of 31 communities across the province in need of additional supportive housing units. This is the first step in a larger plan to expand continuing care and ensure communities most in need get support to open new spaces. Budget 2020 includes \$164 million over three years to increase the number of continuing care spaces available across the province through the current EOI and further initiatives.

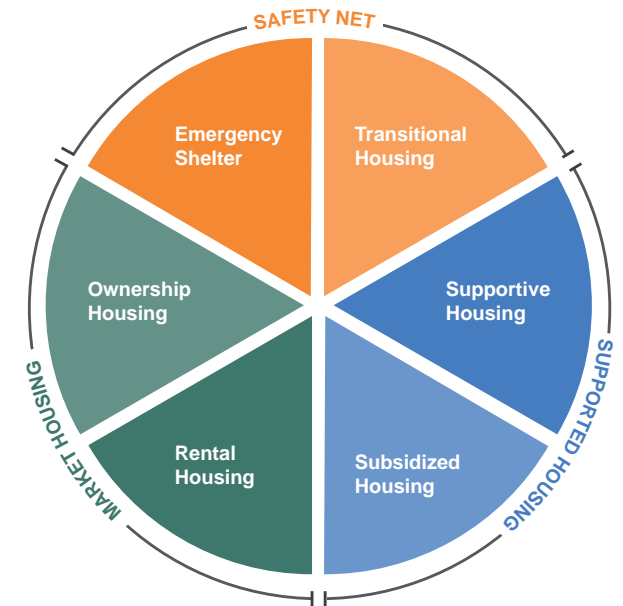


Table 1. Supportive Housing Supply Okotoks (some also subsidized, as indicated)

Unit Type	Supply	Level of Support	Rental Rate (2020)
Westwinds Communities Seniors Lodges (46 units)			
Studio 267 - 345 sf	40	Seniors (subsidized, supportive) Assisted living	67 - 71% of income (\$1150 - \$2000/mo.)
Double Studio 415 sf	2	Seniors (subsidized, supportive) Assisted living	73% of income (\$1620 - \$2420/mo.)
1 Bedroom 525 sf	4	Seniors (subsidized, supportive) Assisted living	73% of income (\$1820 - \$2770/mo.)
Tudor Manor (146 units)			
Assisted living includes: all nursing care, meals, once a week housekeeping, recreation programs			
Studio Approx. 300 sf	6	Seniors (market, supportive) Assisted living (semi-private, up to two people)	\$2074/mo. (calculated by day, ranges from month to month depending on # days in month)
Studio 280 sf	140	Seniors (market, supportive) Assisted living (private, single person)	\$2074/mo. (calculated by day, ranges from month to month depending on # days in month)
Revera Heartland (140 units)			
Each unit is single occupancy. Additional charge of \$750 pp for extra occupant (max occupants: 2)			
40 subsidized units in partnership with Alberta Health Services			
Assisted living includes: all nursing care, meals, once a week housekeeping, recreation programs			
Independent retirement residence includes: recreation program and 24/7 nursing emergency (call button)			
Studio 360 sf	24	Assisted living	Subsidized \$2074/mo.
Studio 360 sf	6	Independent retirement residences	\$1800
1 Bedroom 480sf - 920sf	16	Subsidized assisted living	Subsidized: \$2074/mo.
1 Bedroom 480sf - 920sf	46	Assisted living	\$3200 - \$5300/mo Depending on where they are located and sf

1 Bedroom 480sf - 920sf	9	Independent retirement residences	\$1800
2 Bedroom 700sf - 1000sf	15	Assisted living (no subsidies)	Range: \$4300 - \$5300 Depending on where they are located and sf
2 Bedroom 700sf - 1000sf	15	Independent retirement residence (no subsidies)	\$2800 - \$3900/mo

## Subsidized Housing

There are 130 households receiving subsidies (excluding seniors assisted living), of those, 91 are housed in non-market units operated by Westwinds Communities. These are available in the following amounts and unit sizes. There are no other operators providing rental subsidized housing in Okotoks.

Table 2. Subsidized Units and Supply in Okotoks

Unit Type	Supply	Target Population	Subsidy Amount	Operator
1 bedroom	24	Low- to moderate-income Seniors (self-contained)	30% of the individuals' income	Westwinds Communities
3 bedroom (duplexes)	12	Low income Families	30% of income (deep subsidy program)	Westwinds Communities
3 bedroom (detached house)	6	Low- to moderate-income families who are considered working poor	10 - 20% below market rentals	Westwinds Communities
3 bedroom (condo)	3	Low- to moderate -income families who are considered working poor	10 - 20% below market rentals	Westwinds Communities
3 Bedroom	38	Cooperative	Some households qualify for a CMHC subsidy <sup>18</sup> of approx. 30%	SKOTOKO Cooperative
4 Bedroom	1	Low-income families who are considered working poor	10 - 20% below market rentals	Westwinds Communities
Seniors Lodging (Sandstone)	46	Seniors (supportive services)	67 - 73% rental rate (see table above)	Westwinds Communities
<b>Total Units</b>	<b>130</b>			

<sup>18</sup> Phone conversation with SKOTOKO. July 24, 2020. The whole coop receives a CMHC subsidy (\$2653.92/mo). Individuals qualify for the subsidy (maximum of \$261/mo.) if their household income is less than \$28,000/year. If there is CMHC subsidy left over, the coop distributes a subsidy to households who make less than \$36,000/year (maximum \$261/mo). Units rent at \$880 /mo.



In addition to these units, as of July 2020 there are subsidies offered to 35 households in the community through Westwinds. However, the Province of Alberta froze the rental subsidy program in October 2019, and it is unclear what the future of this program is to provide affordable housing. The rent subsidy waitlists at Westwinds Communities were cancelled as a result.

### Supply Gap

There are no 1 or 2 bedroom units for people or families who are not identified as a senior and there are no 4 bedroom units for larger families. Supply is also limited to housing stock in Westwinds' portfolio and may not necessarily meet the needs of all families (e.g., Westwinds only operates 4-plexes, which may not be appropriate for all households as they are not barrier-free and may not be in close proximity to services, has shared yard space which may not be appropriate for some families, etc.)

### Anticipated Subsidized Housing

Westwinds is currently working with the Town to build 60 multi-family townhouse units, of affordable housing on 1.8 acres in the D'Arcy Ranch community in northwest Okotoks for seniors, singles and families. The site is also shared with Rowan House for transitional housing, allowing women fleeing violence to remain in the community. This project will help address waitlists. As of the 2019 Project Overview document, there were 42 households waiting for social housing and 43 households waiting for a rental supplement. Occupancy of social housing was at 100%.

## Rental Housing

In Okotoks, there are 113 primary market<sup>19</sup>, purpose-built rental units, which represent 10% of all renter households. These are broken down by the following unit types and amounts.

Table 3. Primary Market, Purpose Built Rental Units and Supply in Okotoks

Unit Type	Supply
Studio	1
1 Bedroom	16
2 Bedroom	76
3+ bedroom	20
<b>TOTAL</b>	<b>113</b>

<sup>19</sup> The primary rental market, consists of units in privately initiated, purpose-built rental structures of three units or more.

This, combined with consistently low vacancy rates, indicates that the majority of the renter population is being served by the secondary rental market<sup>20</sup>. Because the secondary market may contain illegal suites and owned units for private rental, there is not accurate tracking for the number of units available in Okotoks.

At the time of writing, Okotoks currently has approximately 30 legal secondary suites and 14 active development permit applications for accessory dwelling units. However there is not good data available to confirm the complete supply of housing through the secondary rental market.

## Owner Housing

The following table outlines the supply of owner housing in Okotoks.

Table 4. Owner Housing Supply for Okotoks

Unit Type	Supply
Single, detached house	8,108
Semi-detached house (duplex)	472
Rowhouse / townhouse	710
Apartment/Condominium <sup>21</sup>	910
Manufactured homes	104
Total	10,304

Habitat for Humanity<sup>22</sup> also operates in Okotoks and constructed two, 3-bedroom houses (one duplex set) as part of the Okotoks Willow Crescent Project (2017 - 2020). Applications were received from 51 potential owner households. The average size of family applicants was 3.39 with an average household income of \$54,120.44. The qualifying household income was \$51,000. Only three families qualified. The majority of families that did not qualify had too high an income or too high debt load ratio. Several applicant families had declared bankruptcy, had too low of a household income or had insufficient work history.

<sup>20</sup> The secondary rental market includes dwellings for rent which are not purpose-built rental dwellings. These can include single-detached houses, semi-detached houses, row houses, duplexes, condominiums apartments, etc.

<sup>21</sup> It is unclear if the 113 units of purpose built rental are included in this 910 multi-residential units count as Okotoks Assessment doesn't collect this information.

<sup>22</sup> Habitat for Humanity is a non-profit organization that operates globally to construct housing with a vision to create "a world where everyone has a decent place to live." <https://habitat.ca/en/about-us/how-were-organized>

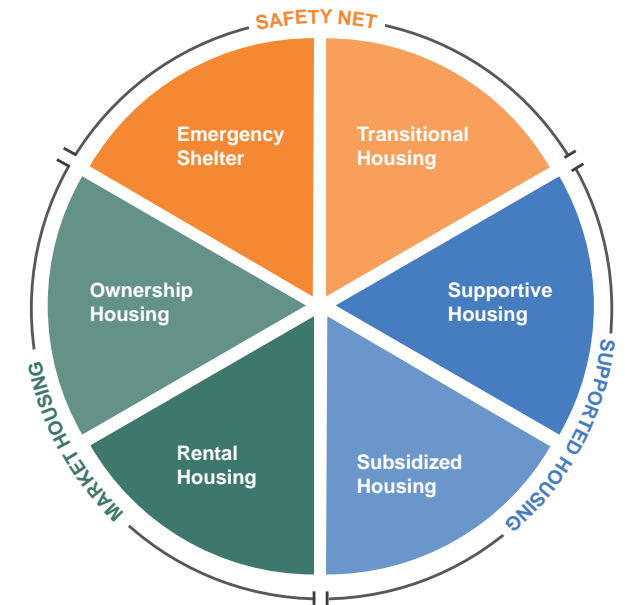
# Overview of Okotoks' Housing Needs + Trends

## Emergency Shelter Need

According to a 2020 Alberta Rural Development Network Homelessness Estimation Project's report for Okotoks<sup>23</sup>, 72 households in Okotoks are unstable with job loss, low income and an inability to pay rent or mortgage as the top three reasons for instability. Women are more likely to experience unstable housing (71%; 28% for men). The majority of people experiencing unstable housing are in the 45 to 65 age group.

Rowan House, who operates the shelter in High River estimates that at any given time about 40% of their residents are from Okotoks. If you consider that most of those women and their children want to stay in the Foothills area that means there are over 100 people looking for affordable housing as they transition out of shelter in any one year in the Foothills region.

COVID has brought a whole new set of challenges for emergency shelter operators and they are finding it particularly difficult right now to find housing that families can afford in the Okotoks area. Unit costs are either too high for families or there is no supply. This means people can't transition out of the shelter, resulting in the shelter turning away residents who need the emergency support.



## Non-Market, Subsidized Housing Needs

Core Housing Need<sup>24</sup> data indicates there is a higher percentage of households in need of below-market housing. In 2016, there were 301 households in Core Housing Need in Okotoks. (These numbers also do not include the people living at the Riverbend Campground as the 2016 data is before the 2017 annexation which placed a portion of the campground inside the boundaries of Okotoks.) Of these households, 119 were renter households, 182 owner households. This number is expected to grow by roughly 10 to 20 households every five years.<sup>25</sup>

<sup>23</sup> Alberta Rural Development Network. April 2020. Rural Homelessness Estimation Project. Available online: <<https://www.ardn.ca/publications/2018-rural-homelessness-estimation-project-rhep>>. Last accessed: September 8, 2020.

<sup>24</sup> Core Housing Need is a standard measurement of housing where one's dwelling is considered unsuitable, inadequate, or unaffordable and whose income levels cannot sustain alternative housing in their community.

<sup>25</sup> The anticipated housing needs are high-level projections of population and Core Housing Need based on data available today and should be interpreted as such. If the assumptions used in this study are to change in the future, it is recommended that these findings be reassessed.

The data that exists today indicates by 2041 there could be 212 renter households in Core Housing Need with a total Core Housing Need of 519 households (both owner and renter). Figure 2 summarizes immediate and anticipated housing needs by tenure, age group and household type in Okotoks.

In terms of immediate and identifiable need as of July 2020, there are 74 households on the waitlist of Westwinds Communities for below-market housing units in Okotoks. However, this represents the minimum number of households as the waitlist only accepts applicants who are eligible under the program requirements<sup>26</sup>. The makeup of the current waitlist is shown in Table 5.

