



# Affordable Housing in Brandon



Prepared by Economic Development Brandon and the Brandon Neighbourhood Renewal Corporation



March 2007



## **Executive Summary**

The City of Brandon has declared a desire to have both economic and population growth into the future. In doing so they recognize that to achieve this, they need to have adequate and affordable housing alternatives for those individuals and families coming into the community. Due to the growth that has happened over the last few years, the City of Brandon has a growing need for affordable housing for its low and moderate income residents. The City is beset by an extremely low rental vacancy rate, shrinking supply of affordable rental and owned housing, increasing numbers of low – moderate income households, rising prices of available housing stock and a population forecast that projects the addition of 5,525 people over the next five plus years.

Brandon's housing challenges are not unique. Every city across Canada is wrestling with the growing need for affordable housing for low to moderate wage earners in a climate of limited resources. Increasingly, communities are turning to public-private partnerships as a critical element in their response to housing needs. The City of Brandon must become an active partner with public and private partners to steadily increase the overall housing supply in a manner that responds to the needs and capacity of local residents to pay.

The most prevalent issues that are impacting housing needs in the City of Brandon include;

- A very low overall rental unit vacancy rate (0.09% for the past three years)
- A shortage of affordable and market rent three plus bedroom rental units (there are 49 units in total with a 0% vacancy rate).
- A social housing waiting list in excess of 150 people
- An immediate need for 300 entry level single family homes
- A need for 450 - 650 new rental units in the next five years
- A shortage of affordable housing options for the senior population (The 2004 BRHA Community Health Assessment states that by 2025 Brandon's population will have significantly more residents aged 65 years or older, 38.8% growth in this age demographic)

The report "2007 Population and Housing Projections for the 2<sup>nd</sup> Shift of Maple Leaf Park's Brandon Operation" projects a long term need for the addition of 1,400 single family homes with 300 entry level homes needed immediately and a long term need of 1,350 rental units with 450 - 650 required in the next five years. Faced with the current and projected housing needs, it is recommended that the City of Brandon (corporation) focus its human and financial resources on four key areas:

- Through partnerships, develop tools to assist in successfully moving Brandon residents through the housing continuum with a special emphasis on moving successful renters into home ownership.
- Facilitating the construction of single family homes that may be purchased for \$110,000 or less.
- Facilitating the construction of rental units inclusive of all utilities that rent at or below the established median market rent plus 10%.
- Facilitating the preservation of existing affordable housing stock.

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With the four key areas of focus listed above agreed upon, it is recommended that the City of Brandon further prioritize its housing resources by focusing their efforts in the next 12 months on implementing the recommendations that appear below.

1. The housing and program needs for the City of Brandon be communicated to the Province of Manitoba.
2. The City of Brandon via its contract with the Brandon Neighbourhood Renewal Corporation (BNRC) investigate the opportunity to make the homebuyer down payment assistance program currently offered in Winnipeg available in Brandon, with the Province of Manitoba.
3. That the City of Brandon rebate rezoning fees required to prepare land for the expansion of existing mobile home parks or the development of new mobile home parks in order to encourage continued mobile home park expansion, provided the current ratio of 10% of owned homes being mobile homes is not exceeded.
4. The City of Brandon advocate to the Province of Manitoba for a mechanism to verify annual entitlement to affordable housing units that were developed using Provincial funding programs.
5. The City of Brandon via its existing partnership with the BNRC investigate a means in which to make homeownership training available to Brandon residents.
6. The City of Brandon via its existing partnership with the BNRC investigate a means in which to make effective home maintenance training available to Brandon residents.
7. The City of Brandon in partnership with the BNRC advocate for increased Provincial and Federal dollars for affordable housing programming funds to increase the supply of affordable rental housing, with emphasis placed on new construction and conversion units.
8. It is recommended that the BNRC in partnership with the City of Brandon ensure the existing landfill tipping fees renovation tax credit incentive is clearly understood and communicated to appropriate city staff, not for profit organizations, developers and BNRC staff.
9. A bylaw be drafted to create an Affordable Housing Initiatives Reserve Fund and that the first \$100,000 of surplus generated in the 2007 fiscal year be allocated to the new Affordable Housing Initiatives Reserve Fund and up to \$100,000 be expended in 2007 on affordable housing initiatives pursuant to the Affordable Housing Plan dated March 2007. It is recommended that the necessary bylaw be drafted to create an Affordable Housing Initiatives Reserve Fund and that the first \$100,000 of surplus generated in the 2007 fiscal year be allocated to the new Affordable Housing Initiatives Reserve Fund and up to \$100,000 be expended in 2007 on affordable housing initiatives pursuant to the Affordable Housing Plan dated March 2007. The desired 2008 contribution to the affordable housing initiatives reserve fund, as well as recommendations for annual allocations thereafter will be brought forward during 2008 budget, deliberations, for consideration.
10. The City of Brandon in partnership with the BNRC formally initiate discussions with the Manitoba Housing Authority regarding moving underutilized rural Manitoba Housing units to Brandon.
11. The City of Brandon inspection staff takes a proactive approach to the inspection of rooming houses and older rental buildings to ensure total compliance with minimum

safety and health standards. Further it is recommended that at least 25 units be inspected annually.

12. That the City of Brandon continue to support the BNRC's operations via a multi-year contract to ensure the organization is able to continue its success in leveraging provincial and federal affordable housing programs with private investment. Further it is recommended that the current BNRC contract be reviewed and updated to ensure relevance to the affordable housing plan and clear deliverables are articulated.
13. That the City of Brandon approve the City of Brandon Single Family and Multiple Family Housing affordable housing thresholds as listed below:
  - a) Single Family (SF) Affordable Housing threshold is established as new SF stick construction as per the chart contained on page 30.
  - b) Multiple Family Affordable Housing rent maximums be established as median market rent established annually by the Province of Manitoba plus 10%, inclusive of all utilities.

Further it is recommended that the single-family affordable housing threshold be evaluated every 2 years to ensure relevancy.

14. The City of Brandon identify municipally owned infill properties and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property by Sept., 2007. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.
15. The City of Brandon adopt the criteria below for evaluating the City's potential contribution to an affordable housing project.
  - a) Demonstrated need for the project. Ideally this shall include an analysis of current data, needs assessment or survey information as to housing needs for the target group that will benefit from the housing project.
  - b) Financial viability of the project. This may include providing a business plan and in some cases documentation that shows the long-term financial sustainability of the project including cash reserve for replacement items.
  - c) Rent / selling price. Where possible and appropriate the Municipality desires integrated neighbourhoods / projects where a range of rents and selling prices are offered.
16. The City of Brandon in partnership with the BNRC coordinate semi-annual or annual meetings with a broad base of stakeholders to discuss current housing needs and trends and confirm community priorities.
17. A database of the stakeholders be developed and maintained to facilitate regular communications regarding housing issues at hand, future trends, efforts being made to respond to the housing demand and the role of various stakeholders in the provision of affordable housing and be distributed on behalf of the City of Brandon via the BNRC housing contract.
18. The City of Brandon make every attempt to provide from existing municipally owned land, 3 infill residential parcels of land for not for profit affordable housing development in 2007.

19. The City of Brandon undertake an in-depth review of engineering and development standards enforced by the City of Brandon in consultation with local developers in 2007, with special attention placed on modifying and implementing standardized minimum quality housing requirements.
20. The City of Brandon Planning and Building Department consider the suitability of municipal owned land for incorporation of affordable housing when developing future concept plans.
21. The City of Brandon develop an inclusive concept plan for the Black property in 2007 that address both infrastructure and usage plans. It is further recommended that usage plans incorporate a mix of affordable, single family and multi family housing.
22. The City of Brandon place budget allocations for the installation of the necessary infrastructure on the Black Property as a high priority so that the land is marketable as serviceable land by the beginning of 2009.
23. The City of Brandon develop a concept plan that addresses both infrastructure and usage plans in consultation with housing stakeholders for the 115 acres of land to be transferred to the City of Brandon as part of the redevelopment of the BMHC grounds.
24. The City of Brandon incorporate information on secondary suites in its regular public communications as a method of increasing the supply of housing stock.
25. The City of Brandon establish financial assistance program by-law that applies to the municipal portion of the tax bill for any new construction multi-family (3 or more rental units under one roof) affordable housing projects developed after the adoption of this recommendation whose monthly rent does not exceed the median market rent (established annually) plus 10%, inclusive of all utilities and do not use Federal / Provincial Government funding programs to fund the housing units.
26. The City of Brandon staff generally support applications for affordable housing projects (as per affordable housing definitions contained within this document) that request a minimum of 1 parking stall per unit, with no provision for guest parking when variation applications go forward to the planning commission.
27. The City of Brandon implement a proactive process for enforcing the vacant buildings section of By-law No. 6060/09/93.
28. The City of Brandon implement a Home Renovation Tax Assistance Program available to homeowners that uses a combined assessed value of the land and home that does not exceed \$60,000 and whose occupants have an annual family income that does not exceed current median income.

It must be clearly understood that there is no “one” answer to overcoming the challenges surrounding the availability of adequate, affordable and sustainable housing in Brandon. As resident’s needs and growth patterns change, so too must the community’s response and housing stakeholder’s role in the provision of affordable housing. A flexible and collaborative approach to developing a well-balanced housing continuum is essential in moving us toward a future in which adequate, affordable and sustainable housing is available for all residents. With strong population growth expected over the next five plus years, the three levels of Government, private for profit and not for profit housing providers, and community agencies will have to work together in order to increase the availability of affordable housing in Brandon. Without long term government funding / contributions it will be impossible to make improvements in the availability of affordable housing in Brandon.

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## **Introduction**

For many decades Brandon has retained a reputation as a conservative community with a stable economy, predictable growth patterns and a housing market that responds just in time to the needs of the community. Unprecedented growth over the past seven years has caused a shift in community growth patterns and needs related to housing. As a result, a gap has developed between community needs and the ability of developers and service providers to respond to the needs in time. The arrival of a significant number of new residents in the past three years has placed notable strain on the housing market as a whole.

During the past seven years, despite the addition of 2014 new dwelling units, of which 969 were multiple family units, finding adequate and affordable housing in Brandon remains very challenging. A traditionally tight rental market has become even tighter, with rental vacancy rates today below 1%, and the price of homes in the past five years having increased approximately 42% (Century 21 Canada's National Housing Prince Survey, 2006). There have also been a number of housing studies that have emphasized the importance that affordable, adequate, safe and suitable housing has on the well being of a community and in promoting the continuation of growth.

Faced with these realities, City Council felt a need to have an affordable housing plan developed that would establish direction for the City of Brandon around their role increasing affordable housing in both the short and long term. To this end, a partnership was struck between the City of Brandon and the Brandon Neighbourhood Renewal Corporation (BNRC) to develop this plan. In preparing this report, the BNRC and City staff reviewed previous Brandon housing reports and strategies, affordable housing initiatives throughout Canada and spoke with local developers, realtors, apartment owners, not for profit organizations and a variety of individuals and organizations that have a vested interest in the status of Brandon's housing continuum. This plan outlines the findings and provides recommendations on how the City of Brandon can participate along side these groups in making improvements to the current situation.

## **An Overview of the Community and Housing**

Brandon is a community of approximately 43,000 people that acts as the education, health, retail, service and entertainment centre for a large agricultural region encompassing 38,850 sq km and a population of 180,000. Strong economic growth the past five to seven years has resulted in the addition of many jobs accompanied by an influx of staff to fill the available jobs. A larger percentage of the new jobs were in the low to moderate income bracket which has placed significant strain on an already tight housing market. As a service centre for rural Manitoba, it is anticipated that a significant proportion of Brandon's population will continue to derive their livelihood from low paying hospitality and service industry jobs, making the need for development of affordable housing and tools to move people through the housing continuum all the more critical.

Historically, the issue of providing affordable housing belonged to the Federal and Provincial government, however recently there has been ongoing pressure on Municipal governments to be involved in housing. In 1966 an Urban Renewal Report was submitted to Brandon's City Council encouraging the municipal government to become involved in housing. At that time, 6% of the city's dwelling units needed replacing and a recommendation was made that public funds be used to construct low-rent housing (City of Brandon Report). The document contained



recommendations to both federal and municipal governments and was sent to an urban renewal committee for further discussion.

In response to recommendations contained in the 1966 Urban Renewal Report the provincial government addressed the limited supply of housing in Brandon by establishing the Brandon Housing Authority in 1969. The Brandon Housing Authority was funded by the provincial and federal government, and operated locally. During the 1970's, as housing and land prices increased more rapidly than salaries, the availability of affordable single-family homes became limited, leading to the popularity of semi-detached and row-housing construction found throughout Brandon. "Rent-geared to income" housing units were constructed without financial assistance from the City of Brandon, many of them being townhouses and apartment style units. Since the 1980's the Brandon Housing Authority has not constructed any additional units despite the fact that wait lists continue to lengthen.

In 1992 all local housing authorities in the province were disbanded and replaced by the Manitoba Housing Authority (MHA), in an attempt to create greater effectiveness throughout Manitoba. The organization "seeks to maintain and improve the quality of its existing housing stock, and to provide an effective housing service to Manitobans of low and moderate income and those with special needs" (Province of Manitoba, 2006). MHA has assumed responsibility for the operation of all provincially owned housing stock. The MHA units built in Brandon still exist today as "rent geared to income" dwelling units. Generally, rent for these units is based on a percentage of the household's total gross income established at 27% for one or more bedrooms and 25% of gross income for those in smaller sized studio apartments, and those on social assistance pay a flat rate (Province of Manitoba, 2006). At any given time there are approximately 150 people on a waiting list for the MHA units (Manitoba Housing Authority, 2006) attesting to the need for affordable housing. The size of the waiting list has remained fairly constant over the years but may not fully reflect the demand for subsidized housing as many people are discouraged by the long waiting list and therefore choose not to place their names on the list. Compared to rural communities where many MB Housing units sit vacant and unused, Brandon's waiting list is large. Indications are that Portage La Prairie always has a waiting list for MB Housing units but it is not as extensive as Brandon's, while Winnipeg's waiting list is larger than Brandon's with available MB Housing units unable to come close to meeting the current demand.

## **Purpose and General Objectives**

Housing is a complex issue involving not only all residents of a municipality, but also all levels of government, the non-profit sector and private enterprise. This plan is intended to primarily provide direction to the City of Brandon regarding their role in increasing the availability of affordable housing. The belief is that implementing the recommendations contained in this plan will increase the supply of affordable housing in Brandon, thus relieving the associated existing pressures. The plan includes forecasts of the future demand for new multi family and single family accommodations and outlines initiatives that if adopted will assist in ensuring a sufficient supply of affordable housing is available. Last but not least, the plan also serves to educate readers as to the income demographics of Brandon residents, where they fit in the local housing market and the housing needs associated with a particular income bracket, often referred to as the housing continuum. In order to meet the housing needs of a growing population, it is critical that all sectors of the community: civic, higher government, not-for-profit organizations and the private sector work together to implement initiatives that will increase the availability of affordable housing.

This plan is intended to be used as a flexible guideline and not a rigid action plan if the goals related to housing are to be achieved. It must be clearly understood that there is no “one” answer to overcoming the challenges surrounding the availability of sufficient and affordable housing in Brandon. Each resident presents a unique situation, and therefore affordable housing programs must have the flexibility to change in order to meet the needs of residents at a given point in time. Community demographics, income, education, environment, and political agendas differ across the country. Therefore, those attempting to address the issue of affordable housing must be willing to modify existing affordable housing programs found throughout the country to ensure the unique needs of their particular community are addressed.

**Recommendation**

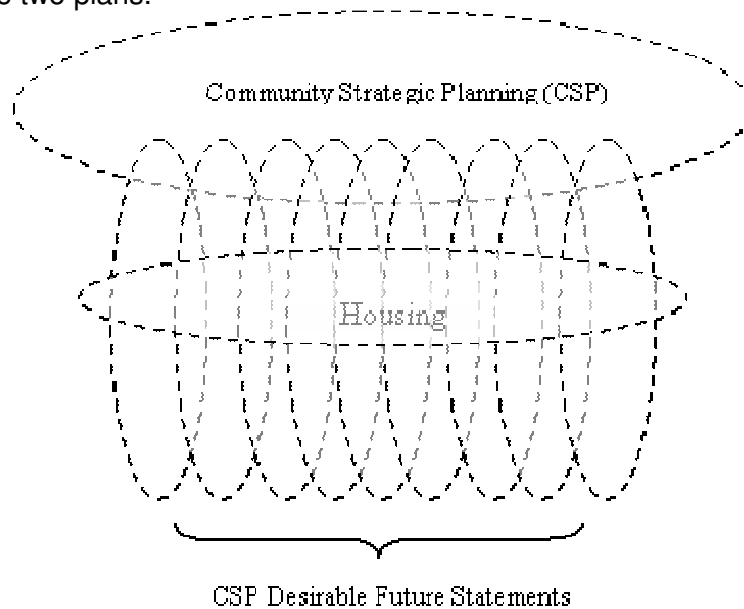
It is recommended that individuals/organizations using this affordable housing plan be prepared to take a flexible approach to the guidelines contained within the document to allow an opportunity for innovative solutions to increase the availability of affordable housing.

**Vision & Mission for Housing**

Housing is the basic foundation from which a community’s success grows. Without adequate, affordable and sustainable housing, it will be impossible for Brandon to achieve its community vision. In developing this plan, the values and desires contained within both the Community Strategic Plan and the City of Brandon’s Mission Statement were considered in order to ensure that the housing vision is in line with the community’s overall desires.

In 2005, The Community of Brandon established a Community Strategic Plan (CSP) Vision Statement that reads; *“Brandon will be a vibrant and collaborative community that builds upon its success to shape a solid foundation for the future.”*

This Community Plan for Housing will work in parallel to the Community Strategic Plan and act as a vehicle by which the community’s desire to build a healthy community, where people want to live, learn, work and play can be achieved. The following diagram illustrates the relationship between these two plans.

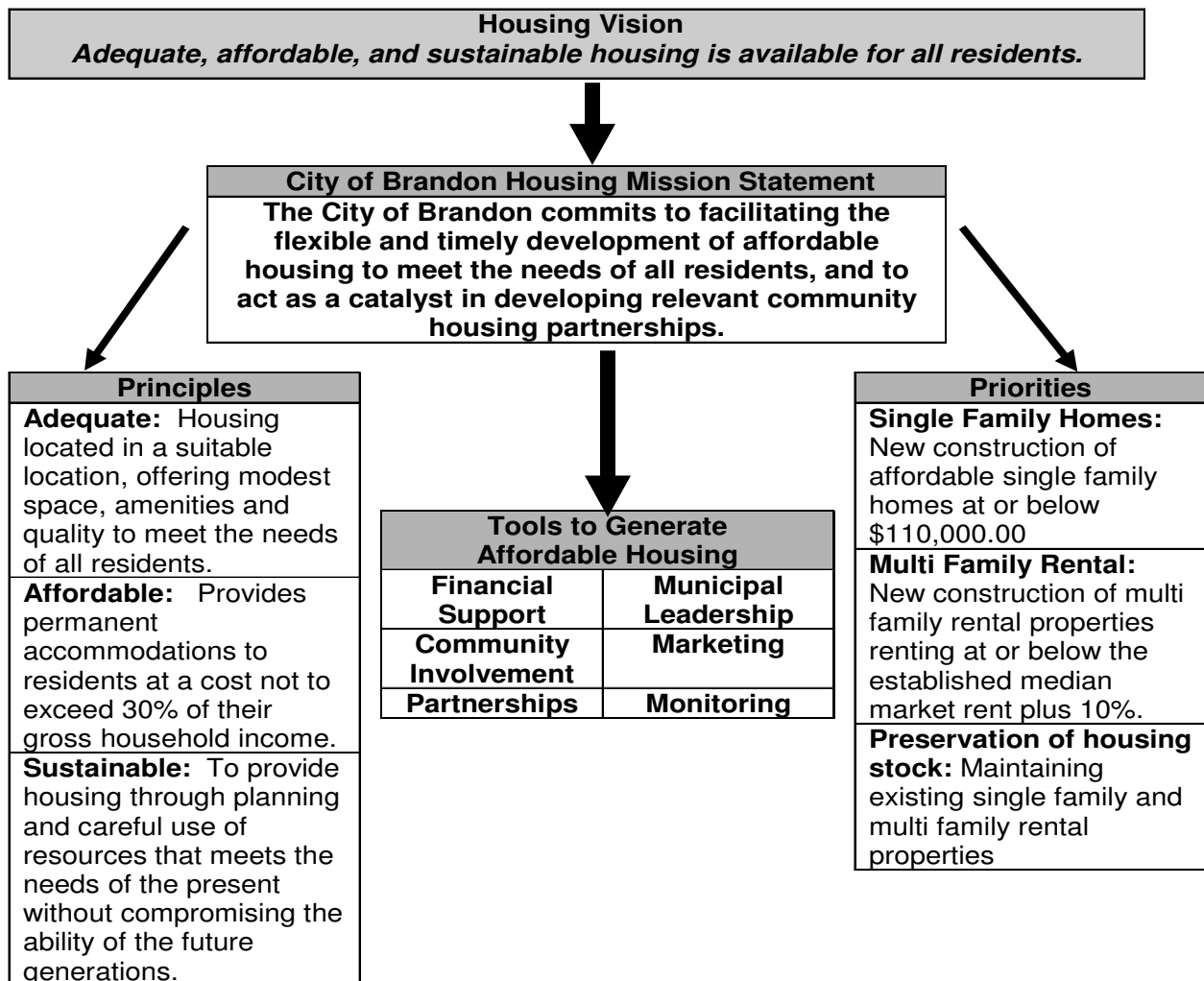


The recommendations contained in this report are built upon the principles of the recommended housing vision:

***Adequate, affordable, and sustainable housing is available for all residents.***

Further it is recommended that the role of the City of Brandon in achieving the above noted vision be clearly defined to prevent misunderstandings as to the role (mission statement) of the Corporation in the development of affordable housing. Despite increasing pressure from the local community, it is the author’s belief that the City of Brandon should not be responsible for the actual construction and operation of affordable housing units. Rather the Corporation’s role should be one of facilitator, enabler and catalyst. With this in mind, it is recommended that City Council formally adopt the City of Brandon’s role in the provision of affordable housing as presented below:

***The City of Brandon commits to facilitating the flexible and timely development of affordable housing to meet the needs of all residents, and to act as a catalyst in developing relevant community housing partnerships.***



**Recommendation**

It is recommended that the City of Brandon formally adopt the following Housing Vision, Mission Statement, principles and priorities as outlined in this document.