Table 5. Westwinds Communities Waitlist for Below-Market Housing Units, July 2020

Housing Category	Waitlist Applicant		
	Seniors	Lone Parent	Couples with or without kids
Seniors' subsidized, supportive living (Sandstone Lodge)	5		
Seniors' self-contained units (Sheep River House)	28		
Family		36	5
<b>TOTAL</b>	<b>33</b>	<b>36</b>	<b>5</b>

Income requirements to qualify for available direct to rent supplements (subsidized paid directly to tenants) are as follows.

Table 6. Household Income Maximums to Qualify for Available Direct to Rent Supplement through Westwinds Communities

Maximum Household Income	Housing Typology
\$38,000	1 Bedroom
\$44,000	2 Bedroom
\$51,000	3 Bedroom
\$58,000	4 Bedroom

<sup>26</sup> Subsidy is based on the difference between the tenant's qualified rent and 30% of their gross income. Maximum subsidy is \$600/mo. Amount is fixed for one year. Eligibility for continued assistance is subject to ongoing funding and is reviewed every year. To qualify, applicants must be: Canadia Citizens, independent landed immigrants, or government sponsored landed immigrants; assets and belongings can't exceed \$25,000; total gross household income can't be more than the income limits based on community and the number of bedrooms you are eligible for housing; meet the minimum point score of required established by Westwinds Communities; verification of household income and rent and utilities; must be renting a legal suite.

## Market Rental and Owner Affordability Needs

Across Alberta, 36% of renter households and 15% of owner households are facing unaffordability. The Town of Okotoks defines affordability as<sup>27</sup>: “Housing that costs less than 30 percent of before-tax household income.” This includes the following shelter costs:

- For renters: rent and any payments for electricity, fuel, water and other municipal services;
- For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

The value of housing in Okotoks today is nearly the same as it was in 2007, which could lead to the misconception that housing is more affordable. Anecdotally, over the last 25 years roughly 20 percent of Canadians have found themselves in affordable housing need; whether the Canadian economy has been booming or in recession. The ratio of income to housing affordability has remained roughly the same.

Of the 1530 renter households in Okotoks, 45% (690 households<sup>28</sup>) are facing affordability challenges, spending more than 30% of their household income on rent and utilities and 19% of households are spending more than 50% of their income on rent and utilities<sup>29</sup>. By contrast, about 15% of owner households are affected by affordability issues, which is consistent with the provincial average for Alberta.

This indicates there is a need for more affordable rental units in the town to address affordability – and in particular – a focus on purpose-built rental units. Purpose-built rental units generally are a more affordable option as the buildings offer more stability to tenants in terms of consistency of rents and availability, than is provided by the secondary rental market.

### Rental Supply Issue

The proportion of purpose-built rental units in Okotoks is 40% lower than the comparison municipality of Strathmore, Alberta. New rental units also expand housing choice in a community, which can provide options to the 15% of ownership households subject to unaffordability, who must move into the rental market.

### Rental Housing Trends

Historically, rental units have also better served groups identified as the most vulnerable to housing unaffordability in Okotoks, such as seniors, lone-parent families and individuals living alone or with roommates, and those cohorts are projected to grow at the fastest rate over the next 25 years.

<sup>27</sup> Town of Okotoks, Municipal Development Plan Draft, 19-10-30

<sup>28</sup> There are an estimated 20 renter households in Okotoks not counted by Statistics Canada as they reside in non-private dwellings (e.g. nursing homes, temporary accommodations, hotels, hospitals, etc.)

<sup>29</sup> CRHI Community Profile Snapshot. Available online: <[http://www.rentalhousingindex.ca/en/#comp\\_csd](http://www.rentalhousingindex.ca/en/#comp_csd)>. Last accessed: July 6, 2020

## Home Ownership Trends

Homeownership is difficult to attain for millennials due to rising home prices, personal debt and stagnant incomes. The lack of ability to save for a downpayment means that more millennials are likely to stay in the rental market, where, at times, rents are higher than mortgage payments for similar housing typology. Millennials are also choosing not to buy and spending their income in other ways.

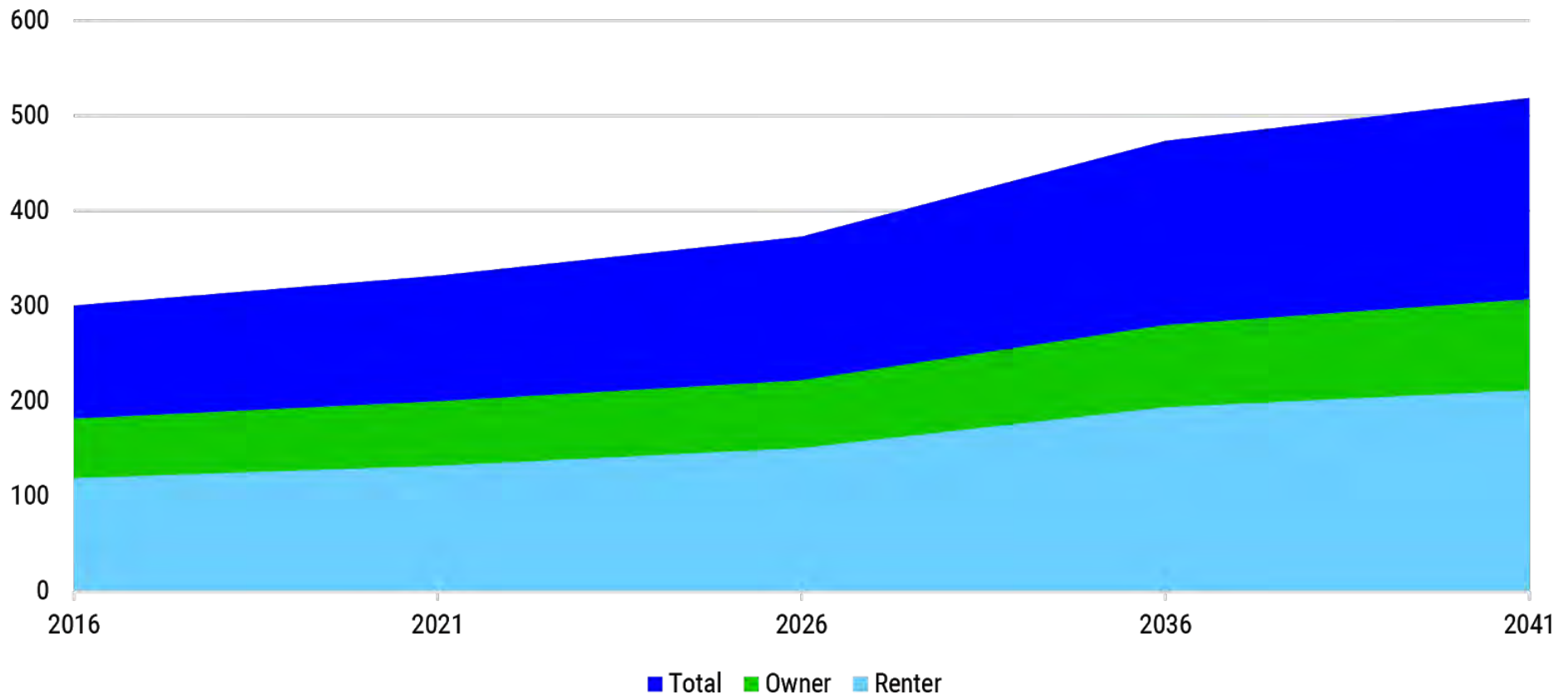


Figure 2. Summary of Housing Needs in Okotoks

## Immediate and Anticipated Housing Needs (2016 to 2041)

The following table shows where housing needs are and are anticipated to be in 2041.

Table 7. Immediate and Anticipated Housing Needs (2016 - 2041)<sup>30</sup>

Affordable Housing Challenges	Affordable Housing Need
<b>Core Housing Need</b>	
Core Housing Need	<ul style="list-style-type: none"> <li>• Core Housing Need Households in 2016: 301</li> <li>• Projected Core Housing Need Households in 2041: 519 households</li> <li>• Of 519 households, 307 will be owner households and 212 will be renter households</li> <li>• It is estimated that core housing need to 2025 will be 113 households<sup>31</sup>.</li> <li>• It is unclear the household compositions or housing types to meet this need</li> </ul>
<b>By Tenure</b>	
Owners	<ul style="list-style-type: none"> <li>• Owners represent 84% of the population in Okotoks (8,120) and of those, 15% of owners experience unaffordability (e.g., spending 30% or more of income on shelter costs)</li> <li>• This equates to 1,218 owners experiencing unaffordability.</li> <li>• It is unclear the household compositions or housing types to meet this need.</li> </ul>
Market Rental	<ul style="list-style-type: none"> <li>• Okotoks experienced a 45% growth in renter households in the five years from 2011 to 2016</li> <li>• Nearly 1 in every 2 renter households experience housing unaffordability.</li> <li>• This equates to 685 households in immediate affordable housing need.</li> <li>• It is unclear the household compositions or housing types to meet this need.</li> </ul>

<sup>30</sup> All data from Okotoks Housing Needs Assessment. 2019.

<sup>31</sup> 113 units is calculated based on an average of 10 to 15 units per year between 2016 and 2025 (9 years at 10 units per year = 90; 9 years at 15 units per year = 135. The average of 90 and 135 is 113).

Affordable Housing Challenges	Affordable Housing Need
Subsidized housing	<ul style="list-style-type: none"> <li>• Immediate waitlist need of least 81 units of housing</li> <li>• Westwinds Communities operates subsidized rental housing in Okotoks and has limited supply therefore households are given housing based on the best available to suit needs, not necessarily based on what would be suitable (e.g., a family might need a four bedroom apartment, but Westwinds only has a 3 bedroom four-plex, so they are moved into the four-plex)</li> <li>• Based on the current waitlist the 81 units translates into: <ul style="list-style-type: none"> <li>• 13 households on a waitlist for Sheep River Lodge (independent living)</li> <li>• 6 households on a waitlist for Sandstone Lodge (with meals and housekeeping)</li> <li>• 22 households on a waitlist for a four-plex</li> <li>• 1 household on a waitlist for a house</li> <li>• 39 households on a waitlist for a Direct to Rent Supplement (DTRS)<sup>32</sup></li> </ul> </li> </ul>
By Age	
Seniors (age 65+)	<ul style="list-style-type: none"> <li>• Immediate waitlist need of at least 19 units of housing</li> <li>• 13 households on a waitlist for Sheep River Lodge (independent living)</li> <li>• 6 households on a waitlist for Sandstone Lodge (with meals and housekeeping)</li> <li>• Minimum housing size to meet household needs are 1 bedroom units</li> <li>• An increase of 241% households between 2016 to 2041 – expected to be the fastest growing age group.</li> <li>• It is unclear how many in this population growth projection will need senior’s specific housing.</li> </ul>

<sup>32</sup> DTRS - the amount of assistance is based on the difference between the tenant’s qualified rent and 30% of their gross income, to a maximum subsidy of \$600.



Affordable Housing Challenges	Affordable Housing Need
Young Adults (age 25 - 34)	<ul style="list-style-type: none"> <li>• An increase of 108% households between 2016 and 2041 – expected to be the second fastest growing age group</li> <li>• This means approximately 2,079 people in this age category in 2026.</li> <li>• Minimum housing size to meet household needs are 1 bedroom and 2 bedroom units.</li> <li>• It is unclear the mix of these unit types to meet this need.</li> </ul>
<b>By Household Types</b>	
Lone-Parent Families	<ul style="list-style-type: none"> <li>• 501 of the lone-parent households in Okotoks overspend on shelter costs: 310 rental and 190 owner households</li> <li>• It is unclear the number of units or subsidies needed to address this.</li> <li>• About half of all lone parent families have 1 child (51%), and the remainder have 2 or more children (49%). The majority of those families are female-led.</li> <li>• Immediate waitlist need of at least 22 units of subsidized (or social) housing</li> <li>• Waitlist<sup>33</sup> indicates the following immediate housing type needs: <ul style="list-style-type: none"> <li>• 21 four-plexes</li> <li>• 1 detached house</li> </ul> </li> <li>• Lone-parent median income level supports 2 and 3 bedroom apartment units to meet household needs with the same opportunity to afford to rent a rowhouse (at the 2019 rate of \$1,676)</li> <li>• It is unclear the number of units, bedrooms and mix of housing types to meet this need.</li> </ul>

33 Westwinds Communities. April 2019. Spreadsheet. Okotoks Data Town Study. 04-2019.

## Affordable Housing Challenges

Individuals living alone or with unrelated roommates

## Affordable Housing Need

- 34% overspend on shelter costs (51% of renters, 28% of owners)
- Immediate waitlist need of at least 10 units of housing
- It is unclear what housing type is needed to meet this need.
- Income level translates into studio and 1 bedroom size apartment units, with 2 bedrooms possible for some lone parent households
- It is unclear the mix of units needed to meet this need.





# **Affordable Housing Strategy**

# Collective Impact - A Framework for Community Change

Collective Impact was coined in 2011 by John Kania and Mark Kramer of FSG Consulting. The point of Collective Impact is not to improve systems, but to change them. The Okotoks' Affordable Housing Strategy uses this framework to define strategies and actions to address the affordable housing needs of the town.

Key pre-conditions to Collective Impact include strategy, governance, funding and evaluation. The Collective Impact Principles of Practice<sup>1</sup> are:

- Design and implement the initiative with a priority placed on equity.
- Include community members in the collaborative.
- Recruit and co-create with cross-sector partners.
- Use data to continuously learn, adapt and improve.
- Cultivate leaders with unique system leadership skills.
- Focus on program and system strategies.
- Build a culture that fosters relationships, trust and respect across participants.
- Customize for local context.

It is also important to be aware of the limitations<sup>2</sup> of Collective Impact, as observed by numerous case studies where the framework has been used. These include:

- insufficient attention to the role of community in the change effort;
- an excessive focus on short-term data;
- an understatement of the role of policy and systems change; and
- an over-investment in backbone support.

<sup>1</sup> Collective Impact Forum. Collective Impact Principles of Practice. Available online: <<https://www.collectiveimpactforum.org/resources/collective-impact-principles-practice>>. Last accessed: September 8, 2020

<sup>2</sup> Cabaj, Mark and Weaver, Liz. 2016. Collective Impact 3.0 An Evolving Framework for Community Change. Tamarack Institute. Available online: <[https://cdn2.hubspot.net/hubfs/316071/Events/CCI/2016\\_CCI\\_Toronto/CCI\\_Publications/Collective\\_Impact\\_3.0\\_FINAL\\_PDF.pdf](https://cdn2.hubspot.net/hubfs/316071/Events/CCI/2016_CCI_Toronto/CCI_Publications/Collective_Impact_3.0_FINAL_PDF.pdf)>. Last accessed: September 8, 2020.

## Five Conditions for Successful Collective Impact<sup>3</sup>

The following is a list of five conditions for Collective Impact and include some of the originally named conditions as well as an evolution of those conditions over time.

**Shared Aspiration** - develop a shared vision for change with stakeholders based on data and determine the way forward

**Strategic Learning** - a robust learning and evaluation process (with shared measurement - tracking progress in the same way) is critical to community-wide change efforts.

**High-Leverage and Loose/Tight Working Relationships** - Assess where local actors have knowledge, networks and resources to make a difference where policy makers and funders decentralize responsibilities for program design to local organizations and hold them accountable for broad (rather than discrete) outcomes. This also allows participants to pursue independent pathways to a common goal (doing what they do best) because different strategies trigger different outcomes for different groups of people.

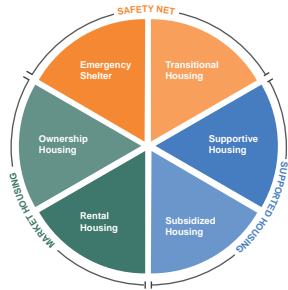
**Authentic Community Engagement** - put community at the centre of the change process with a broad spectrum of system stakeholders, particularly those with lived experience and most affected by complex issues, allowing “360-degree insight”

**A Container for Change** - building a strong container for change requires a variety of dimensions of backbone stewardship. These may include: mobilizing a diverse group of funders and agreements that demonstrate leadership; processes to cultivate trust and empathy among participants to open them up to fresh and new perspectives; use creative tensions to drive people to seek new approaches; etc.

<sup>3</sup> Cabaj, Mark and Weaver, Liz. 2016. Collective Impact 3.0 An Evolving Framework for Community Change. Tamarack Institute. Available online: <[https://cdn2.hubspot.net/hubfs/316071/Events/CCI/2016\\_CCI\\_Toronto/CCI\\_Publications/Collective\\_Impact\\_3.0\\_FINAL\\_PDF.pdf](https://cdn2.hubspot.net/hubfs/316071/Events/CCI/2016_CCI_Toronto/CCI_Publications/Collective_Impact_3.0_FINAL_PDF.pdf)>. Last accessed: September 8, 2020.

## Strategy 1: Data Readiness

Data is the key to understanding what the current housing needs are for Okotoks. Data is collected and maintained by several sources. Statistics Canada and CMHC collect data that help us understand income levels, housing costs, family size and other relevant information to determine housing affordability, suitability and need.



### Relevance

## Data Collection and Collaboration

Different departments across the Town collect different data information pertinent to housing needs. For example (this is not exhaustive, but to illustrate the point that different pieces of the data puzzle need to be coordinated to better define and address housing needs):

- Assessment collects information on housing stock type (e.g., detached dwelling, multifamily dwelling, townhouse, etc.), but not tenure;
- Planning collects information on approved and completed accessory and secondary suite developments, approved multi-residential developments and community density statistics; and
- Community Wellness collects information on how many people approach their department with housing concerns and needs.

Other sources of data include health services, community service providers, school districts, etc. Non-profit housing providers are also a wealth of information as they collect data on housing needs for those in housing they operate and those on waitlists for their housing.

There are significant gaps in housing data and housing needs data for the town currently. A more coordinated effort is needed to create a database where the Town can track demographics, current housing stock (type, tenure, supply), housing need (type, tenure, supply), waitlist information for housing subsidies and subsidized housing stock, identification of those who are unhoused or under-housed, etc.

Appendix E outlines examples of Information to collect in a housing database.

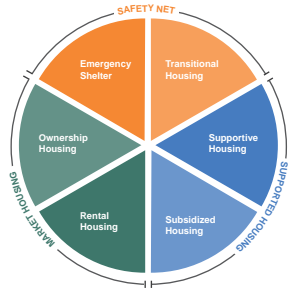
In addition, this database should be coordinated with the land inventory database for Town and publicly owned land (held by other levels of government or school districts) to inform decisions about where housing is best suited to meet needs.

**Timeline** - 2020 - 2022

## Community Involvement

Once a working database has been established, it is important to ground-truth the data with members of the community who are in need of affordable housing, living in subsidized housing and benefiting from affordable housing initiatives. This lived experience is an important test of the data to ensure it is accurately reflecting what is happening on the ground. This should be on-going as data is updated every two years.

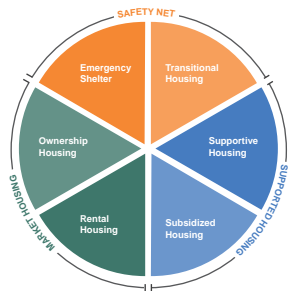
**Timeline** - 2020 - 2025



**Relevance**

## Strategy 2: Resourcing the Strategy

It is important for the implementation of the Strategy that it is adequately resourced, both in terms of funding, land and capacity to deliver on the strategy to meet housing needs (staffing and a housing authority).



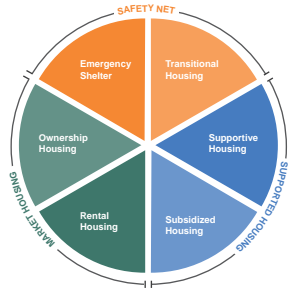
**Relevance**

## Funding Resources

Create a Housing Reserve Fund to fund the strategy. Any funding the Town puts forward sees a return or is used to leverage other funding for affordable housing needs. This might look like:

- Leveraging funds from the Town for CMHC funding
- Leveraging funds from the Town for other provincial or federal housing funding programs
- Leveraging funds to attract developers who will construct non-market, purpose-built rental housing
- Gifting land to non-profit housing operators to develop non-market, purpose-built rental housing.

**Timeline** - 2020 - 2022



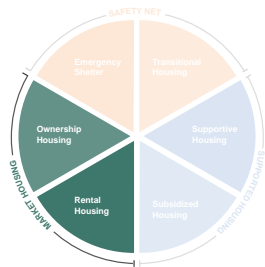
### Relevance

## Staffing Resources

Dedicated staff or portion of staff time dedicated to resource the strategy to:

- Ensuring the Strategy is moving forward successfully in its implementation.
- Acting as a liaison to the non-profit sector who provide housing subsidies, subsidized housing units' supportive and special needs housing
- Liaising with the development community who are constructing non-market housing.

**Timeline - 2020 - 2022**



### Relevance

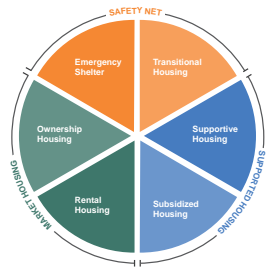
## Creation of a Housing Authority

A housing authority is an arms-length organization of the Town that can oversee the planning, development, maintenance and operations of non-market rental and non-market owner housing.

**Timeline - 2020 - 2025**



## Strategy 3: Create the Conditions to Build Affordable Housing



The Town has tools at its disposal to create incentives to help developers, builders and the private sector address affordable housing needs for the town. This might look like: making changes to the land use bylaw; decreasing permit approval times; pre-zoning land for affordable housing; and integrating affordable housing into greenfield developments.

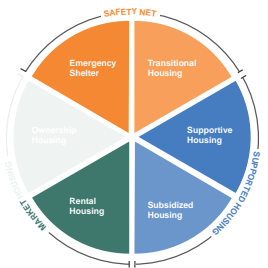
The Town also has a responsibility to advocate to higher levels of government for legislation and funding to support affordable housing needs.



**Relevance**

**Timeline** - 2020 - 2025

## Strategy 4: Maintain Existing and Establish New Partnerships to Get Housing Built



The Town can't deliver on all the town's affordable housing needs alone. Other actors have roles to play in delivering housing to meet needs. Creating and maintaining these relationships and working collaboratively is key to getting affordable housing constructed.

Housing providers are critical to meeting affordable housing needs. While capital funding is still the responsibility of provincial and federal governments, the Town has many tools at its disposal to facilitate partnerships to build affordable housing.

Potential partners may include: non-profit housing providers; developers; builders; other private sector actors.

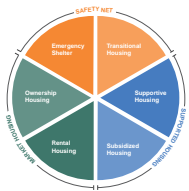


**Relevance**

**Timeline** - 2020 - 2025

## Strategy 5: Monitoring and Implementation

Monitoring the execution of the Strategy and Action Plan is important as it informs how successfully the strategy is being implemented. The monitoring and implementation section includes regularly reviewing and updating the strategy in conjunction with updating the Housing Needs Assessment as well as reporting out on indicators and targets that quantify the progress towards reaching the goals of this plan and evaluate the plan for its effectiveness. Indicators and targets can identify completion of the Action Plan and help pinpoint areas that may need more support for successful implementation.



**Relevance**

### Updating the Strategy

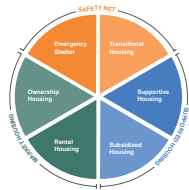
The Affordable Housing Strategy should be monitored and reviewed regularly to ensure the plan remains relevant, reflects the goals and aspirations of Okotoks, and effectively addresses affordable housing needs. As such, the Town should review the Strategy in tandem with the Housing Needs Assessment and the Municipal Development Plan review every five years.

**Timeline - 2025**

### Monitoring and Reporting out on Metrics

Metrics should be reported on every two years in conjunction with the metrics reporting for the Municipal Development Plan.

**Timeline - 2020 - 2025**



**Relevance**

### Community Engagement

The Okotoks community, particularly people who are living in housing under affordable housing programs should be engaged with as part of monitoring and updating the Strategy to ensure their lived experience aligns with the data outcomes and the successful implementation of the plan. Any differences in lived experience versus data and implementation should be addressed.

**Timeline - 2020 - 2025**



**Relevance**



# 5 Year Action Plan

## Five Year Action Plan

While the Town has influence and responsibilities to address the underlying issues that lead to the conditions where people find themselves in need of affordable housing and to create conditions to help deliver affordable housing, certain factors fall outside the jurisdiction of municipal governments. This is where municipalities rely on the support, funding and guidance of provincial and federal governments and local community-serving organizations.

Implementation of this Strategy will require continued communication, collaboration, and action by different levels of government and many partners. The Action Plan provides a starting point for the Town and community partners to inform their planning and work together to achieve shared goals.