**Housing Vision:** Adequate, affordable and sustainable housing is available for all residents.

**Housing Mission Statement:** The City of Brandon commits to facilitating the flexible and timely development of affordable housing to meet the needs of all residents, and to act as a catalyst in developing relevant community partnerships.

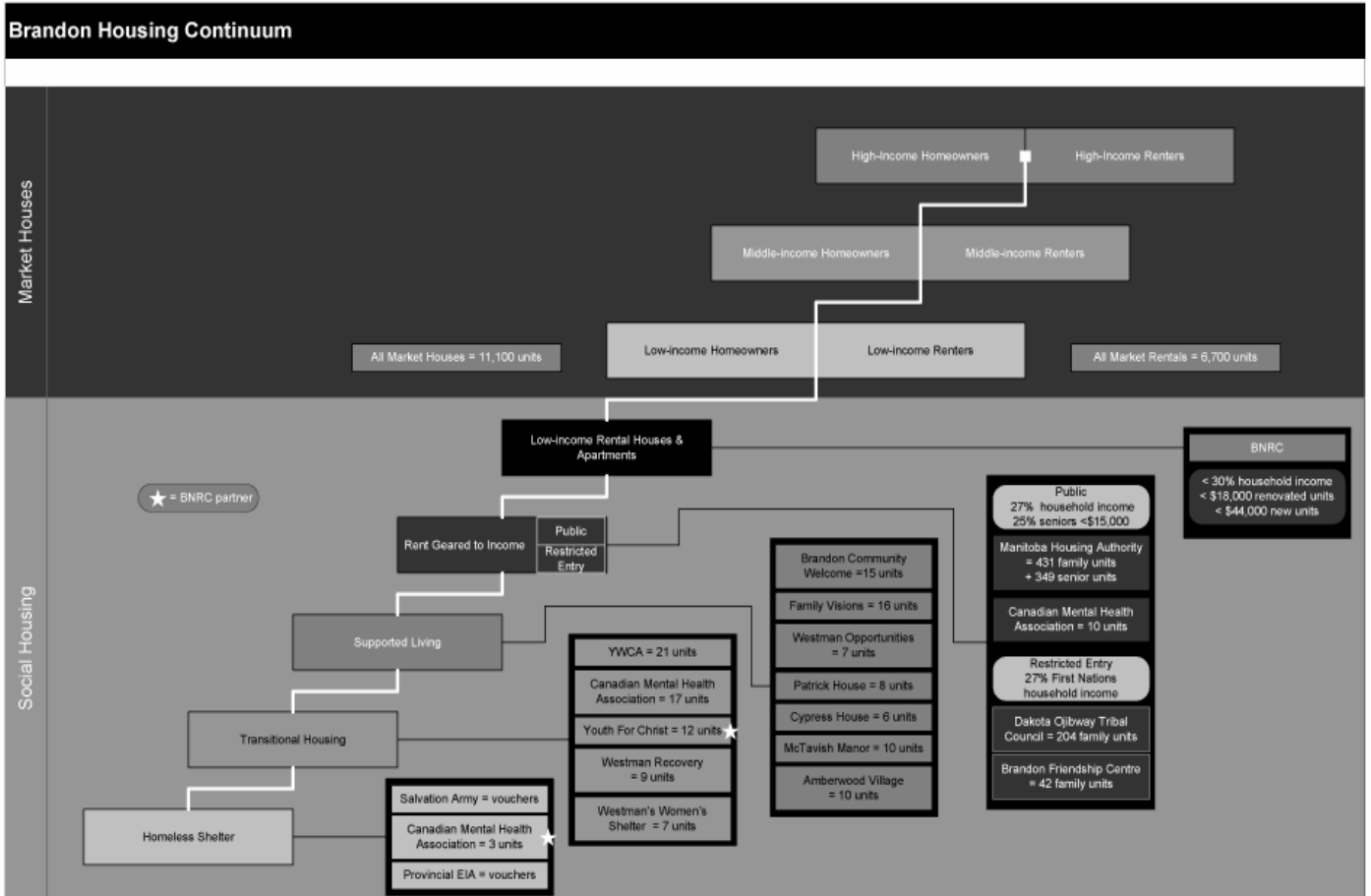
**Enabler:** City council formally adopts the housing vision and role.

**Housing Continuum**

Every city across Canada is wrestling with the growing need for affordable housing in a climate of limited resources. The homes we live in are more than just mere structures that provide shelter; they are the foundation on which we build our lives. The housing continuum recognizes the “interdependence between health and housing – that decent affordable housing is an important foundation upon which healthy individuals, families and communities are built” (Edmonton Community Plan, 2005). Each individual and family has unique and often challenging housing needs; therefore, a variety of housing options must be available in order to ensure adequate, affordable and sustainable housing for all residents.

A healthy community is one in which residents move through the various levels of the housing market when appropriate to do so. The process of moving people through the housing market is referred to as moving residents through the housing continuum (see the diagram below with enlarged picture in Appendix A). The housing continuum is a visual representation of the various types of housing available. Along the vertical axis, the continuum is divided by the social and market housing options. The housing continuum includes options that range from homeless shelters, financially or program supported housing, to high income homeowners in market housing. History has demonstrated that as people progress upward through the housing continuum, they move from requiring a high level of support to requiring little or no support. Those housing options with a higher level of support are located towards the left on the horizontal axis, and housing options that require less support progress to the right along the horizontal axis. It must also be understood that there are multiple points of entry to the housing continuum, and that people do not necessarily progress through the housing continuum in a forward fashion only. Some residents may stay at a certain point in the continuum for their entire life, while others may move down the housing continuum for a variety of reasons; however it is accepted that moving people through the housing continuum strengthens Brandon’s social and economic fabric.

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



In reviewing the Brandon housing continuum it is evident that there are many successful renters that could be successful homeowners. As a service centre for rural Manitoba, a significant portion of Brandon’s population will likely continue to derive their livelihood from low paying hospitality and service industry jobs. Thus, it is essential to not only maintain and increase the stock of affordable housing, but to consistently work toward enabling local residents to move upward through the housing continuum. Upward movement through the continuum especially from renter to homeownership will help relieve pressure in the lower cost, high demand rental portion of the housing continuum, and increase the stability of neighbourhoods. The creation of tools to assist successful renters in becoming successful homeowners is an initiative that will benefit the community from both a short and long-term perspective.

### Defining Affordable Housing

Providing affordable housing is a growing concern across the country with rising material costs and record low vacancy rates. The landscape of responsibilities has changed in recent years, where federal and provincial governments had once provided funding; today such funding has become limited. As a result, the need and opportunity is present for municipal governments and organizations to take pro-active measures to create an environment for the development of affordable housing.

Affordable housing means many things to different people. The definition can differ for each community depending on size, location, demographics and the economic environment. Often, the term affordable housing is applied to low-income / social assistance housing but it is critical that as a community we understand that the need for affordable housing applies to all income levels. A community’s ability to grow and prosper is directly linked to the availability of housing options in a variety of styles and incomes brackets. In order to provide effective affordable housing for Brandon, the community must establish and support a clear housing vision and appropriate definition regarding affordable housing.

Canada Mortgage and Housing Corporation (CMHC) consider any individual or family paying over 30% of their household income to be in core housing need. Therefore suitable definition for affordable housing used through out this document is defined as: **“That which is of appropriate size and having adequate facilities where not more than 30% of the individual’s or family’s household income is required to manage its housing costs.”** For homeowners, this definition of affordability calculation includes the cost of servicing the mortgage (principal and interest), property taxes, and utility payments and condominium fees. Similarly, for renters the calculation includes the rent payment, and utilities (if utilities are paid for in addition to rent). Later in this report, an analysis of family and individual incomes shows that being able to maintain affordable housing is quite challenging for some local residents.

With strong population growth expected over the next five plus years, the long-term priorities of this housing plan are to increase the overall housing supply steadily in future years in a manner that responds to the needs and capacity to pay of local residents. The housing plan assumes that a significant portion of anticipated population growth will possess many of the characteristics and needs of the current population. Brandon’s demographic and income profile established by Statistics Canada 2001 can be found in (Appendix B).

## Housing in Brandon

### Apartment Rental

The table below depicts the percentage of males and females as a single wage earner in each income category in Brandon as per the 2001 Census.

### Single Income Distribution

Brandon Income Category	% of Males	% of Females	Annual “Affordable” Housing Thresholds**	Monthly “Affordable” Housing Thresholds**
<\$9,999	19%	29%	Up to \$2,999.70	Up to \$249.98
\$10,000-\$19,999	20%	32%	\$3,000-\$5,999.70	\$250-\$499.98
\$20,000-\$29,999	18%	18%	\$6,000-\$8,999.70	\$500-\$749.98
\$30,000-\$39,999	16%	11%	\$9,000-\$11,999.70	\$750-\$999.98
\$40,000-\$49,999	12%	5%	\$12,000-\$14,999.70	\$1,000-\$1,249.98
>\$50,000	15%	5%	\$15,000 and up	\$1,250 and up

\*\*Homeowner includes mortgage payment, property taxes, utility payments and condo fees. Rental includes: rent payment and utilities payment (if utilities are paid for in addition to rent).

Median total income of persons 15 years of age and over.	\$20,288.00
30% of median income	\$6,086.40
Income available for housing monthly**	\$507.20

The annual affordability column identifies the dollar amount that can be spent annually on housing based on each income category and still be considered affordable housing. Housing affordability is then further calculated into monthly affordability. The table clearly illustrates that there is a high percentage of males and females that earn less than \$19,999. Within this income bracket, these individuals would need to secure housing between \$100 and \$499.98 inclusive of all utilities in order to be deemed living in affordable housing.

The chart below depicts the average market rental rates in Brandon for 2006. With a median market rent of \$ 365 for a bachelor apartment and \$469 for a one bedroom unit, not including utilities, it is evident that these individuals will find it extremely difficult to secure adequate and affordable rental housing in Brandon on their income alone and home ownership is simply not a possibility.

<b>2006 Private Apartment Market Rent (Excluding Utilities)</b>	<b>Bachelor</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 or more Bedrooms</b>	<b>Average</b>
<b>Brandon</b>	\$365	\$469	\$590	\$691	\$544

Based on the 2001 median income of persons 15 years+ (50% of total income is below this figure while 50% are above), median wage earners living on their income alone must be able to secure housing for \$507.20 or less per month including utilities, in order to be considered residing in affordable housing. When reviewing 2006 private market rents, it is confirmed that median wage earners will likely have difficulties securing affordable housing in the private market once utilities are added to the average rental cost of \$469 / month. Home ownership for a median wage earner is simply not a possibility. It is important to note that since the 2001 Census data was published, both rental prices and homeownership costs have increased at a pace that exceeds increases in wage levels. In the past five years Brandon has experienced a 42% increase in the selling price of single-family homes while increases in wage levels have remained at 2%-2.5% annually.

If we look at this in terms of families in the community, the table on the preceding page depicts the number of families in each income range in Brandon as per the 2001 Census.

**Family Income Distribution**

<b>Income Range*</b>	<b>Number of Families*</b>	<b>Annual Affordability</b>	<b>Monthly Affordability</b>
All Families	11,195		
Under \$10,000	485	Under \$2,999.70	Up to \$249.98
\$10,000 - \$19,999	915	\$3,000-\$5,999.70	\$250-\$499.98
\$20,000 - \$29,999	1,285	\$6,000-\$8,999.70	\$500-\$749.98
\$30,000 - \$39,999	1,460	\$9,000-\$11,999.70	\$750-\$999.98
\$40,000 - \$49,999	1,555	\$12,000-\$14,999.70	\$1,000-\$1,249.98
\$50,000 - \$59,999	1,190	\$15,000-\$17,999.70	\$1,250-\$1,499.98
\$60,000 - \$69,999	1,050	\$18,000-\$20,999.70	\$1,500-\$1,749.98
\$70,000 - \$79,999	955	\$21,000-\$23,999.70	\$1,750-\$1,999.98
\$80,000 - \$89,999	680	\$24,000-\$26,999.70	\$2,000-\$2,249.98
\$90,000 - \$99,999	535	\$27,000-\$29,999.70	\$2,250-\$2,499.98
\$100,000 and over	1,085	\$30,000 and over	\$2,500
Average family income \$	\$56,296	\$16,888.80	\$1,407.40
Median family income \$	\$49,242	\$14,772.60	\$1,231.05

\*2001 Census (20% Sample Data)

\*\*Homeowner includes mortgage payment, property taxes, utility payments and condo fees. Rental includes: rent payment and utilities payment (if utilities are paid for in addition to rent).

In looking at this data, 51% of the total households in Brandon have family incomes below \$50,000, while 37% of all Brandon households have a family income below \$40,000. 64% of the households with incomes below \$50,000 have incomes that fall between \$10,000 and \$39,999. The chart further compares income categories to annual and monthly affordability as defined by CMHC.

When reviewing monthly affordability in relation to family income, one must remember that the threshold for monthly housing costs must include all housing costs. For homeowners this means monthly costs must include mortgage payments, property taxes, utility payments and condo fees. Monthly rent must include the rent payment and utilities, if utilities are paid for in addition to rent. When one compares Brandon rental rates and home purchase prices to other jurisdictions across Canada, at first glance Brandon appears to have very affordable housing prices.

<b>2006 Private Apartment Market Rent (Excluding Utilities)</b>	<b>Bachelor</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 or more Bedrooms</b>	<b>Average</b>
<b>Brandon</b>	\$365	\$469	\$590	\$691	\$544

In putting these numbers together the author attempted to determine an average cost that could be applied to private market rent units so that rents listed could be compared with affordability thresholds that are inclusive of utilities. Unfortunately the calculation of monthly utility costs varies with apartment size, age, location and construction, so we were unable to include an average utility cost for comparison of total housing costs. Therefore when we look at these



numbers in comparison to monthly affordability in relation to private market rent, one must remember to add utility costs to the private market rents quoted.

When the average and median family incomes are taken into consideration, it is clear that family units earning median / average incomes are able to afford all rental units found in Brandon and owning a single family home is certainly manageable. However, due to an extremely limited supply of entry level / affordable single family housing, families who wish to purchase a home are often faced with the dilemma of continuing to rent or purchase a home that exceeds their affordability threshold or requires extensive maintenance and upgrades.

**Ownership Housing**

Research has uncovered numerous advantages associated with homeownership for individuals and families. Some advantages related to home ownership include increased community stability, a mechanism to increase personal assets, children perform better at school and have a sense of belonging and comfort. Homeowners note improvement in their skills for taking care of their home and finances and an increased sense of self worth and they tend to become more active citizens with a commitment to improving their neighbourhood. When considering the advantages of homeownership, an important goal for the Affordable Housing plan is to incorporate measures to help move successful renters to home ownership. Later in this report the importance of education is noted as being a great tool to help assist renters in making the move to home ownership. The strength and success of homeownership will not only benefit the community, but the economy as a whole.

Brandon has recorded a steady increase in the number and dollar volume of residential sales in the past decade. 2006 was a record year for properties sold through the Brandon Real Estate Board's Multiple Listing Service.

<b>Year</b>	<b>Number of MLS Residential Sales</b>	<b>Average Selling Price</b>
2006	1096	\$119,525
2005	1056	\$110,795
2004	948	\$105,704
2003	878	\$93,252
2002	836	\$88,455
2001	875	\$89,421
2000	813	\$87,256

BREB, 2006

The 2001 Census indicates the average value of a dwelling in Brandon was \$100,892. Based on data supplied by the Brandon Real Estate and through informal conversations with local mortgage brokerages and realtors, it has been identified that the average house price in 2006 was \$120,000 and many homebuyers obtained their mortgage with a zero or five percent down payment. Below are two examples of total housing costs for an individual purchasing an average priced home in Brandon at current mortgage rates, utilizing a zero % and a 5% down payment.

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List Price	\$120,000.00	\$120,000.00
Down Payment	0%	5%(\$6000.00)
Interest Rate	6.65%	5.25%
Amortized	25 Years	25 Years
Monthly Mortgage Payment (P&I)	\$842.43	\$698.03
Average Utilities, Taxes, Insurance and Maintenance	\$400.00	\$400.00
<b>Total Monthly Housing Costs</b>	<b>\$1242.43</b>	<b>\$1098.03</b>

Keeping with the definition that no more than 30% of an individual or families household income should be required to manage the housing cost, a homeowner would have to earn a minimum family income of \$49,690 annually to be able to afford an average priced home with no down payment. Should this same homeowner make a 5% down payment they would have to earn a minimum of \$43,950 annually to be considered living in affordable housing. It becomes clear that median income wage earners who lack a 5% down payment will find it difficult to own an average valued home in Brandon but those with a 5% down payment can comfortably afford to own a single family home provided the purchase price does not exceed roughly \$120,000 and they have a small down payment available.

A sample of 170 property transactions from 2003 and 2004 was obtained for a study of the Brandon real estate market completed by Dr. Richard Rounds in 2005. This sample represents 9.3% of the 1826 properties sold in the Brandon market during that time. The movement between single-family dwellings was strong and accounted for the largest share of real estate transactions. The table below indicates that in the sellers market 42% of the transactions were from residents moving from single-family dwellings to other single family dwelling with an average home value of \$136,000 (Rounds and Associates, 2005). This indicates the market housing portion of the housing continuum is doing well. Upscaling in Brandon appears to be the normal trend with downsizing less prevalent. The movement from rental units to single family dwelling (SFD) far out numbered movement from single-family dwellings to rental units. Likewise, in the buyers market, 37% of the transactions were renters moving into single family dwellings with an average value of \$84,000. Dr. Richard Rounds' research uncovered the fact that the majority of the homes purchased by renters moving into single family units dwelling were homes sold by seniors who opted to move into seniors accommodations and that 70% of buyers moving out of rental units into single family homes were less than 35 years of age (Rounds and Associates, 2005).

**Summary of 2003 and 2004 Residential Property Transactions**

Category	Response	% Transactions	Average Value
<b>Sellers</b>	Moving out of Brandon	30	\$109,500
	If not moving out, then		
	SFD to SFD	42	\$136,500
	SFD to Condo	2	\$137,500
	SFD to Rental	13	\$118,500
	Estate Sale	6	\$88,500
	Other	7	\$75,000
<b>Buyers</b>	Moving into Brandon	33	\$123,000
	If not moving in, then		
	SFD to SFD	30	\$152,000
	Rental to SFD	37	\$84,000
	SFD to Condo	1	\$105,000

Rounds and Associates, 2005

Moving young residents from rental to home ownership significantly increases the odds that they will feel connected to Brandon; therefore the likelihood they will remain in the community is greater. Therefore the sale of homes owned by seniors to younger buyers is an important part of the housing continuum as it is an entry point to homeownership. It goes without saying that retaining youth is critical to the long-term success of any community. Youth are the labour force, entrepreneurs and tax base of tomorrow, and play a significant role in ensuring our communities develop in a fashion that reflects the needs and desires of this demographic.

In Winnipeg the Affordable Housing Initiative (AHI) assists first-time homebuyers to access new or recently renovated affordable owned housing, developed under the AHI, by providing financial assistance for a down payment. The Homebuyer Down Payment Assistance Program targets low to moderate-income applicants below the AHI maximum household income limit, which is \$46,379. To be eligible, homebuyers must be renters who can afford to operate and maintain a home. Home purchases must be valued at \$90,000 or less. The homebuyers must live in the house for at least 10 years. If they sell or move before then, they must repay a portion of their loan. Homebuyers benefiting from the homebuyer down payment assistance program are encouraged to take a homeowner education course, such as those offered by a financial institution or the Canada Mortgage and Housing Corporation.

If a house costs between \$60,000 and \$90,000, the down payment assistance available through this program is 10 per cent of the purchase price of the house. If the house costs less than \$60,000, down payment assistance will be 15 per cent of the purchase price. The maximum amount provided by the program will be \$9,000.

Preliminary research into the Homebuyer Down Payment Assistance Program has been completed, and it is recommended that the City of Brandon via its contract with the BNRC investigate the opportunity to make the homebuyer down payment assistance program currently offered in Winnipeg available in Brandon, with the Province of Manitoba.

Based on the demonstrated trend of seniors selling homes as the primary source for entry level housing noted above, the fact that by 2025 Brandon's population will have significantly more residents aged 65 years or older, 38.8% growth in this age demographic according to the 2004 BRHA Community Health Assessment, and the fact that all affordable seniors housing units in Brandon continue to have a waiting list some as long as three years, it is recommended that the City of Brandon partner financially via municipal incentives such as land contributions and / or assistance with infrastructure referenced later in this document with organizations desiring to construct affordable senior housing complexes that base rent collected on available income. Further it is recommended that the City of Brandon encourage the Province of Manitoba to consider the need for affordable senior housing units when defining their housing program priorities. By facilitating the development of affordable rental opportunities for seniors, we ensure that their homes are available for first time homebuyers or those with limited income as well as providing affordable housing options for seniors with limited incomes. Appendix C contains a list of seniors housing complexes and their waiting list as of November 2006.

**Recommendation**

It is recommended that the City of Brandon via its contract with the BNRC investigate the opportunity to make the homebuyer down payment assistance program currently offered in Winnipeg available in Brandon, with the Province of Manitoba.

**Enabler:** Staff resources, Provincial support

**Recommendation**

It is recommended that the City of Brandon encourage the Province of Manitoba to consider the need for affordable senior housing units when defining their housing program priorities.