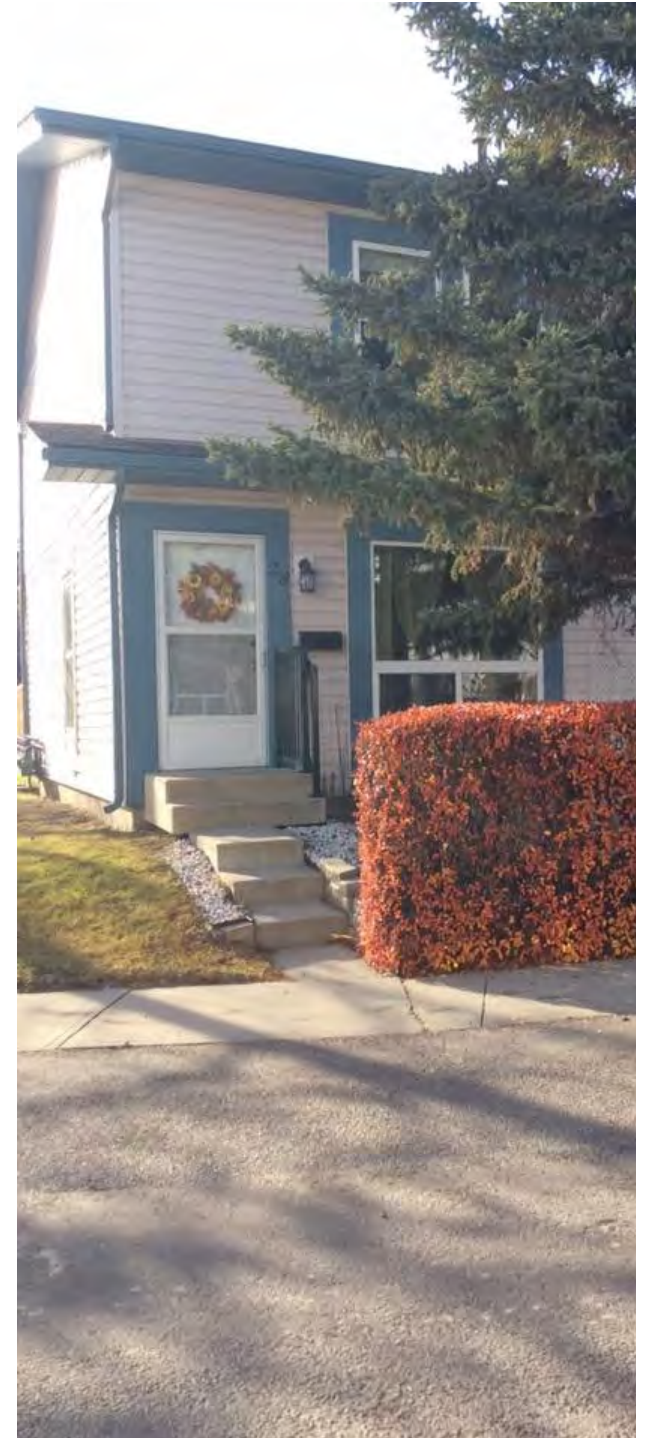
### Role of the Town

The broader housing sector is made up of a variety of entities, including the provincial and federal governments, development sector, non-profit housing providers, local governments, Indigenous governments, rental providers, homeowners, renters, investors, and others. Local governments can take on a range of roles related to affordable and market housing. The Town has three distinct roles in implementing this Affordable Housing Strategy:

**LEAD** - primary responsibility. The Town will implement an action (working alone or with other community partners); this may involve coordinating, funding, planning, or service delivery.

**PARTNER** - shared responsibility. The Town will work with appropriate community partners to achieve an action; this may involve joint planning, coordinating or funding but will rarely involve service delivery.

**ADVOCATE** - complementary responsibility. The Town will seek to influence decisions and policy through an organized effort (working alone or with other community partners).



The broader housing sector is made up of a variety of actors, including the provincial and federal governments, development sector, non-profit housing providers, local governments, Indigenous governments, rental providers, homeowners, renters, investors, and others. Local governments can take on a range of roles related to affordable and market housing.

**Facilitate Development through Land Use Planning** – Traditionally, public sector organizations such as local governments, Indigenous governments, and senior levels of governments have chosen to facilitate development through planning processes and regulating land use and built form through zoning and development approvals.

**Regulate and Incentivize** – Public sector organizations can also choose to provide housing by using regulations and incentives to both prohibit and allow housing forms, typologies, and densities.

**Invest through Capital and Operating Costs** – Public sector organizations have a role in funding affordable housing projects.

**Monitor, Research and Innovate** – Where markets are failing to meet housing needs, public sector organizations are increasingly taking on roles of monitoring, researching and innovating around housing, and investing in projects that meet their organization's goals. This is often done in partnership with non-profits and the private sector.

**Information & Advocacy** – Public sector organizations can raise awareness of housing needs and challenges to the public, and advocate to senior governments for funding for affordable housing. Non-profits, developers and builders can participate in this.

**Partnerships** – Partnerships can be formed between public sector organizations, non-profits, and the private sector to build, operate, and maintain affordable housing. Each sector can contribute according to their organization's goals in achieving affordable housing.

**Building and Operating Affordable Housing** – Traditionally, affordable housing is built and operated by Indigenous governments, non-profits, developers and builders. The asset owner has financial responsibilities for building and/or operating affordable housing.

**Operate Social Services** – Social support services are operated by the public sector, non-profits and Indigenous governments. Public sector organizations can support non-profits in operating support services through funding.

**Operate Social Enterprises** – Indigenous governments, social enterprises, developers and builders can operate social enterprises.

**Implement Corporate Social Responsibility** – Public sector organizations, non-profits, and the private sector can all develop and implement corporate social responsibility policies.

## Role of Partnerships

Implementing the Strategy will require collaboration and action by many partners. The following list of potential partners are not bound by this Strategy, but rather are seen as key players in providing an integrated and holistic approach to affordable housing in Okotoks.

Potential partners include:

1. Federal and provincial governments
2. Community-service organizations and non-profits
3. Private groups with land ownership (e.g. developers, faith-based groups, service clubs, homeowner associations, etc.)
4. Regional employers
5. Institutional stakeholders with land ownership (e.g. post-secondary institutions, school boards, etc.)

## Role of Advocacy

Municipal governments have a role to advocate to senior levels of governments to support funding, programs and solutions for affordable housing.

## How the Action Plan is Organized

The action plan is organized to:

- Respond to each of the strategies
- Identify the Town's role as a leader, partner or advocate for each action
- Articulate short-term (zero to five years) and medium term (six to 10 years) actions for each of the strategies
- Relate to the housing wheel
- Identify the roles for implementation (DARCI chart, explained below)
- Identify which of the three parent policies in the MDP the action relates to

Recommended actions outside the five year time horizon are included where relevant at the end of the Five Year Action Plan items. These are considered medium-term actions and should be considered in updates to this Strategy and Action Plan.

The Action Plan indicates roles and responsibilities in a DARCI chart<sup>1</sup> where:

**D - DECIDER/DELEGATOR:** Holds the ultimate power regarding the project. Power can be retained as the right of final approval/ veto, or delegated to the A. The D might be an individual leader, or it could be a group such as the management team, Board or municipal council.

**A - ACCOUNTABLE:** The single person fully accountable for making the project happen. The A must be given sufficient decision-making power and room to learn/adjust commensurate with accountability. It is possible for a D to also be the A. There should never be more than one A. This creates the risk of creating a lack of clear accountability. If no one is willing to be the A, do not proceed.

**R - RESPONSIBLE:** Those responsible for doing the work on the project. There may be a number of Rs on a project. Rs are responsible for dealing with roadblocks, raising questions, etc. – not just being good workers

**C - CONSULTED:** Those from whom input will be solicited.

**I - INFORMED:** Those to be kept apprised of relevant developments. This is an FYI role. NOTE: They may not use the information to undermine the process. Unless someone is officially an I, consider not cc'ing them on emails. This is a good way to cut down on unnecessary emails.

<sup>1</sup> Social Transformation Project. DARCI Accountability Grid Tool. Available Online: <<http://stproject.org/wp-content/uploads/2014/11/darci-accountability-grid.pdf>>. Last accessed: July 22, 2020.




# Action Plan 1 : Data Readiness



Action #	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
1.1	Develop a housing inventory database and include information listed in Appendix E.	Lead	All	Metrics	CAO	Development Services Director	Planning Staff, Westwinds, other data partners	Other departmental Staff, Advisory Committee	Developers, builders, non-profit partners
1.2	<p>Develop data partnerships with housing providers, social service agencies, health authorities and developers, etc. to collect and share data about people in housing need including:</p> <ul style="list-style-type: none"> <li>• Those who are living in inadequate housing (e.g., at campsites, couch surfing, etc.)</li> <li>• Those who are paying more than 30% of their before tax income on housing and utilities</li> <li>• Those who are underhoused</li> <li>• Those who are underhoused and with addictions</li> </ul>	Partner	All	Metrics	CAO	Development Services Director	Planning Staff, Community services staff, Westwinds, other data partners	Other departmental Staff, Advisory Committee	Developers, builders, non-profit partners










Action #	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
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1.2	<ul style="list-style-type: none"> <li>Those who are underhoused and with mental illness</li> <li>Those fleeing violence</li> <li>Youth</li> <li>People with developmental disabilities</li> </ul>								
1.3	Support shelter providers in collecting data to understand the need for emergency shelter housing and housing first needs (for those with mental illness and/or addictions issues) in Okotoks	Partner	Emergency Shelter		CAO	Development Services Director	Planning Staff, Community services staff, Westwinds, other data partners	Other departmental Staff, Advisory Committee	Developers, builders, non-profit partners

## Action Plan 2: Resourcing the Strategy



Action #	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
2.1	Provide funding to hire a 1.0 FTE staff to be situated in the development services department to oversee the inventory database and implementation of this Strategy. Potential job description is shown in Appendix C.	Lead	All	Metrics	Council	CAO	Development Services Director, Director Community Services	Non-profit housing providers	Developers, Public
2.2	Establish a Housing Reserve Fund and collect funding to support the construction and operation of affordable housing projects in collaboration with partners. (Revenues can come from taxes, loan repayments, municipal land sales, or other sources such as cash or land donations.)	Lead	Supportive Subsidized Rental Owner		CAO	Development Services Director	Planning Staff, Community services staff,	Other departmental Staff, Advisory Committee	Developers, builders, non-profit partners
2.3	Access affordable housing funds from senior levels of government.	Lead	Supportive Subsidized Rental Owner		Council	CAO	Development Services Director, Director Community Services	Development Services, Finance	Staff
2.4	Access funds through CMHC's Rental Construction Financing Incentive	Lead	Subsidized Rental		Council	CAO	Development Services Director or Community Services	Development Services, Finance	Staff

Action #	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
2.5	Advocate to senior governments to provide additional funding for affordable and special needs housing and leverage this capital funding to create non-market and special needs housing within the community.	Advocate	Supportive Subsidized Rental		Council	CAO	Community Services	Development Services, Finance	Staff
2.6	Identify municipally owned land and use a decision-making tool to donate, lease, partner or sell at below-market value to a partner for use as transitional housing.	Lead	Transitional Subsidized Rental		CAO	Development Services Director or Community Services	Planning staff	Housing providers, builders	Public
2.7	Develop a per door grant program that contributes to a housing partnership to reduce the partner's cost and use the grant to leverage funding from CMHC or other government housing funding. (Revenues can come from taxes, loan repayments, municipal land sales, or other sources such as cash or land donations.)	Lead	Transitional Supportive Subsidized Rental		CAO	Development Services Director	Planning Staff, Community services staff	Other departmental Staff, Advisory Committee	Developers, builders, non-profit partners
2.8	Establish a rent bank to help those in emergency situations who cannot pay their rent to ensure they do not get evicted. (Revenues can come from taxes, loan repayments, municipal land sales, or other sources such as cash or land donations.)	Lead	Transitional Supportive Subsidized Rental		CAO	Development Services Director	Planning Staff, Community services staff	Other departmental Staff, Advisory Committee	Developers, builders, non-profit partners

Action #	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
2.9	Support the growth and capacity of organizations to build, operate and maintain affordable housing.	Partner	Supportive Subsidized Rental		CAO	Development Services Director or Community Services	Non-profit providers or developers	Staff, and organizational staff	
2.10	Create a housing authority to plan, develop, operate and maintain non-market rental and owner housing.	Lead	Rental, Owner		CAO	Development Services Director or Community Services	Planning staff	Housing providers, builders	Public
2.11 (medium term)	Identify municipal land assets and use a decision-making tool to assess the potential of acquiring and using surplus lands for future affordable or special needs housing projects.	Lead	Supportive Subsidized Rental Owner		CAO	Development Services Director or Community Services	Planning staff	Housing providers, builders	Public
2.12 (medium term)	Support transitional housing through municipal or Alberta Social Housing Corporation grants <sup>1</sup> or no- or low-interest loans	Lead	Transitional Subsidized Rental		CAO	Development Services Director or Community Services	Planning staff	Housing providers, builders	Public

<sup>1</sup> The Alberta Social Housing Corporation offers grants: Grants in place of taxes 27(1) The Corporation may each year pay to any municipality within which any of the Corporation's real property is situated a grant not exceeding the amount that would be recoverable by the municipality if the property were subject to the property taxes of the municipality for that year.

## Housing Authority

In communities where affordability is a significant issue, some municipalities have taken to using covenants to restrict the purchase, resale and/or rental value of homes. This is often done through a separate municipal arm or housing authority and can be achieved through municipally-owned lands or through development agreements at the time of rezoning.

### Housing authorities manage:

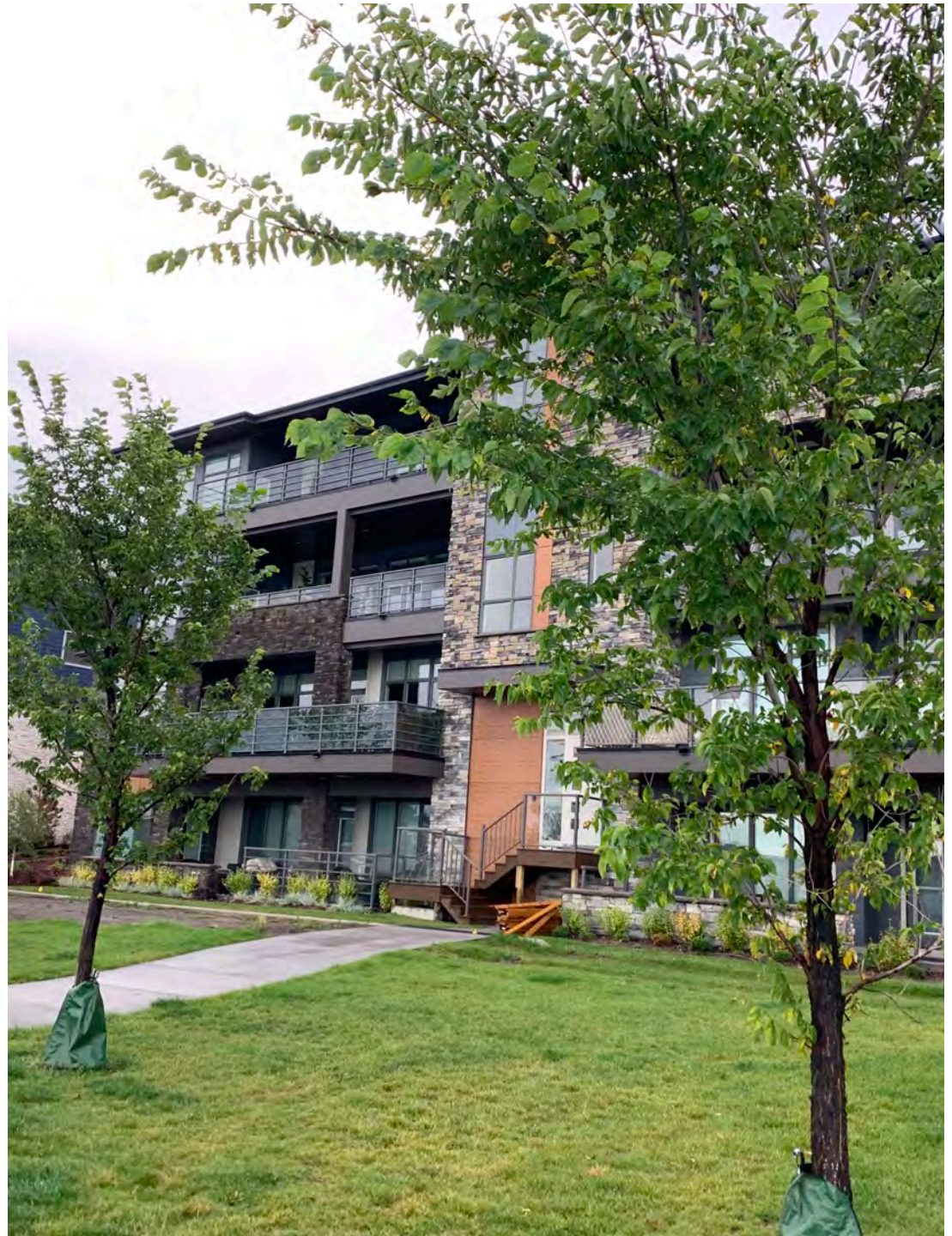
- housing agreements/covenants
- purchase of price-restricted homes
- Waitlists
- Development applications
- rental applications (some include specific programs for seniors); and
- access to low-cost land through acquisitions and inclusionary zoning.

### Benefits:

- Central point of contact at the Town for new affordable housing projects on Town and partner owned sites;
- Ability to focus on gaps in the housing market where need is not currently being met;
- Expedited and streamlined processes to enable leverage of Town land and other assets for new affordable housing aligned with Council's housing targets;
- Standardization of tools and policies;
- Industry, market knowledge through members of the Board of Directors.
- Housing agreements help to ensure housing remains affordable over the long term (and to dictate property use, resale and rental prices). They also help to ensure a developer delivers the affordable housing benefits they agreed to. This is critical to maintain a sense of community and provide housing for employees who are essential to the local economy (much of which is based on lower-paying service, retail, and accommodations).

### Considerations:

- Agreements require legal expertise and consideration of inflation for resale and rental price restrictions.
- They require a demand for development and rezoning in the community. Restrictions may slow initial uptake and development but support long-term benefits for affordability.
- Municipality generally has 'first right of refusal' to purchase units when they are sold (to ensure control and adjust covenants as needed).
- Covenants must include fines for non-compliance (e.g., \$500/day fine) and set limits of rental duration for ownership units.
- Properties can only be occupied by employees or retirees. Applicants must work a minimum of 20 hours per week in the community or have been employed for five of the six years prior to ceasing employment. They also must not already own real estate in the community or elsewhere.



## Action Plan 3: Create the Conditions to Build Affordable Housing





### Pathways to Ownership


Homeownership is important to people's health and wellbeing as well as financial health. It contributes to financial security and stability by offering homeowners protection from rising housing costs, increased savings and purchasing power, the ability to borrow against the equity of the home, and the opportunity to refinance at lower interest rates. Though there are risks involved and the benefits are not guaranteed, moving people through the housing wheel to home ownership is seen as a success.









Pathway to ownership is an affordable housing strategy that provides financial assistance and programs to residents to help them move from renting to owning. Currently there are no pathways to ownership programs operating in the Town of Okotoks.










No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.1	Create a tenant displacement and relocation policy for re-development of non-market and market rental that prioritizes rehousing tenants over compensation only.	Lead	Rental		Council	CAO	Director of Community Services	Planning staff, non-profit housing providers, developers, tenants	Public
3.2	Ensure no net loss of existing purpose-built rental housing through redevelopment by requiring 1:1 replacement of existing rental units through the redevelopment proposal on the subject site.	Lead	Rental		Council	CAO	Development Services Director and Director of Community Services	Developers	
3.3	Update the Land Use Bylaw to facilitate greater housing diversity in new and existing communities. This may include: <ul style="list-style-type: none"> <li>Reducing minimum lot dimensions and setback requirements for ground-oriented multi-unit housing;</li> <li>Including duplexes and attached houses in a greater number of residential districts, including in single-detached zones; and</li> <li>Developing maximum parking standards reflective of demand for these uses.</li> <li>Eliminating development permit applications for secondary suites that don't require a variance.</li> </ul>	Lead	Supportive Subsidized Rental Owner		Council	CAO	Development Services Director	Public, Developers, builders	










No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.4	<p>Review and update the Land Use Bylaw and other requirements for secondary suites and accessory dwelling units to support and incentivize the development of legal accessory dwelling units across most residential areas. This may include:</p> <ul style="list-style-type: none"> <li>Increasing allowed size and number# of bedrooms of secondary suites and accessory dwelling units;</li> <li>Developing maximum parking standards reflective of demand;</li> <li>Replacing a required performance security with a no-fee registration;</li> <li>Reviewing other regulatory requirements;</li> <li>Updating regulations for studio suites to allow tiny homes and container homes as accessory detached dwellings (subject to design guidelines or standards);</li> <li>Working with landowners to resolve issues of non-compliance, while ensuring that Alberta Safety Codes are met;</li> <li>Allow current units that are not in compliance a grace period to comply; and</li> <li>Supporting building code upgrades to existing, non-compliant secondary suites through a grant program.</li> </ul>	Lead	Subsidized Rental		Council	CAO	Development Services Director	Public, Developers, builders	








No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.5	Require Area Redevelopment Plans to support sensitive infill and increase the proportion of non-traditional housing stock within the neighbourhood.	Lead	Supportive Subsidized Rental Owner		Council	CAO	Development Services Director	Public, Developers, builders	
3.6	For projects seeking rezoning for residential development, require unit mix to meet current needs in the community according to the current Housing Needs Assessment.	Lead	Supportive Subsidized Rental Owner		Council	CAO	Development Services Director	Developers, builders	Public
3.7	Provide financial grants up to \$5,000 and education for existing homeowners whose secondary suites are non-compliant.	Lead	Subsidized Rental		Council	CAO	Development Services Director or Community Services	Homeowners	
3.8	Establish a grant for homeowners to cover the cost of developing a new ADU, based on # of rooms and awarded at occupancy for Accessory Dwelling Units to a maximum of \$10,000.	Lead	Subsidized Rental		Council	CAO	Development Services Director or	Homeowners	Public
3.9	Support third-party housing providers by advocating to federal and provincial governments for housing subsidy programs.	Advocate	Subsidized Rental		Council	CAO	Community Services	Development Services, Finance	Staff
3.10	Create caveats on title to secure rental housing for a minimum of 25 years and monitor annually.	Lead	Rental		Council	CAO	Development Services Director and Director of Community Services	Developers	
3.11	Prioritize and accelerate development approval processes for rental housing.	Lead	Rental		Council	CAO	Development Services Director	Non-profit housing providers, developers	
3.12	Advocate for changes to the Residential Tenancies Act and the Mobile Homes Tenancy Act for payment, in addition to notice, to tenants who are displaced due to redevelopment.	Advocate	Rental Owner		Council	CAO	Community Services	Development Services, Finance	Staff

No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.13	Adopt a policy that addresses the impact of short-term rentals (e.g., airbnb and VRBO) on the rental housing market.	Lead	Rental		Council	CAO	Development Services Director	Homeowners, developers	Public
3.14	Reduce or waive application fees for purpose-built rental housing developments.	Lead	Rental		Council	CAO	Development Services Director	Non-profit housing providers, developers	
3.15	Reduce off-site levies and/or community amenity contributions for purpose-built rental housing.	Lead	Rental		Council	CAO	Development Services Director	Non-profit housing providers, developers	
3.16	Up zone neighbourhoods to allow for up to 3 units per property (main unit, secondary suite and accessory dwelling unit).	Lead	Rental		Council	CAO	Development Services Director	Non-profit housing providers, developers	Public
3.17	Implement land use changes for detached dwelling zones to allow secondary suites.	Lead	Rental		Council	CAO	Development Services Director	Developers, public	
3.18	Identify areas where rezoning to a higher density will only be allowed for non-market affordable housing with specific conditions.	Lead	Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	
3.19	Require secondary suites into all residential zones in the land use bylaw.	Lead	Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.20	Require Accessory Dwelling Units into all residential zones in the land use bylaw.	Lead	Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public

No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.21	Waive municipal taxes for affordable housing developments of 10 units or more with the requirement for annual reporting and a caveat on title requiring 20% below market rents for a minimum of 25 years.	Lead	Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.22	Create caveats on title to secure non-market, rental housing for a minimum of 25 years.	Lead	Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.23	Create caveats on title to secure, rental housing for a minimum of 25years.	Lead	Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.24	Lobby senior governments to provide additional funding for affordable and special needs housing and leverage this capital funding to create non-market and special needs housing within the community.	Advocate	Supportive Subsidized Rental		Council	CAO	Community Services	Development Services, Finance	Staff
3.25	Allow manufactured home parks and modular/Ready to Move structures in new neighbourhoods in the land use bylaw	Lead	Rental Owner		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.26	Develop an information package for homeowners about the financial costs and financial and community benefits of ADUs and secondary suites.	Lead	Subsidized Rental		Council	CAO	Development Services Director	Homeowners, Developers	Public
3.27	Celebrate affordable housing success stories and share information across the town to help all residents have a better understanding of the need for affordable housing and how it is integral to the social determinants of health.	Lead	Transitional Supportive Subsidized Rental Owner		Council	CAO	Development Services Director, Manager of Communications	Homeowners, Developers	Public

No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.28	Support and encourage new multi-unit residential developments to meet or exceed minimums identified in the Alberta Municipal Affairs STANDATA Building Code's Adaptable Dwelling Units Standards (as amended).	Lead	Transitional Supportive Subsidized Rental		Council	CAO	Development Services Director	Developers	Public
3.29	Review and update the Land Use Bylaw to allow emergency shelters close to schools, amenities and transit.	Lead	Emergency		Council	CAO	Development Services Director	Non-profit housing providers, Health service providers	Public
330	Endorse a Housing First approach to support vulnerable populations with housing and associated support services (e.g., mental health and addictions counselling services)	Partner	Emergency Transitional Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Health service providers	Public
3.31	Review and update the Land Use Bylaw to permit seniors housing, special needs housing, transitional housing, and group homes in all residential and mixed-use land use zones.	Lead	Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Health service providers	Public
3.32	Provide tax abatements for transitional housing for a determined number of years after development	Lead	Transitional Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Health service providers	Public
3.33	Encourage new multi-unit developments to meet or exceed minimums identified in the Alberta Municipal Affairs Building Code's Adaptable Dwelling Units Standards.	Partner	Transitional Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers	Public
3.34 (Medium Term)	Allow and encourage residential units in combination with compatible non-residential uses, live-work units, and housing above shops in appropriate locations.	Lead	Subsidized Rental Owner		Council	CAO	Development Services Director	Public, Developers, builders	