**Enabler:** Staff resources

**Recommendation**

It is recommend that the City of Brandon identifies parcels of municipally owned land that may be suitable for the development of an affordable seniors housing complex and further that they clearly convey their intent to partner on these types of developments to potential developers.

**Enabler:** Staff resources

In the past ten years (January 1997-Dec 2006), 2319 new dwelling units have been added to the Brandon housing market (Development Services Department<sup>1</sup>, 2006). Despite the new dwelling units that have been added to the market, rental vacancy rates remain low (0.9% average) and sale prices have increased, suggesting that demand continues to exceed supply in both rental and owned properties.

Construction of new single family dwellings was strong in 1998, slowed for three years, and subsequently increased rapidly in 2002-2006. Approximately 827 single family homes have been built in Brandon between 2002 and 2006.

<b>New Dwelling Units</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
<b>Single Family</b>	83	121	48	70	60	124	150	228	170	155
<b>Two Family</b>	8	34	8	4	6	4	4	0	8	6
<b>Multiple Family</b>	36	23	250	26	45	111	165	63	76	233
<b>Totals</b>	<b>127</b>	<b>178</b>	<b>306</b>	<b>100</b>	<b>111</b>	<b>239</b>	<b>319</b>	<b>291</b>	<b>254</b>	<b>394</b>

Development Service Department Data, 2006

To provide some context of the price of homes currently for sale in Brandon, a sample of homes listed for sale on the Multiple Listing Service (MLS), Com-free and Property Guys for under \$100,000 was taken on October 6, October 16, and October 24, 2006. With approximately 50 homes for sale in the range of \$100,000 or less, it is apparent that a significant portion of Brandon residents have very limited options when it comes to purchasing an affordable home, and further that mobile homes are an important part of the affordable housing market. Currently there are approximately 1,050 mobile homes located in traditional mobile home parks in Brandon, not including those found in Patricia Heights. A potential homebuyer can purchase a new, relatively maintenance free mobile for the same price as an older home that requires a fair amount of repair and maintenance. Therefore, as selling prices of single-family homes continue to increase, mobile homes as an affordable housing option become even more attractive.

<sup>1</sup> Previously known as Brandon and Area Planning District.

Type of Home	Quantity October 6, 2006	Quantity October 16, 2006	Quantity October 24, 2006
Single Family Dwelling	24	29	27
Mobile Home	18	18	18
Multi Family Dwelling	6	3	3
Condominium/Loft	1	2	2
<b>Total</b>	<b>49</b>	<b>52</b>	<b>50</b>

BNRC Data, 2006

Discussions with local mobile home parks have confirmed that the majority of the existing mobile home parks have land available for expansion and most are prepared to expand provided the demand exists. The City of Brandon Development Services Department confirmed that all lands zoned for mobile and modular units are being utilized. Therefore, at this time there is no land zoned for the future development of a mobile or modular home park.

Similarly information discussions with local residential developers and the City of Brandon Property Department confirm that there is a limited supply of municipally owned undeveloped single-family residential land. The vast majority of undeveloped single-family residential land is owned by large developers who sell lots to smaller developers. As with anything that is in limited supply, prices of land suitable for single family residential development continues to increase, thus the development of affordable single-family homes by smaller developers is extremely difficult. It has been proven that one of the greatest municipal tools for the development of affordable housing is the availability of reasonably priced land. To this end, it is strongly recommended that the City of Brandon work proactively to bring municipally owned land suitable for the development of housing on stream. Recommendations regarding having municipal land available for sale are contained in the municipal Incentives section under available land.

In early 2007, the Economic Development office engaged Dr. Richard Rounds to provide a forecast of housing needs as a result of the confirmation that Maple Leaf Foods would be adding a second shift at their Brandon facility beginning in 2007. Based on current housing supply and demand data, anticipated Maple Leaf Foods second shift employee growth and corresponding demographics supplied by Maple Leaf Foods and standard calculations for secondary spin off growth, Dr. Rounds' 2007 housing report indicates the long-term projected demand for new single family housing is more than 1400 properties. With the historical housing construction rate of about 150-200 new single-family homes per year, the long-term goal would be reached in 7 - 10 years. Private housing developers have responded to increasing demands for single-family homes during the last eight years by building new homes in a variety of price ranges and adding new mobile home pads. These additions to the housing continuum have facilitated single-family up scaling, thus increasing the availability of older entry level houses in the market place.

Dr. Rounds 2007 housing report contained in Appendix I shows there is an immediate need for 300 entry-level single family housing units to accommodate first shift employees at Maple Leaf. Although the housing market is tight, especially in some price range categories, the present mix of new owned housing between traditional buildings, mobiles and RTMs should be maintained to allow as many options as possible to current and new residents (Population and Housing Projections for Maple Leaf Second Shift Operation, Dec 2007).

The demand for entry level owned housing has been, and will remain high. Unfortunately the availability of older housing stock which tends to fill much of the need for entry level housing for sale is unpredictable which makes construction of mobile home parks and lower cost new homes (RTMs etc.) an important part of the housing continuum. To provide an incentive for the expansion of existing or the development of new mobile home parks, it is recommended that the City of Brandon rebate rezoning fees that are required to expand existing mobile home parks or develop new mobile home parks provided the current ratio of 10% of owned homes in Brandon being mobile homes is not exceeded.

**Recommendation**

It is recommended that the City of Brandon rebate rezoning fees required to prepare land for the expansion of existing mobile home parks or the development of new mobile home parks in order to encourage continued mobile home park expansion, provided the current ratio of 10% of owned homes being mobile homes is not exceeded.

**Enabler:** Staff resources and political support

**Rental Housing**

Rental housing has a very significant role in the housing market. It provides flexible accommodations for individuals new to the housing market, those on fixed incomes who are not in a position to budget for the unexpected costs associated with home ownership, those who are more transient as well as those who suffer with physical disabilities and are unable to maintain their own home. Beyond these lifestyle advantages, one of the greatest perceived benefits of rental housing is the affordability it offers relative to most forms of home ownership. On average, monthly rental rates are typically lower than the principal, interest, taxes, utilities and maintenance costs associated with ownership. In addition, renters do not have to concern themselves with down payments, mortgage insurance, legal and closing fees associated with home ownership. For low wage earners, the greatest benefit they perceive in remaining as a renter rather than becoming a homeowner is the ability to accurately budget their monthly accommodation costs. For these reasons, it is important that communities provide a sufficient range of suitable and affordable rental accommodation to meet the needs of local residents while also developing tools to encourage successful renters to make the move from renting to home ownership.

In order to effectively understand and respond to the demand for rental units, the community must recognize that based on a growing shortage of labour throughout Canada, continued community growth will likely mean an increase in the arrival of immigrants to the community via provincial and federal immigration programs, including the foreign worker permit category. Indications are that within the next 24-36 months there is a strong likelihood that approximately 1100 new immigrants will arrive in the foreign workers category. To date Maple Leaf Foods Brandon facility has experienced a strong foreign worker retention rate (95%). It is estimated that up to 1400 family members could arrive in the next 24 months to complete the family unit of approximately 300 foreign workers who are currently in Brandon on foreign worker permits.

In reviewing the housing trends associated with individuals currently in Brandon on worker permits and as refugees, it is clear that cohabitation in rental units is the housing choice of the majority of these individuals. The community must be vigilant in recognizing that much of Brandon's ability to absorb the population growth in the past few years is a result of multiple unrelated foreign workers cohabitating in one rental property. As these individuals begin to apply for landed immigrant status and bring their families to Brandon, they will likely move from cohabitation to rental units or single-family dwellings of their own. Thus the demand for

affordable rental and housing units has the potential to increase significantly in the next 24 months.

The pressure for affordable rental units is further compounded by the fact that the majority of immigrants in Brandon on foreign worker permits are supporting family members left behind. Therefore the monthly income they have available for housing and living expenses is greatly reduced. This diminished income is not taken into account when determining eligibility for affordable housing. An informal survey of foreign workers confirmed that virtually all foreign workers are sending on average \$350 / month or \$4,200 annually out of the country to support family members while working on temporary work permits. As a result, cohabitation with unrelated tenants is not merely a housing choice but a necessity. This practice of cohabitation will likely continue until foreign workers are able to bring their family members to Brandon, as in addition to sending money home, most foreign workers are also trying to save money to allow them to afford the cost of bringing their families to Brandon.

**Foreign Workers in Brandon on a Temporary Work Permit**

Average annual income plus bonuses	\$25,000
Average annual income sent out of country	\$ 4,200
Available annual income	\$20,800
Available monthly income	\$ 1,733
Monthly housing affordability, based on CMHC definition**	\$ 520

\*\*Homeowner includes mortgage payment, property taxes, utility payments and condo fees. Rental includes: rent payment and utilities payment (if utilities are paid for in addition to rent).

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC request flexibility from the Province of Manitoba in affordable housing income thresholds for affordable housing programs for units constructed between 2007 and 2008 fiscal years to accommodate anticipated population growth during this period.

**Enabler:** Staff resources and political support

It is important to note that when a rental unit is deemed *affordable* using provincial guidelines it is still very difficult for the working poor to afford. The Median Market Rent (MMR) is the maximum monthly rent a landlord can charge a tenant under affordable housing programs; however, the monthly rent charge must include heat, hydro and water (Province of MB., 2006).

Median Market Rent (Including Utilities)	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4 or more bedrooms
<b>Brandon</b>		\$490	\$615	\$725	\$815

Province of MB., 2006

Private Apartment Market Rent (Excluding Utilities)	Bachelor	1 Bedroom	2 Bedroom	3 or more Bedrooms	Average
<b>Brandon</b>	\$374	\$475	\$600	\$703	\$553

CMHC 2006

**Note:** The cost of utilities varies between rental units based on size, type, location and construction and therefore an average allocation of utilities for comparison sake with median market rents is not available.

<b>2006 Private Apartment Vacancy Rates</b>	<b>Bachelor</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 or more Bedrooms</b>	<b>Average</b>
<b>Brandon</b>	0.0%	1.4%	0.6%	**	0.9%

CMHC 2006 (most recent data available) \*\* Data suppressed to protect confidentiality or because data is not statistically reliable.

Brandon continues to face low vacancy rates in the formal and informal rental market. A healthy rental market ranges between 3% - 4% vacancy rate. For the past six years, Brandon’s rental vacancy rate has hovered around the 1% vacancy rate. With continued growth expected in the low to moderate income brackets, it is particularly important that the affordable and market segment of the rental market be maintained and expanded. Low and moderate income households in need of affordable rental housing have seen their housing options shrink due to demand for rental units far exceeding construction. The table below illustrates historical rental vacancy rates over the past five years. The low vacancy rates suggest that demand continues to exceed supply. This belief is further confirmed by the fact that a number of rental properties listed in the City’s relocation guide have asked that their complexes be removed as they are receiving too many calls for too few vacancies (Economic Development Brandon 2006).

<b>Year</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
<b>Private Apartment Vacancy Rates in Brandon</b>	0.6%	1.3%	1.1%	1.0%	0.9%	0.09%

CMHC 2001-2006

Indications are that the current demand for affordable rental units will increase in the future due to a variety of independent factors, including; continued overall growth in the local economy, the addition of second shift at Maple Leaf, affordable rental units under the control of Dakota Ojibway Tribal Council (DOTC) and the Brandon Friendship Centre that will move from affordable to market rent units in 2007 due to maturing funding agreements, the fact that there is no mechanism in place to ensure that renters residing in affordable housing units which used provincial funding to develop, continue to meet the income thresholds for the unit as well as the maturity of contracts that restricted the rent charged on rental units constructed through affordable housing programs.

In the DOTC and Brandon Friendship Centre affordable housing units, once a mortgage matures, the units are switched to market rent rates thus eliminating affordable housing units from the marketplace.

When a developer enters into agreement for affordable housing funding, the Manitoba Housing and Renewal Corporation (MHRC) confirm the allowable rents that landlords can charge and the income thresholds for tenants. Developers are provided with a loan that is forgiven over a period of time from 5-15 years dependent on the amount of funding provided. The table below illustrates the year of maturity and the corresponding number of units that will no longer be under contract with MHRC. Once the contract has matured, landlords of these properties are then able to apply for a rent increase through the Rental Tenancies Board (RTB). The percentage a landlord can increase rent is determined by the RTB.



**MRHC – Year Brandon affordable housing contracts Expire**

<b>Year of Maturity</b>	<b>Number of Units</b>	<b>Year of Maturity</b>	<b>Number of Units</b>
2006	6	2015	1
2007	33	2016	1
2008	61	2017	26
2009	34	2018	41
2010	22	2019	31
2011	0	2020	49
2012	12	2021	29
2013	3	2022	19
2014	15	BNRC data	

The availability of affordable housing units in Brandon for those that truly require them is strained by the fact that there is no mechanism in place to ensure that renters residing in affordable housing units that utilized provincial funding to develop, continue to meet the income thresholds for the unit. Income thresholds are only verified during the initial signing of the rental agreement. For example a university student that qualified for an affordable housing unit while in school can continue to reside in the residence despite becoming employed and earning wage that allows them to easily afford private market rents. While this arrangement benefits the current tenant it does nothing to ensure that affordable housing units remain available for those that need them. To avoid extreme movement in a very tight, limited supply rental market the author of this report recommends the new income verification process only apply to rental units constructed in the future. We want to guard against causing a situation whereby those that may no longer qualify for affordable housing units find themselves unable to find housing due to limited availability and therefore end up renting housing based on availability rather than affordability.

A continual low vacancy rate makes the challenge of securing adequate, affordable housing extremely challenging as need simply exceeds housing stock. Fiscal realities suggest that with limited if any investment from government for the construction of affordable housing units combined with increasing costs of construction, the City must focus its efforts on developing incentives that motivate the private sector to construct additional affordable rental units while simultaneously developing programs aimed at maintaining the livability of existing housing assets. This focus should include looking at innovative ways to convert under utilized existing structures, that many not currently be used for housing into housing units, as well re-building and repairing existing housing stock. Furthermore, it has been identified that Manitoba Housing owns a number of homes in rural communities that are under utilized. While no formal discussion have taken place regarding this issue, it would be wise for the City of Brandon and Manitoba Housing representatives to discuss a partnership that could facilitate the movement of existing underutilized MB Housing units to Brandon. Such a move would maximize usage of MB Housing stock and inject much-needed additional affordable housing units into the Brandon market place.

Rental unit construction was high in 1999, 2002, 2003, and 2006 with 759 units constructed during the four years. Although reduced in other years new construction in the multi-family category remains steady.

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Based on current housing supply and demand data, anticipated Maple Leaf Foods second shift employee growth and corresponding demographics supplied by Maple Leaf Foods and standard calculations for secondary spin off growth, Dr. Rounds' 2007 housing report indicates there will be a long term need for 1350 new rental units with at least half of those units required in the short term and 200 new rental units required immediately. The immediate need for 200 new rental units could be reduced by 100 rental units provided first shift employees are able to purchase homes. Given the extremely tight entry-level single-family housing market, the author of this report believes this to be unlikely. Secondary development as a result of the Maple Leaf Foods expansion to second shift will begin in 2007 and continue over the next 10 years. Based on current trends, approximately 350 – 750 new rental units will be needed from 2007-2017. Movement out of rentals will be an on-going process throughout this period. Dr Rounds' 2007 housing reports recommends that development of 450 - 650 new rental units should be encouraged during the next five years (Population and Housing Projections for Maple Leaf Second Shift Operation, Dec 2007, contained in Appendix K).

Considering the tight housing market that currently exists in Brandon, projected future housing demand and anticipated community growth, it is recommended that the City of Brandon complete an annual housing supply and demand analysis in early 2008, 2009 and 2010 to ensure housing progress and demands remain current.

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC advocate for increased provincial and federal dollars for affordable housing programming funds to increase the supply of affordable rental housing and to replace the affordable housing units that will no longer be under affordable housing contracts as a tool for long-term affordability.

**Enabler:** Advocacy

**Recommendation**

It is recommended that the City of Brandon advocate to the Province of Manitoba for a mechanism to verify annual entitlement to affordable housing units for all **new** rental units developed after the adoption of this recommendation, utilizing Provincial funding programs.

**Enabler:** Advocacy and Provincial support

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC formally initiate discussions with the Manitoba Housing Authority regarding moving underutilized rural MB Housing units to Brandon.

**Enabler:** Staff resources and potential funding dollars

**Recommendation**

It is recommended that the City of Brandon complete an annual housing supply and demand analysis in early 2008, 2009 and 2010 to ensure housing progress and demands remain current.

**Enabler:** Staff resources and financial resources

### **Social Housing**

A distinction must be made between social housing and affordable housing in order to truly understand the housing continuum and the pressure on affordable housing in Brandon. Social housing is not economically self-sustaining, and cannot be provided by the private sector without ongoing support and access to this form of housing is restricted to social assistance recipient clients. The term affordable housing is often applied incorrectly to low income / social housing. The distinction lies in the fact that social housing has entry qualifications while affordable housing is open to all residents once any funding criteria attached to the property has expired. Affordable housing is economically self-sustaining and can be supplied by the private sector either in partnership with the public sector or independently. Comparatively, low-income housing applies to employed persons or family units whose income level allow entry into either the owned or rental housing market at lower cost levels. However, for the housing continuum to function correctly there must be housing units available at all income levels, including the low-income segment.

Traditionally Social Assistance clients' options for housing are limited and as a result are often forced to default to lower or substandard private market forms of housing. These substandard accommodations while within social assistance client's affordability range, generally do not meet basic health and safety housing guidelines. Efforts to increase social housing in Brandon have made great progress in the past few years. Three new homelessness units and three transitional housing beds were added to the housing market supply in 2003 and 2004 (Rounds and Associates, 2005). 2006 has seen some days when the homelessness units and transitional housing beds were unoccupied, indicating the community is currently meeting the needs of this demographic.

Provincial rent supplements assist low and moderate income families, elderly and those with special needs to "obtain affordable, adequate and suitable housing in the private rental sector or in non-profit affordable housing projects" (Province of MB, 2000). The subsidy covers the difference between the approved market rent charged by the landlord and the rent geared to income paid by the tenant. Rent supplements are being used on a small scale to help families and individuals who have not been financially able to find adequate and affordable housing in the private market. Currently rent supplements are linked to the individual not a particular property. Throughout the United States there are numerous examples of housing units where rent supplements are linked to a particular building rather than the tenant. Discussions with staff from Affordable Housing Associates in Berkeley, CA and personnel in San Diego, San Francisco and Los Angeles highlighted the success of linking rent supplements to a building rather than an individual as a successful tool for making housing available to those who are unable to find affordable housing.

The author of this report recognizes a significant challenge exists in trying to bridge the gap between incomes of individuals on social assistance and the cost of securing adequate affordable housing. As the level of government responsible for the delivery of social services, the Province of Manitoba continues to utilize a variety of methods to meet the housing needs of individuals on social assistance. Efforts by the Province of Manitoba including providing rent supplements, maintaining rent geared to income housing and program funding that facilitates the development of social housing all benefit those on social assistance. However advocates for social assistance clients, including the Brandon Interagency Housing Committee and the City of Brandon Poverty Committee continue to recommend that the funding gap between social shelter allowance and private market rents must be addressed if these individuals are to be able to access adequate and affordable housing.

With limited municipal resources, the author of this report recommends that the City of Brandon focus their efforts on facilitating the establishment of affordable housing for renters who possess the financial resources to pay near to market rate, moving successful renters from renting to home ownership and increasing the overall supply of affordable and market rental units, while continuing to support the efforts of not for profit agencies in the provision of social housing. Recommendations in this regard are contained in the Not for Profit section of this housing plan.

**Recommendation**

It is recommended that the City of Brandon focus their efforts on the establishment of affordable housing for renters who possess the financial resources to pay near to market rent, moving successful renters into ownership and increasing the overall supply of affordable and market rental units while continuing to support the efforts of Provincial / Federal governments and not for profit agencies in the provision of social housing.

**Enabler:** Political support

**Recommendation**

It is recommended that the City of Brandon inspection staff take a proactive approach to the inspection of rooming houses and older rental buildings to ensure total compliance with minimum safety and health standards. Further it is recommended that at least 25 units be inspected annually.

**Enabler:** Staff resources

**Recommendation**

It is recommended that the City of Brandon via its contract with the BNRC investigate and lobby for the option of making Provincial Rent Supplements available on a per unit basis in addition to the funded project basis and the individual basis with both the Province of Manitoba and residential developers.

**Enabler:** Staff resources and Provincial support

**Recommendation**

It is recommended that the City of Brandon proactively support social housing advocates in lobbying the Province of Manitoba to increase social shelter allowance in order to bridge the funding gap that exists between social assistance housing allowance and private market rents.

**Enabler:** Staff resources and provincial support

**Comparative Analysis**

In order to fully understand the initiatives and programs that effectively increase the supply of affordable housing, measures utilized by other cities across Canada were reviewed. During the research, it was clear that successful affordable initiatives take advantage of local resources and incentives, and rely heavily on public and private sector funding programs. Furthermore, it was evident that with affordable housing issues at the forefront of public attention, there is often a strong sense of support from City politicians, officials and the public to support the development of affordable housing. This receptive environment is perhaps the strongest tool available in terms of looking at new approaches to affordable housing.