No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.35 (Medium Term)	Support the integration and distribution of non-market affordable housing throughout new and existing neighbourhoods to avoid an over-concentration in any one area. Prioritize locations in close proximity to amenities and services.	Lead	Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.36 (Medium Term)	Allow and encourage innovative housing forms (e.g., seniors campuses, eco-villages (intentional community), detached or duplex condominium developments, or pocket neighbourhoods with shared amenities or green space) in areas serviced with adequate water and sewer services. Consider pilot projects to test out and address design and implications for livability.	Lead	Subsidized Rental Owner		Council	CAO	Development Services Director	Public, Developers, builders	
3.37 (Medium Term)	Allow and encourage innovative housing tenure (e.g., co-operatives, co-housing, eco-villages (intentional community), modular or manufactured homes, with shared amenities or green space) in areas serviced with adequate water and sewer services. Consider pilot projects to test out and address design and implications for livability.	Lead	Subsidized Rental Owner		Council	CAO	Development Services Director	Public, Developers, builders	
3.38 (Medium Term)	Allow the subdivision of detached dwelling lots so the accessory dwelling unit can be sold separately.	Lead	Owner		Council	CAO	Development Services Director	Public	Public
3.39 (Medium Term)	Consider a land trust in partnership with housing cooperatives, co-housing developers and affordable housing providers to expand the options for owner housing in Okotoks.	Partner	Owner		Council	CAO	Development Services Director	Partner organizations	Public

No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
3.40 (Medium Term)	Support a variety of means to achieve affordability such as modest unit sizes and on-site common amenities, interior level of finishing and other design considerations, while ensuring that non-market housing is visually indistinguishable from market housing.	Lead	Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	
3.41 (Medium Term)	Partner with developers or non-profit organizations who will develop and operate non-market housing to use Town land suitable for affordable housing.	Partner	Supportive Subsidized Rental Owner		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.42 (Medium Term)	Explore possibilities of incorporating affordable housing in any Town-owned infrastructure in areas zoned for mixed use.	Lead	Supportive Subsidized Rental Owner		Council	CAO	Development Services Director	Non-profit housing providers, Developers, public	Public
3.43 (Medium Term)	Develop a portfolio of accessory dwelling unit designs	Partner	Subsidized Rental		Council	CAO	Development Services Director	Developers	Public
3.44 (Medium Term)	Develop a portfolio of secondary suite-ready detached housing designs	Partner	Subsidized Rental		Council	CAO	Development Services Director	Developers	Public
3.45 (Medium Term)	Establish bulk purchasing agreements for design and engineering, material supply and general contracting and trades for the construction of Accessory Dwelling Units and new housing with secondary suites.	Partner	Subsidized Rental		Council	CAO	Development Services Director	Developers	Public
3.46 (Medium Term)	Support the integration and distribution of seniors housing, special needs housing, emergency shelters, transitional housing, and group homes throughout new and existing neighbourhoods to avoid an over-concentration in any one area. Prioritize locations in close proximity to amenities and services.	Lead	Emergency Transitional Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Health service providers, Developers	Public

## Housing First

Housing First seeks to address the underlying issues for people who experience chronic homelessness and is guided by the idea that housing is a fundamental right. It is a consumer-driven approach that provides immediate access to permanent housing for people with mental health issues who have experienced homelessness, without requiring psychiatric treatment or sobriety as determinants of “housing readiness”<sup>1</sup>. Housing First can also be looked at as a philosophy of service, and as a systems approach for addressing homelessness.

The goal of Housing First for individuals with mental health and addiction challenges who have experienced chronic homelessness is to promote recovery, first by providing them with housing and then by collaborating with them to address physical and mental health, and provide supports for education, employment, substance abuse and community connections.








## Action Plan 4: Establish Partnerships to Get Housing Built












Okotoks is currently working on its first partnership for subsidized housing with Westwinds Communities. Details may change, but at the time of writing, the transitional housing development will include:

- 60 units of below market rental comprising:
  1. 15, one bedroom units for seniors housing (at \$750/mo)
  2. 15, one bedroom units (at \$750/mo)
  3. 18, two bedroom units (at \$1000/mo) - two of these are allocated to at risk youth
  4. 12, three bedroom townhouses (at \$1100/mo)

Current zoning would enable between 56 attached units and up to 100 apartment units under the discretion of the development authority.

No.	Action	Town Role	Housing Wheel	Timeline	D	A	R	C	I
4.1	Partner with a developer or non-profit organization to apply for federal funding for CMHC's Affordable Housing Innovation Fund.	Partner	Supportive Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers	Public
4.2	Support and work with local agencies, developers, senior governments, and other partners to facilitate the provision of a range of purpose-built rental housing. All new purpose-built rentals shall include a caveat to ensure the units remain rental for a minimum of 25 years.	Partner	Rental		Council	CAO	Development Services Director	Senior levels of government, Non-profit housing providers, Developers	Public
4.3	Continue to seek out partnerships with third-party housing operators to manage, develop and operate market and non-market affordable housing targeting Okotoks' residents earning less than median income.	Partner	Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers	Public

No.	Action	Town Role	Housing Wheel	Timeline	D	A	R	C	I
4.4	Support and work with housing operators, local agencies, developers, senior governments, and other partners to facilitate the provision of a range of seniors housing in close proximity to amenities and services. This includes a diverse range of housing options to support 'aging in place', including a range of independent living, assisted living and residential care with associated supportive services, and accessible units that meet the Government of Alberta Barrier-Free Design Guidelines.	Partner	Supportive Subsidized Rental		Council	CAO	Development Services Director	Senior levels of government, Non-profit housing providers, Developers	Public
4.5	Partner to create a transportation solution to help those who require emergency or transitional housing to get to Calgary or other locations where services are available, until Okotoks can develop its own transitional housing to meet the community's needs.	Partner	Emergency Transitional		Council	CAO	Director Community Services	Non-profit housing providers, Developers	Public
4.6	Work with higher levels of government to identify partnerships to develop Housing First services in Okotoks.  Partner with social service providers on transitional housing projects who provide health, mental health, addiction, employment, social, familial, spiritual, and other needs to apply a Housing First approach for transitional housing developments.	Advocate	Transitional Supportive Subsidized Rental		Council	CAO	Community Services	Development Services, Finance	Staff
4.7	Work with community members, groups, organizations and service providers who can provide information, resources and solutions for the housing needs of Okotokians.	Partner	All	Metrics	Council	CAO	Director Community Services	Non-profit housing providers, Developers	Public
4.8	Advocate to the Calgary Metropolitan Region Board for a regional response to affordable housing issues.	Advocate	Transitional Supportive Subsidized Rental		Council	CAO	Community Services	Development Services, Finance	Public

No.	Action	Town Role	Housing Wheel	Timeline	D	A	R	C	I
4.9 (Medium Term)	Partner with developers on rent-to-own tenureship models for home ownership.	Partner	Owner		Council	CAO	Development Services Director	Developers	Public
4.10 (Medium Term)	Issue Requests For Proposals for nonprofits to construct and operate affordable housing on surplus lands	Partner	Supportive Subsidized Rental Owner		Council	CAO	Development Services Director	Non-profit housing providers	Public
4.11 (Medium Term)	Encourage developers to partner with modular home manufacturers to design accessory dwelling units that can be constructed faster through modular design.	Lead	Subsidized Rental		Council	CAO	Development Services Director	Non-profit housing providers, Developers	Public
4.12 (Medium Term)	Support and work with housing operators, local agencies, developers, senior governments, and other partners to facilitate the provision of a range of special needs housing in close proximity to amenities and services. This includes a diverse range of housing options including a range of independent living, assisted living, residential care, long term care and special needs housing with associated supportive services, and accessible units that meet the Government of Alberta Barrier-Free Design Guidelines.	Partner	Supportive Subsidized Rental		Council	CAO	Development Services Director	Senior levels of government, Non-profit housing providers, Developers	Public
4.13 (Medium Term)	Work with local agencies, developers, senior governments, and other partners to secure potential buildings and sites for emergency and transitional housing on an as needed basis.	Partner	Emergency Transitional		Council	CAO	Development Services Director	Senior levels of government, Non-profit housing providers, Developers	Public

## Action Plan 5: Implementation and Monitoring



No.	Action	Town Role	Housing Wheel	MDP Policy	D	A	R	C	I
5.1	Provide bi-annual reporting on the implementation of the Affordable Housing Strategy using the key performance indicators and targets and align with the timing of the reporting out of the Municipal Development Plan metrics	Lead	All	Metrics	Council	CAO	Development Services Director, Director Community Services	Non-profit housing providers, Developers	Public
5.2	Establish an Affordable Housing Advisory Committee of Council to support implementation of this Strategy and encourage applications from those with lived experience with housing unaffordability	Lead	All	Metrics	Council	CAO	Development Services Director, Director Community Services	Non-profit housing providers, Developers, Public	Public
5.3 (Medium Term)	<p>Review and update the Housing Needs Assessment every five years, working with Census data and additional data from community service organizations and other data collected as part of Strategy 1: Data Readiness.</p> <p>Assess current best practices, models, tools and strategies for affordable housing as applicable to the Town of Okotoks' context.</p>	Lead	All	Metrics	Council	CAO	Development Services Director, Director Community Services	Non-profit housing providers, Developers, Builders, Residents living in non-market housing, Public	Public

## Affordable Housing Key Performance Indicators

Indicators and targets are used to measure the successful implementation of the Strategy. These indicators quantify the progress towards reaching the goals of this plan and evaluate the plan for its effectiveness.

Key performance indicators are measurable values that demonstrate how effective a strategy is. These are used to evaluate success at reaching targets. They help the Town make better informed decisions.

A target is the level or benchmark you are trying to be achieved for a key performance indicator.

The following section outlines key performance indicators, targets and timelines to help the Town measure its performance at meeting affordable housing goals. This section also outlines the municipal departments responsible for measuring and monitoring different indicators and targets to support the annual reporting of the performance of this Affordable Housing Strategy.

The following are key performance indicators for affordable housing from the Municipal Development Plan:

- Percentage of multi-residential units in Okotoks
- Percentage of renter households who spend 30% or more of gross income on shelter costs
- Length of time spent on waitlist for emergency or transitional housing
- Length of time spent on waitlists for seniors' housing
- Length of time spent on waitlists for supportive housing
- Ratio of average housing price compared to income

Additional key performance indicators:

- Rental vacancy rate
- Number of Census Dissemination Areas where a household earning 80% Median Income would spend less than 30% on housing

Targets to increase diversity of housing throughout the community:

- 40% housing in new neighbourhoods that is not detached housing by 2080
- Rental vacancy rate of 3% by 2030.

Targets to increase non-market affordable housing for low-income households:

- 50% of Census Dissemination Areas in Okotoks where a household earning 80% median income would spend less than 30% on housing in 2030.

Targets to provide housing to meet the diverse needs of the community:

- Emergency, transitional, seniors and supportive housing operating at 95% occupancy with waitlist not exceeding 6 months by 2030.





# Appendices

# Appendix A - Glossary

Many definitions in this glossary are taken from the Canadian Mortgage Housing Corporation's "The National Housing Strategy Glossary of Common Terms" (2018).

**Accessibility** refers to the manner in which housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.

**Adequate housing** is reported by their residents as not requiring any major repairs.

**Affordable housing** means, in the case of ownership housing, the least expensive of:

- housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income; or
- housing for which the purchase price is at least 10 percent below the average purchase price of a resale similar unit in Okotoks;
- In the case of rental housing, the least expensive of:
  - a unit for which the rent does not exceed 30 percent of gross annual household income; or
  - a unit for which the rent is at least 10 percent below the average market rent of a similar unit in Okotoks.

**Aging in place** is when an individual can remain in their place of choice that can manage their changing levels of care as required on-site.

**Aging in community** is when an individual is empowered to age within their community of choice, with community resources and services available both within their residence and within the community, and not necessarily under one roof.



**Assisted Living** is an environment that provides 24-hour on-site scheduled and unscheduled personal care and support provided by Health Care Aides. Some settings may have a secured environment.

**Below-Market Rental Unit** means a dwelling unit in a purpose-built rental for which the rent charged is at least 10% below market rent, as secured by a caveat on title.