During the preparation of this report, the author reviewed housing documents prepared by a variety of Canadian cities and previous Brandon housing reports. See Appendix D for a

summary of these findings and Appendix E for a list of affordable housing models that are commonly used throughout Canada. Due to cutbacks and lack of available funds, the development of affordable housing across Canada has declined, while demand continues to increase. Research proved that only in the past few years has the issue of the lack of affordable housing been addressed fairly consistently at a municipal level in many jurisdictions. During the beginning stages of developing affordable housing, it is common to find the initial projects situated on surplus municipally-owned land provided at little to no cost. Factors that were shown to influence the success of these projects include:

<b>Staffing</b>	<ul style="list-style-type: none"> <li>• A positive approach by municipal staff is critical to realizing potential affordable housing opportunities.</li> <li>• Affordable housing projects include a wide range of people and skills who work towards a common goal.</li> </ul>
<b>Governance and Regulatory Mechanisms</b>	<ul style="list-style-type: none"> <li>• Since each housing project is unique in its own sense, council and staff must be flexible and innovative when challenges to affordable housing are presented.</li> </ul>
<b>Financial Support</b>	<ul style="list-style-type: none"> <li>• Municipal governments must acknowledge and embrace the role they play in increasing the supply of affordable housing. City involvement may include financial support, making land available, and creating incentives that encourage the private and non-profit organizations to develop affordable housing.</li> </ul>
<b>Financial Support Partnerships</b>	<ul style="list-style-type: none"> <li>• Secure partnerships with private and non-profit organizations to aid in increasing the availability of affordable housing.</li> </ul>
<b>Marketing and Communication</b>	<ul style="list-style-type: none"> <li>• Promote the incentives and funding available to encourage community involvement.</li> </ul>

It is critical to the success of this plan that a receptive environment that allows the intent and the initiatives contained in this plan to flourish, be created. Strong community support and partnerships have proven to be effective tools to remove barriers to increasing the supply of affordable housing in communities across Canada.

### **Municipal Approaches to Affordable Housing**

There are a number of municipal approaches that can be utilized to address the issue of affordable housing. The approaches of the City of Brandon have been organized into three areas including: Single-family homes, multi family rental and preservation of existing single family home and multi family rental stock. Each category is comprised of initiatives that will assist the City in meeting affordable housing needs. However, education and advocacy and the support of private non-profits is critical to manage affordable housing initiatives suggested in this plan. While some of the approaches identified in this affordable housing plan do not lead to the direct creation of affordable housing, they are still recognized as important components leading to the increased availability of affordable housing. Some of the approaches described capitalize on programming offered by the Province of Manitoba and delivered through the BNRC.

The BNRC has demonstrated great success in increasing and maintaining the affordable housing stock in Brandon via partnerships established between the BNRC, the province of Manitoba, the City of Brandon, local developers, contractors and stakeholders. Building on this success and existing programs delivered by the BNRC in the area of self help repair and renovation, the BNRC has the capacity to continue to significantly contribute to moving the community toward its housing vision. Please refer to Appendix F for a detailed understanding of the BNRC’s mandate. When reviewing the affordable housing initiatives found throughout this plan, it is important to note that generally a successful approach to affordable housing combines many of these initiatives not just one.

**Recommendation**  
 It is recommended that the City of Brandon continue to support the BNRC’s operations via a multi-year contract to ensure the organization is able to continue its success in leveraging Provincial and Federal affordable housing programs with private investment. Further it is recommended that the current BNRC housing contract be reviewed and updated to ensure relevance to the affordable housing plan and clear deliverables are articulated.  
**Enabler:** Staff resources and financial support

**Criteria for City Involvement in Housing Projects**

A major challenge for the City of Brandon in the past has been determining which housing projects warrant financial and/or in-kind contributions from the City. To simplify the decision process, the author of this report is recommending the following affordable funding thresholds be used to guide the City’s involvement in affordable housing projects.

When evaluating the City’s potential contribution to an affordable housing project, evaluators will be seeking information from project proponents on the following:

- a. **Demonstrated need for the project.** Ideally this shall include an analysis of current data, needs assessment or survey information as to housing needs for the target group that will benefit from the housing project.
- b. **Financial viability of the project.** This may include providing a business plan and in some cases documentation that shows the long-term financial sustainability of the project including cash reserve for replacement items.
- c. **Rent / selling price.** Where possible and appropriate the Municipality desires integrated neighbourhoods / projects where a range of rents and selling prices are offered.

**Single Family Housing** – When reviewing local income statistics and the cost of housing construction, the author of this report recommends that single family housing projects that inject new stick built housing within the thresholds listed below be considered affordable housing projects. Recognizing that it is rare for private developers to construct affordable housing without financial or in kind contributions these projects are initiatives that the Government may wish to contribute incentives to.

SF housing square feet minimums, main floor	SF housing maximum sale price including land
700	\$ 91,000
800	\$ 104,000

900	\$ 117,000
1000	\$ 124,000

**Multiple Family Housing** – It is recommended that multiple family affordable housing rent maximums be established as median market rent established annually by the Province of Manitoba plus 10%, inclusive of all utilities. The extra 10% takes into account that by virtue of economies of scale Brandon tends to have higher construction costs than Winnipeg, construction costs continue to escalate and this increased rent threshold when combined with the proposed affordable housing tax rate will prove to be sufficient to encourage development of affordable housing units. Thus dependency on Provincial affordable housing grants is reduced.

**Recommendation**

It is recommended that the City of Brandon approve the City of Brandon Single Family and Multiple Family Housing affordable housing thresholds as listed below:

- a) Single Family Affordable Housing threshold is established as new SF stick construction as per the chart contained on page 30.
- b) Multiple Family Affordable Housing rent maximums be established as median market rent established annually by the Province of Manitoba plus 10%, inclusive of all utilities.

Further it is recommended that the single-family affordable housing threshold be evaluated every 2 years to ensure relevancy.

**Enabler:** Staff resources and political support

**Recommendation:** It is recommended that the City of Brandon adopt the criteria below for evaluating the City’s potential contribution to an affordable housing project.

- a) Demonstrated need for the project.** Ideally this shall include an analysis of current data, needs assessment or survey information as to housing needs for the target group that will benefit from the housing project.
- b) Financial viability of the project.** This may include providing a business plan and in some cases documentation that shows the long-term financial sustainability of the project including cash reserve for replacement items.
- c) Rent / selling price.** Where possible and appropriate the Municipality desires integrated neighbourhoods / projects where a range of rents and selling prices are offered.

**Education and Advocacy**

Raising community awareness and knowledge of housing issues is an approach used by many municipalities. While this approach does not lead to the direct creation of affordable housing units, it does create an understanding of affordable housing issues by residents, developers and decision makers. Understanding what is affordable is a critical piece of information that must be communicated. Supply and demand assessments, community attitudes towards potential solutions, and advocacy of community needs and issues with higher levels of government are important when trying to bring affordable housing resources to the City. Through the use of town hall meetings to discuss housing issues, local television, newspaper articles, seminars,

and surveys the City can effectively increase awareness of affordable housing issues and stimulate interest in developing partnerships to increase the supply of affordable housing.

Many municipalities facing housing issues have formed broad-based housing committees in an attempt to undertake studies, consult with other service providers about issues at hand, and effectively deliver housing services in a coordinated approach. Similarly, in Brandon a broad spectrum of service providers primarily representing a portion of marginalized residents and low-income wage earners (Brandon Interagency Housing Committee) meet regularly to identify current housing issues, and attempt to find suitable solutions to pressing housing concerns. While their efforts are to be applauded, it must be recognized that in order to effectively develop and maintain a healthy housing continuum, a wide range of stakeholders need to be involved.

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC coordinate semi-annual or annual meetings with a broad base of stakeholders to discuss current housing needs and trends and confirm community priorities.

**Enabler:** Staff resources and stakeholder support

With the housing demand growing in Brandon, it is important that the stakeholders referenced in the Affordable Housing Stakeholders Chart below fully understand the housing issues at hand, future trends, efforts being made to respond to the demand and their role in the provision of affordable housing.

**Affordable Housing Stakeholders Chart:**

City Council	Non-profit housing corporations	Private sector developers, builders and investors	Local lending institutions	Community service agencies
Local service clubs	Supportive housing programs	City Staff: including but not limited to Finance, Economic Development and Planning	Persons in need of affordable housing	Affordable housing advocates

**Recommendation**

That a database of the stakeholders above be developed and maintained to facilitate regular communications regarding housing issues at hand, future trends, efforts being made to respond to the housing demand and the role of various stakeholders in the provision of affordable housing and be distributed on behalf of the City of Brandon via the BNRC housing contract.

**Enabler:** Staff resources

Research indicates that moving people through the housing continuum, especially from successful renter to homeownership, provides the greatest and most sustainable impact on the availability of affordable housing by shifting the tenancy curve. By creating movement in this area of the housing continuum it can be assumed that the movement from rental to homeownership will free up affordable rental units for those individuals and families not currently in the position to purchase a home. Not only does homeownership free up existing rental units, it provides stability to a neighbourhood, creates a sense of pride in the owner and opens doors to other financial assistance programs such as the RRAP programs or loans through Manitoba



Hydro. However, in order to successfully move people through the housing continuum, many potential homeowners' require training on what to expect in home ownership. Research indicates potential homeowners would benefit from education on:

- The benefits associated with homeownership
- Is homeownership a viable option for them
- How to save and budget for a home
- How to apply for and obtain a mortgage
- How much they can comfortably afford
- How to choose and work with a Real Estate agent
- How to repair and maintain a home

The training referenced above will provide potential homeowners with the knowledge to be successful and responsible homeowners (see Appendix G). CMHC has also designed a training program for successful renters who are identified as financially able and willing to move from renting to home ownership. The training program is intended to equip residents with the knowledge to successfully move from rental tenancy to home ownership and ensure they have the knowledge necessary for long term success. Training on understanding home ownership is not currently being offered in the community. Preliminary research has confirmed local businesses including lending institutions; mortgage brokerages and real estate agents are willing to partner with the City of Brandon or other organizations in the establishment and delivery of a Brandon Home Ownership training program. It is recommended that the City via its contract with the BNRC develop a Home Ownership Training Program in partnership with local businesses, educational institutions and community members that can be made available to all Brandon residents.

**Recommendation**

It is recommended that the City of Brandon via its existing partnership with the BNRC investigate a means in which to make homeownership training available to Brandon residents.

**Enabler:** Staff resources

When focusing on moving successful renters to homeownership, the need for education in the areas of home repair and maintenance become critical elements in the overall strategy to increase the number of successful homeowners. Currently, the BNRC offers home repair and maintenance programs to a maximum of 20 BNRC district homeowners in partnership with local home building stores. The program is extremely valuable as it empowers participating homeowners to recognize the value in regular maintenance and develop the skills that allow them to complete basic home repairs themselves. However, due to the comprehensive course outline which includes training in the areas of landscaping, interior home maintenance and exterior home maintenance, training costs associated with the program are high.

Recognizing the value of home maintenance training and the need to offer a simplified version of the BNRC home repair training program, the author of this report recommends that the City of Brandon via its partnership with the BNRC investigate a means in which to leverage existing community resources and partnerships with city departments, local businesses, educational institutions and community members so that an effective home maintenance training program is available to Brandon residents.

**Recommendation**

It is recommended that the City of Brandon via its existing partnership with the BNRC investigate a means in which to make effective home maintenance training available to Brandon residents. It is further recommended that the City of Brandon budget up to a maximum of \$5,000 in 2008 for the development, implementation, coordination and marketing of the home maintenance training opportunities. Further funding of this initiative will be determined based on the first year results and budget requirements.

**Enabler:** Staff resources and financial support

**Not for Profit Organizations**

Not for profit organizations play a vital role in the social housing section of the housing continuum as many of these organizations manage a significant portion of the social housing that currently exists in Brandon. This housing includes subsidized housing units, shelters, transitional housing and supported housing.