**Co-housing** means a form of housing cooperative or association that consists of private homes centered around shared space or amenities (e.g., kitchen, lounge or play rooms, laundry). In co-housing, a group of people come together to form an “intentional” community with shared interests or values.

**Co-operative housing** means a non-profit membership-based legal entity (a cooperative association or corporation) which owns real estate. Membership is granted through share purchase, and each shareholder is entitled to occupy one housing unit within the owned building or group of buildings.

**Continuing care** is a term used to describe the entire continuum of care services, from Home Living to Facility Living. It is generally understood that Home Living, Seniors Housing and Long Term Care are covered by the continuing care spectrum.

**Core Housing Need** is housing that does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before tax income to access acceptable local housing. Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements. Affordable housing costs less than 30% of before tax (gross) household income.

**Emergency (shelter) housing** is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

**Homeless** is the situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

**Homelessness** describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

**Inclusionary Zoning** refers to the act of rezoning properties to require mandatory inclusion of affordable housing units in new developments.

**Independent living** is access to living arrangements and community features for disabled people, individuals with special needs, and/or diverse abilities, seniors and others that provides individuals with as much independence and autonomy as possible at home, work, school or in social and recreational settings.

**Lived experience** is a term used to describe experience and knowledge gained through direct, first-hand involvement in everyday situations, events, and interactions as a result of personally experiencing housing need or homelessness.

**Long Term Care facilities** are designed specifically for individuals with complex, unpredictable medical needs who require 24-hour onsite Registered Nurse assessment and/or treatment.

**Mixed-use development** is the development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use can occur vertically within a building, or horizontally on a site.

**Non-Market Housing** means self-contained, independent living dwelling units targeted to low and moderate-income households such as housing co-operatives and seniors and family non-profit projects.

**Non-traditional housing** stock means housing that is not single, detached; is an attached or stacked housing form, or adaptable or supportive housing for seniors or people with disabilities. Examples include duplexes, townhomes, and apartments.

**Pocket neighbourhoods** means clusters of houses or apartments, facing inward and gathered around a shared open space with parking at the perimeter. Pocket neighbourhoods are designed to enhance a sense of community and provide a housing typology that is more affordable given its smaller size on a smaller lot. Some pocket neighbourhoods may provide shared amenity space.

**Purpose-Built Rental** means a building that is purposely designed and built to provide a rental form of accommodation that is subject to a caveat on title that requires the dwelling units only be rented, and not individually sold or transferred, during the life of the building.

**Seniors lodge** is a unique housing option in Alberta where seniors housing is offered within the municipality with some hospitality supports and services on-site made possible through government funding, targets to lower income individuals or those requiring subsidies.

**Social housing** is a housing unit operated and maintained by a housing authority established under the Alberta Housing Act. ... Core Shelter for Social Housing covers the following items: Rent, heating fuel and utilities other than electricity.

**Special Needs Housing** means housing that provides supportive services for seniors or people with mental health or physical disabilities.

**Subsidized housing** includes a variety of programs in which rent is either set as a percentage of your income or at a low, fixed rate.

**Suitable housing** has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

**Supportive Housing** means housing and care that is licensed under the Supportive Living Accommodation Licensing Act which provides hospitality and personal care services as defined under the Act. It is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

**Transitional Housing** is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing, and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

**Vulnerable groups** Women, children and persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalised are often referred to as vulnerable groups. In the case of the National Housing Strategy, priority vulnerable groups are currently defined to include survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; LGBTQ2+; racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults.

# Appendix B - Best Practice Case Studies

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## Housing Authority and Covenants: Resort Town of Whistler, BC

In communities where affordability is a significant issue, some municipalities have taken to using covenants to restrict the purchase, resale and/or rental value of homes. This is often done through a separate municipal arm or housing authority and can be achieved through municipally-owned lands or through development agreements at the time of rezoning.

In the Resort Municipality of Whistler, BC, real estate and rental markets began to escalate rapidly in the 1970s and 1980s. Due to the popularity of the resort town, homes were being bought up and local residents (and employees) began to struggle to keep up.

In 1997, the municipality created the Whistler Housing Authority (WHA) as an independent municipally-owned corporation to oversee price-controlled real estate. The WHA maintains an inventory of around 2,000 dwellings and manages housing agreements/covenants, purchases of price-restricted homes, waitlists and development, rental applications (including a specific program for seniors), and access to low-cost land through acquisitions and inclusionary zoning.

### **Benefits:**

Housing agreements help to ensure housing remains affordable over the long term (and to dictate property use, resale and rental prices). They also help to ensure a developer delivers the affordable housing benefits they agreed to. This was critical for Whistler to maintain a sense of community and house employees that were essential to the local economy (much of which is based on lower-paying service, retail, and accommodations).

### Considerations:

Agreements require legal expertise and consideration of inflation for resale and rental price restrictions.

They require a demand for development and rezoning in the community. Restrictions may slow initial uptake and development but support long-term benefits for affordability. The municipality generally has 'first right of refusal' to purchase units when they are sold (to ensure control and adjust covenants as needed).

Covenants must include fines (i.e., Whistler includes a \$500/day fine for non-compliance) and set limits of rental duration for ownership units. Properties can only be occupied by employees or retirees. Applicants must work a minimum of 20 hours per week in the community or have been employed for five of the six years prior to ceasing employment. They also must not already own real estate in Whistler or elsewhere.

More Information - <https://whistlerhousing.ca/>

## Locating Affordable Housing: City of Kingston, ON

As part of its Municipal Housing Strategy, the City of Kingston conducted a Locational Analysis Study to determine which neighbourhoods would make the best locations for affordable housing developments. In order to complete the analysis, a list of criteria was developed to assist with ranking each neighbourhood. The criteria used are as follows:

- Neighbourhood amenities: Neighbourhood amenities such as public parks and local convenience/groceries stores contribute to improved quality of life, social connections, and health across income classes.
- Community Services and Amenities: This criterion was based on the number of services and amenities in the neighborhood and surrounding area. Schools and childcare facilities were prioritized, followed by recreational facilities. Amenities such as these assist in resident retention and attraction.



- Concentration of existing non-market rate housing developments: The Kingston analysis determined that the fewer the existing non-market rental units in an area, the more ideal that area would be for affordable housing development. Mixed development creates new opportunities for residents and avoids discrimination against areas with clusters of low-income housing.
- Potential to Enhance overall mix of form, tenure and density in the neighbourhood: Home ownership gives people a sense of responsibility and results in improved property maintenance, and areas with low population density are able to accommodate more new residents. In addition, research suggests that diversifying the income profile of an area reduces gentrification and income class segregation.
- Compatibility with Land Use Designations: Areas that permit higher density development result in a lower land cost per unit, and high--density residential development encourages social connections and attracts commercial development.

## Parking for New Homes and Businesses: City of Edmonton, AB

Edmonton removed minimum parking requirements from its zoning bylaw in 2020, allowing developers, homeowners and businesses to decide how much on-site parking to provide on their properties based on their particular operations, activities or lifestyle.

Removing parking minimums doesn't necessarily mean that no parking will be provided. Businesses and homeowners know their parking needs best and have an interest in ensuring they are met, making this approach more likely to result in the "right amount" of parking. Under the new rules, barrier-free (accessible) parking will continue to be provided at rates comparable to today and bicycle parking requirements have increased. Maximum parking requirements have been retained downtown, and expanded in Transit Oriented Development (TOD) and main street areas.

Design requirements for both surface and underground parking facilities have also been enhanced, and opportunities created for businesses and homeowners to share parking or lease out parking spaces to nearby properties. The City will monitor the impacts of shared parking and report back to City Council in early 2021.

Eliminating parking minimums is a practical, fiscally responsible move that delivers significant long-term benefits including:

- Improving choice and flexibility in how businesses and homeowners use their properties and meet their parking needs.
- Parking can take up a lot of space, making neighbourhoods more spread out and less walkable. Removing minimums enables more walkable main street shopping areas and local amenities, such as neighbourhood coffee shops.

- Removing an economic barrier to new businesses and more diverse, affordable housing options. Parking is expensive, running anywhere from \$7,000 to \$60,000 per stall. This cost gets passed down in the rent or mortgage households pay, goods bought and services used.
- Supporting more diverse transportation options and climate resilience. Transportation contributes more than 30% of greenhouse gas emissions [in Edmonton] and is responsible for more than 40% of energy use. Open Option Parking helps open the door for the possibility of a less auto-centric future.
- Enabling opportunities for businesses and homeowners to share parking or lease out space to nearby properties. Many North American municipalities have a long history of allocating a disproportionate amount of space to automobiles, which has led to a greater than 50% oversupply of on-site parking in Edmonton. Allowing developments to share or lease out parking makes more efficient use of this existing oversupply.

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## Secondary Suites and ADUs

### **City of North Vancouver, BC**

The City of North Vancouver allows secondary suites and coach houses on lots zoned for single-family development. The City chose to allow both options on the same lot in an effort to increase the availability and affordability of rental housing, while offering homeowners opportunities for additional income and accommodating extended family members. Secondary suites are allowed in all detached dwellings and duplexes. Since 2017, coach houses are allowed in addition to secondary suites, provided a development permit is secured and the property maintains compliance with allowable density.

### **City of Richmond**

The City of Richmond requires all new single-family developments to be built with secondary suites. Because renovating existing homes to allow for secondary suites is a major financial and technical hurdle for many homeowners, this requirement means that there is a large stock of ready-built secondary suites in the community. Homebuyers can use the suites as mortgage helpers, for family members, or as extra space, allowing a high level of flexibility as a household's needs change over time.

### **City of Kelowna**

All new housing units throughout the city are required to pay Development Cost Charges (DCC). These costs range from approximately \$13,000 to \$22,000 per unit and cover the city-wide infrastructure needed to service new development. For secondary suites, Council

has determined that a flat DCC rate of \$2,500 per unit (about 80% DCC subsidy) is appropriate. Kelowna's practice is to offer a grant to offset some of the DCC costs for non-market, purpose-built affordable rental housing. The annual budget allocated to offset the cost of DCCs is \$120,000, and the recent strategy update recommends increasing that amount to \$180,000.

### Accessory Dwelling Units: City of Vancouver, BC

Laneway housing has long existed in some limited neighbourhoods in Vancouver. In July 2009, the City adopted laneway housing regulations. Laneway houses are now allowed on 95% of the city's single-family lots.

Laneway houses are a significant infill opportunity, a more affordable detached housing option, and add housing diversity in single-family neighbourhoods. Most (83%) owners report that their laneway house is occupied as a home. Many home-owners use the laneway house to accommodate family or friends, including adult children or parents; others are rented to other households.

Regulations originally restricted laneway houses to be solely rental. Recent changes have allowed laneway houses, under some conditions, to be stratified and sold. Rental laneway houses add a source of revenue for the home owner and create an important secondary rental housing stock. Stratified laneway houses enable families to buy single detached homes at a lower cost.

### Niagara Regional Housing

The Niagara Renovates Program supports the creation of secondary suites in single-family homes through a fully forgivable





loan of up to \$ 25,000. As long as the owner complies with the conditions set out in the Letter of Agreement, the loan is written off at an equal amount over a 15-year period. The loan also includes a grant portion of up to \$5,000 for accessibility modifications. This amount does not need to be repaid. The loan includes a grant portion for accessibility modifications (up to \$5000) that does not need to be repaid. To be eligible, the single-family home must be valued at or below the median price of single-family homes in the area (as set out in CMHC's Housing Now - Market Information, 2017). The gross income of an incoming tenant must also be at or below a specified amount and the tenant must complete an income verification form after moving in.

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## **Inclusionary Housing: City of Richmond, BC**

The City of Richmond's Inclusionary Housing Policy has seen significant success in building low end of market rental units or collecting cash in lieu. The Inclusionary Housing Policy requires that multi-family buildings with more than 80 units build at least 10% (or a minimum 4 units) of the total building area (based on the residential Floor Area Ratio) as low end of market rental units. For developments with less than 80 residential units, the City requires a cash contribution based on square footage that goes to the City's Affordable Housing Reserve Fund.

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## **Supportive Housing: Whitehorse, NWT**

Challenge Disability Resource Group is a not-for-profit that assists people with disabilities to become active and independent in their community, by learning real job skills and entering the job market. Challenge is developing a six storey mixed-use building in Whitehorse called Cornerstone that will house non-market rental and market owner housing as well as social enterprise commercial space and a café. Their philosophy behind the development is to thrust normalization principles (i.e., its normal to live in a one bedroom apartment, it is normal to hang out with your friends where you live, it is normal to seek support when you need it).

Partnership funding is through the CHMC co-investment fund, the municipality of Whitehorse, the Yukon Government and Challenge Disability Resource Group.

There will be 45 one-bedroom units over three and a half floors and 8 one and two-bedroom market condos. With shared amenity rooftop, lounge space and small balconies off of each unit. Half of the second floor is dedicated to Challenge's offices as well as commercial office space that is being leased to counsellors.

Several partner organizations will operate residential units for their clients at Cornerstone including the following:

- Fetal Alcohol Spectrum Disorder Society (3 units)
- Blood Ties (harm reduction services) (5 units)
- Victims of Violence (2 units)
- Challenge Disability Resources Group (21 units)

Another 11 units are affordable rental at 10% below the median rents for Whitehorse.

- Additionally, programming will be offered by:
  - Ta'an Kwäch'an First Nation - Indigenous cooking courses in evenings to tenants and other Ta'an citizens
  - Kwanlin Dun First Nation will offer cultural services
  - Yukon Anti-Poverty Coalition - programming
  - Victoria Faulkner Women's Centre - classes

They are creating a condo corporation where the market units are each condos and each floor is a condo. The commercial spaces are each individual condos. There will also be:

- a tenant association that will feed into the condo corporation;
- a separate property management company to oversee ongoing operations and maintenance; and
- community advisory committee from surrounding neighbours to address any concerns in the community.



Further to all this, they are operating a business of growing and selling worms to the greater Whitehorse community as they do not occur naturally in the ecosystem and people buy them for their gardens. They are also in negotiations with Northwest Tel to rent rooftop space for a communications receiver, adding to their revenue streams.

Anticipated benefits: Our supportive housing initiative would be a cost savings measure for the Yukon Government. Visits to the hospital, detox and people working their way through the justice system would be decreased.

**Partnerships:** CMHC, Yukon Government, Kobayshi & Zedda Architects and 360 Design Build.

## Emergency Shelter and Transitional Housing: Fort McMurray, AB

The affordable housing facility and Second Stage Housing Shelter was completed and opened on December 1, 2014. It includes 78 transitional housing units with supportive programs and services.

The shelter is part of the Waypoints larger Stop the Hurting, Start the Healing construction project, which also includes an affordable housing facility and a Second Stage Housing Shelter.

The new emergency women's and children's shelter, opened in 2018 offers:

- 45 bedrooms (from the current 9 bedrooms)
- Sexual Assault and Healing Centre (first in the region)
- Expand to 22,000 sq/ft from current 7,000 sq/ft
- Larger communal dining area and child development centre
- A variety of lounge areas including a youth activity room and a family playroom
- A smudge/meditation room
- Child and Youth Advocacy Centre (anticipated summer 2020)



## Low-End-of-Market Incentivization Pilot Project: City of Kamloops, BC

The City of Kamloops is conducting a neighbourhood pilot project to implement a low-end of market incentivization program. Goals of the pilot include the following:

- Explore which incentives to prioritize in order to maximize impact (e.g.; what is the benefit of Development Cost Charge waiver vs. property tax exemption on long-term cash flow of rental properties that can incentivize a low-end of market or below market rates).
- Work with developers and rental property managers to determine which tools may be most effective
- Determine feasibility of using Affordable Housing Reserve or other funds (e.g. gaming) to supplement low-end of market units
- Identify income targets for households who would be eligible and desirable rental cost targets
- Regulate these approaches and incentives through a housing agreement with a fixed term (e.g. 10 – 20 years)

## Housing Co-operative: City of Edmonton, AB

In 1978 Sundance Housing Co-operative became a reality. Since then, the co-op has developed into a strong and financially secure community. Three projects are governed by Sundance: Sundance Main (59 townhouses including three accessible units), Sundance Expansion (three duplexes and one fourplex) and Sundance Place (nine apartments for members 55 and older).

Member Participation is mandatory and ensures:

- Lower-than-market housing charges
- Maintenance and fiscal health of the co-op
- Upkeep of common areas
- Community involvement
- Advocacy with the city and other agencies that provide funding for the co-op
- Communication between members

Sundance Place is the “Over 55” apartment building containing six 2 bedroom units and three 1 bedroom units. There is an Income Threshold for residents living in this building; which means that the annual household income cannot be higher than \$37,701 for a single person household and \$57,237 for a two person household.

## Short-Term Rentals: Town of Rossland, BC

In 2016, an “Unlicensed Short-Term Rental Advisory Committee” was established to assist with reviewing the effects, impacts and issues related to unlicensed short-term rental accommodations within the City of Rossland.

The review resulted in amendments to the Official Community Plan, Zoning and Business Licence Bylaws to more clearly identify what, where and how short-term rental accommodations are permitted in the City. Short Term Rentals were defined as a Guest Home, Guest Suite, Guest Rooms, or part thereof wherein accommodation is offered for rent, or rented, to the travelling public on a temporary basis (30 days or less). The City has created and adopted a new Short-Term Rental Accommodations Policy to help provide objective decision-making efforts for Council on other matters related to short term rental activities. The City has also developed public information sheets that clearly indicate the process on how to ensure compliance with the new City bylaws and regulations with respect to short term rental accommodations.

Some highlights of the regulations include:

- The requirement for all operators of short-term rentals to be permanent residents of the property being used

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## Housing Diversity: District of North Vancouver, BC

The District of North Vancouver’s residential supply is primarily made up of single-detached houses (69%). To meet their community goal of increasing housing diversity, the municipality tracks the type of housing units being built year over year. This enables the local government to monitor the overall housing stock and whether there are any trends in the structural types of housing built in the community.

- A maximum of 5% of the total number of dwellings in the City can be short term rental units
- Applications are considered on a first come, first served basis
- All short-term rentals are required to have a business license

# Appendix C - Housing Planner Potential Job Description

## **DUTIES:**

- Determines and develops approach and research methodology for major housing policy and planning projects; develops policy proposals in areas such as municipal development, affordable housing, land use and transportation, residential, industrial and commercial development, agricultural land, open space, regional parks system, land conservation, environmental management, resource and demand management, economics and municipal finance; provides input on strategic direction.
- Plans, supervises and participates in the work of one or more subordinates engaged in professional and technical work; directs the work of consultants.
- Presents and defends policy analysis and proposals before superiors, other staff and represents the department at various committees as required; and arranges for consultation and clearance of policy proposals with the regional board and provincial agencies.
- Processes the necessary steps for implementation of concepts and prepares and presents complex reports.
- Establishes and maintains effective working relationships with staff and external contacts at various levels within government agencies, service providers, developers, builders, neighbouring municipalities, and committees; coordinates various activities, programs and projects, and relieves a superior at various meetings as required.
- Performs related work as required.

**REQUIREMENTS:**

- University graduation in Regional or Urban Planning at the Masters level, with considerable related professional planning experience; OR an equivalent combination of training and experience.
- Membership or eligibility for membership in the Canadian Institute of Planners.
- Thorough knowledge of the principles, practices, techniques, methods and procedures applicable to local planning and development, particularly related to housing policy and planning.
- Thorough knowledge of the tools available to municipalities for affordable housing in the Municipal Government Act.
- Thorough knowledge of the policies, rules and regulations, by-laws and legislation governing departmental operations.
- Considerable knowledge of areas such as municipal development, housing policy, affordable housing, land use and transportation, residential, commercial and industrial development, open space, parks system planning, land conservation, environmental and resource management, and of the current literature, trends and developments in these fields.
- Considerable knowledge of modeling principles, practices, techniques and current technological developments in computer software.
- Ability to develop and prepare policy proposals, define problem areas, determine research methods, analyse and evaluate data and prepare comprehensive reports.
- Ability to plan, assign, supervise and participate in the work of a small group of subordinates engaged in related planning work, to direct the work of consultants and to coordinate input and information from various internal and external sources.
- Ability to perform all duties under minimal supervision.
- Ability to coordinate activities, programs and projects and relieve a superior during absences or unavailability of same within defined limits.
- Ability to establish and maintain effective working relationships with a variety of internal and external contacts and represent the organization on a variety of committees, task forces and working groups.
- Driver's License for the Province of Alberta.

# Appendix D - Information + Engagement History

## Information/Presentations to Affordable Housing Task Force

Date	Information/Presentation	Presenter (if applicable)
April 25, 2018	Town of Okotoks 2018-2021 Strategic Plan	n/a
April 25, 2018	Guide for Canadian Municipalities for the Development of a Housing Action Plan (CMHC)	n/a
June 6, 2018	Studio Suites in Okotoks Presentation	Okotoks Planning Team
June 20, 2018	D'Arcy Development in Okotoks Information	Okotoks Planning Team
July 18, 2018	AUMA's Mobile Home Sites Tenancy Act Resolution	n/a
Sept. 12, 2018	Habitat for Humanity - Profiles of Typical Applicants	Marilyn Boake, Habitat for Humanity, Foothills Chair
Sept. 12, 2018	<ul style="list-style-type: none"> <li>Westwinds Communities - General Information</li> <li>Foothills Foundation - Project Charter and Programming Workshop for an Affordable Housing Project Okotoks</li> </ul>	Lauren Ingalls, Westwinds Communities
Sept. 26, 2018	<ul style="list-style-type: none"> <li>Town of Okotoks Research on Low Income Earners</li> <li>Okotoks' Homeless Demographics</li> <li>Core Need Income Threshold - High River</li> </ul>	Debbie Posey, Okotoks Community Wellness Manager



Date	Information/Presentation	Presenter (if applicable)
October 24, 2018	Calgary's strategy to increase affordable housing units and working with non-profits and external organizations	Sarah Woodgate, Director of Calgary Housing & President, Calgary Housing Company
December 6, 2018	Public Participation Process and Planning	Vince Verlaan, Modus Planning, Design & Engagement
January 23, 2019	Foothills Community Immigrant Services (FCIS) - overview of work in the community	Lisa Degenstein, FCIS Team Lead/ Settlement Worker
February 6, 2019	Information on public consultation initiatives scheduled for Okotoks' new Municipal Development Plan	Amanda Brinda, Okotoks Senior Planner
May 1, 2019	Current state profile and gap analysis	Lee Prevost, Urban Matters
2019	General Public - Task Force Representation	Monthly meetings
2019	Community Housing Partners	One-on-one interviews
2019	Housing Developers	Representative dialogue
2019	Business Community	Dialogue
2019 - 2020	Town housing Action Team and Town Department Managers	Meetings and dialogue on existing housing strategic priorities, policies and projects
2019	Ratepayer's Association	One-on-one meeting
August 11, 2020	Developers and Builders	Reviewed potential recommendations for feedback

# Municipal Development Plan - Housing Engagement Highlights

Phase	Key Issue	Big Idea/Policy Direction Supported	How the MDP Responds	Engagement Audience
1	Housing Options	Require diverse housing Inclusionary housing	Vision Principle - Okotoks is a healthy, safe, inclusive community One Planet Living Goals 5.1 Increase the variety of housing options throughout the community 5.2 Increase non-market affordable housing for low income households	General Public
2	Housing Options	Housing was a top priority for many residents and all MDP Pizza workbooks selected the housing section to respond to Housing choice and diversity was a top priority	5.1 Increase the variety of housing options throughout the community 5.3 Provide housing to meet the community's diverse needs	
2	Housing Options	Inclusionary zoning (received the least amount of responses and with mixed support)	5.2.1 Prepare for and implement inclusionary zoning This policy is in the draft MDP as a tool to allow Council to develop mixed-use neighbourhoods with diversity in housing. Diverse housing options were highly supported in Phase 1 engagement and diverse neighbourhoods help support social sustainability and resilience. Designing areas for low income housing *only* can lead to the stigmatization of those with lower incomes. The lack of support in responses here may be attributed to residents not understanding the technical definition of inclusionary zoning.	
2	Affordable housing	N/A	5.2 Increase non-market affordable housing for low income households	Elementary School

# Appendix D - Example of Information to Collect in a Housing Database

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## Example of Information to Collect in a Housing Database <sup>1</sup>

### Theme 1: Household Income

- Median Household Income
- Median Income, Families and Unattached Individuals,
- Median Household Income for Renters
- Median Household Income for Owners
- Income Distribution for All Households
- Income Distribution for Renter Households
- Income Distribution for Owner Households

<sup>1</sup> Metro Vancouver. 2019 MEtro Vancouver Housing Data Book. Available online: <[http://www.metrovancouver.org/services/regional-planning/PlanningPublications/MV\\_Housing\\_Data\\_Book.pdf](http://www.metrovancouver.org/services/regional-planning/PlanningPublications/MV_Housing_Data_Book.pdf)>. Last accessed: September 8, 2020.

**Theme 2: Housing Market Indicators**

- Housing Inventory by Structure Type
- Housing Starts
- Housing Starts by Tenure
- Housing Starts by Structure Type
- Housing Completions
- Housing Completions by Tenure
- Housing Completions by Structure Type
- Housing Demolitions
- Average Rents for Purpose Built Rental Apartments
- Average Vacancy Rates for Purpose Built Rental Apartments
- Number of Bedrooms by Dwelling Type and Tenure

**Theme 3: Housing Needs**

- Households in Core Need
- Households in Core Need and Spending At Least Half on Shelter (INALH)
- INALH Households by Household Type



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