Brandon has a number of non-profit organizations with experience in affordable housing development. These organizations generally have an amazing ability to work collaboratively with support service organizations, engage volunteers, and access capital to support housing projects. Throughout Canada, there is a history of support for non-profit affordable housing projects, as these organizations tend to leverage the funds they receive very effectively. However, cutbacks in funding support for non-profits organizations have limited the number of affordable housing projects undertaken by such organizations recently; but the expertise and knowledge in this sector remains.

The City of Brandon has been active in supporting locally based groups to pursue the construction of affordable housing. The affordable housing model established by Habitat for Humanity ensures long-term affordability and adds new affordable housing supply to the market on a regular basis. In addition to regularly populating the affordable housing segment of the housing continuum, Habitat for Humanity also provides training and support on how to budget and prepare for homeownership. Since 1995, Habitat for Humanity in Brandon has built/renovated 17 houses with assistance from local organizations and in kind contribution of land and services from the City of Brandon. Conversations with Habitat for Humanity confirm they are generally able to construct 2 homes each year, provided they have in-kind land available. However, with more support through direct funding and in-kind contribution, Habitat for Humanity has confirmed they would be able to build more houses annually, thus moving more residents into affordable housing.

The author of this report strongly encourages the City of Brandon to continue to assist non-profit groups in developing affordable housing through a variety of methods including the provision of municipal land, staff resources, relaxed zoning regulations where appropriate, and partnership on infrastructure costs. By identifying, allocating and actively communicating municipally owned infill opportunities to not for profit organizations committed to developing affordable housing; the City can ensure that affordable housing opportunities are capitalized on. Similarly, the City of Brandon via its housing contract with the BNRC can positively impact the provision of affordable housing by proactively researching, monitoring and communicating new federal and provincial programs that support non-profit groups who are developing affordable housing.

**Recommendation**

It is recommended that the City of Brandon identify municipally owned infill properties and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property by Sept, 2007.

**Enabler:** Staff resources

**Recommendation**

It is recommended that the City of Brandon make every effort to provide from existing municipally owned land, 3 infill residential parcels of land for not for profit affordable housing development in each of the following years: 2007, 2008 and 2009. If designated parcels are not used in an allocated calendar year, they will then be used to form the annual designation of three properties in the next calendar year.

**Enabler:** Staff resources and municipal land

**Recommendation**

It is recommended that the City of Brandon evaluate the success of having available 3 infill lots in each of the years 2007, 2008 and 2009, community need and municipal land availability in late 2009, in order to determine whether to continue with this practice in future years.

**Enabler:** Staff resources and municipal land

## Summary of General Recommendations

1. Individuals/organizations using this affordable housing plan be prepared to take a flexible approach to the guidelines contained within the document to allow an opportunity for innovative solutions to increase the availability of affordable housing.
2. The City of Brandon formally adopt the following Housing Vision and Mission Statements
  - Housing Vision: Adequate, affordable and sustainable housing is available for all residents.
  - Housing Mission: The City of Brandon commits to facilitating the flexible and timely development of affordable housing to meet the needs of all residents, and to act as a catalyst in developing relevant community partnerships.
3. The City of Brandon via its contract with the BNRC investigate the opportunity to make the homebuyer down payment assistance program currently offered in Winnipeg available in Brandon, with the Province of Manitoba.
4. The City of Brandon encourage the Province of Manitoba to consider the need for affordable senior housing units when defining their housing program priorities.
5. The City of Brandon identifies parcels of municipally owned land that may be suitable for the development of an affordable seniors housing complex and further that they clearly convey their intent to partner on these types of developments to potential developers.
6. That the City of Brandon rebate rezoning fees required to prepare land for the expansion of existing mobile home parks or the development of new mobile home parks in order to encourage continued mobile home park expansion, provided the current ratio of 10% of owned homes being mobile homes is not exceeded.
7. That the City of Brandon in partnership with the BNRC request flexibility from the Province of Manitoba in affordable housing income thresholds for affordable housing programs for units constructed between 2007 and 2008 fiscal years to accommodate anticipated population growth during this period.
8. That the City of Brandon in partnership with the BNRC advocate for increased provincial and federal dollars for affordable housing programming funds to increase the supply of affordable rental housing and to replace the affordable housing units that will no longer be under affordable housing contracts as a tool for long-term affordability.
9. That the City of Brandon advocate to the Province of Manitoba for a mechanism to verify annual entitlement to affordable housing units for all new rental units developed after the adoption of this recommendation, utilizing Provincial funding programs.
10. That the City of Brandon in partnership with the BNRC formally initiate discussions with the Manitoba Housing Authority regarding moving underutilized rural MB Housing units to Brandon.
11. That the City of Brandon focus their efforts on the establishment of affordable housing for renters who possess the financial resources to pay near to market rent, moving successful renters into ownership and increasing the overall supply of affordable and market rental

units while continuing to support the efforts of Provincial / Federal governments and not for profit agencies in the provision of social housing.

12. The City of Brandon inspection staff takes a proactive approach to the inspection of rooming houses and older rental buildings to ensure total compliance with minimum safety and health standards. Further it is recommended that at least 25 units be inspected annually.
13. That the City of Brandon via its contract with the BNRC investigate and lobby for the option of making Provincial Rent Supplements available on a project basis in addition to the current process which links the rent supplement to the individual with both the Province of Manitoba and residential developers.
14. That the City of Brandon complete an annual housing supply and demand analysis in early 2008, 2009 and 2010 to ensure housing progress and demands remain current.
15. That the City of Brandon proactively support social housing advocates in lobbying the Province of Manitoba to increase social shelter allowance in order to bridge the funding gap that exists between social assistance housing allowance and private market rents.
16. That the City of Brandon continue to support the BNRC's operations via a multi-year contract to ensure the organization is able to continue its success in leveraging provincial and federal affordable housing programs with private investment. Further it is recommended that the current BNRC housing contract be reviewed and updated to ensure relevance to the affordable housing plan and clear deliverables are articulated.
17. That the City of Brandon approve the City of Brandon Single Family and Multiple Family Housing affordable housing thresholds as listed below:
  - a) Single Family Affordable Housing threshold is established as new SF stick construction as per the chart contained on page 30.
  - b) Multiple Family Affordable Housing rent maximums be established as median market rent established annually by the Province of Manitoba plus 10%, inclusive of all utilities.Further it is recommended that the single-family affordable housing threshold be evaluated every 2 years to ensure relevancy.
18. The City of Brandon adopt the criteria below for evaluating the City's potential contribution to an affordable housing project.
  - a) Demonstrated need for the project. Ideally this shall include an analysis of current data, needs assessment or survey information as to housing needs for the target group that will benefit from the housing project.
  - b) Financial viability of the project. This may include providing a business plan and in some cases documentation that shows the long-term financial sustainability of the project including cash reserve for replacement items.
  - c) Rent / selling price. Where possible and appropriate the Municipality desires integrated neighbourhoods / projects where a range of rents and selling prices are offered.
19. The City of Brandon in partnership with the BNRC coordinate semi-annual or annual meetings with a broad base of stakeholders to discuss current housing needs and trends and confirm community priorities.

20. A database of the stakeholders be developed and maintained to facilitate regular communications regarding housing issues at hand, future trends, efforts being made to respond to the housing demand and the role of various stakeholders in the provision of affordable housing and be distributed on behalf of the City of Brandon via the BNRC housing contract.
21. The City of Brandon via its existing partnership with the BNRC investigate a means in which to make homeownership training available to Brandon residents.
22. The City of Brandon via its existing partnership with the BNRC investigate a means in which to make effective home maintenance training available to Brandon residents. It is further recommended that the City of Brandon budget up to a maximum of \$5,000 in 2008 for the development, implementation, coordination and marketing of the home maintenance training opportunities. Further funding of this initiative will be determined based on the first year results and budget requirements.
23. The City of Brandon identify municipally owned infill properties and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property by Sept., 2007.
24. The City of Brandon make every effort to provide from municipally owned land, 3 infill residential parcels of land for not for profit affordable housing development in each of the following years: 2007, 2008 and 2009. If designated parcels are not used in an allocated calendar year, they will then be used to form the annual designation of three properties in the next calendar year.
25. The City of Brandon evaluate the success of having available 3 infill lots in each of the years 2007, 2008 and 2009, community need and municipal land availability in late 2009, in order to determine whether to continue with this practice in future years.

## **New Construction for Single Family and Multi Family**

Alternative development standards are flexible planning and engineering standards that provide a range of alternatives to the current standards used for the design and construction of communities. Alternative development standards can be divided into two categories: planning standards, and engineering standards. Using alternative standards can result in a net cost reduction per dwelling unit, to lower construction costs and make more efficient use of land. Servicing costs may be reduced through alternative development standards by permitting smaller lots, narrower roads, reduced sidewalks, storm and water systems that rely more on surface drainage, and the use of common utility connections.

The use of alternative development standards in Canada has been spread primarily through the widening interest in New Urbanist designs. At present, there are over 30 New Urbanist communities completed or under development in Canada. Most of these communities are in Ontario, British Columbia and Alberta. Projects using alternative development standards include McKenzie Town in Calgary, Cornell in Markham and Bois Franc in Montreal. However, there is no guarantee that cost-savings from alternative development standards will be passed on to the consumer unless they are used in a supportive planning framework.

The conditions that lend themselves to the use of alternative design standards include:

- A site with unusual dimensions where conventional standards are hard to apply.
- Infill projects that use alternative standards to approximate older, established neighbourhood form.

Local developers recognize that there are standards that must be met to ensure the safety of residents; however, informal discussions have identified areas where developers felt the City of Brandon could relax current by-laws in an attempt to increase affordability and enable the redevelopment of older, established neighbourhoods. Recommendations centered on adjusting requirements around items such as minimized set backs, smaller lot sizes, narrower streets and reduced parking requirements as cost-saving initiatives. The author of this report found many of the recommendations brought forward by developers echoed in successful affordable housing initiatives in other jurisdictions and therefore has incorporated many of them in recommendations contained within this report. With alternative development standards, the key to any of these planning tools is to continually view new residential or commercial developments with the affordability mindset in order to assess whether a given development will contribute to the supply and affordability of housing.

While the chart below captures recommendations for the City of Brandon there also exists a role for Developers in the provision of affordable housing. Developers can significantly increase the availability of entry level / affordable housing in Brandon by adjusting their building practices to provide more affordable housing options rather than building with the belief that all homes must be on large lots, be completely finished and incorporate high end finishing. Building changes that reduce the cost of homes could include building on smaller lot sizes, building multiple floor plans for base homes that provide the foundation on which a family can upgrade their home over time rather than having everything at once, building smaller homes, building on infill lots, and building energy efficient homes to name a few. Building a base home that can be upgraded over time requires developers to shift from offering all the extra conveniences and finishing touches that are nice to have but significantly drive up the cost of the home, to a mindset of offering a quality affordable home that can be slowly upgraded / finished over time as need and finances permit homeowners to do so. The base home would meet all the basic safety, housing

and aesthetic needs but rather than being fully finished and incorporating expensive finishing options, the home would be built with affordability and future upgrades in mind. For example a basement can be roughed in but not finished, a storage room can have plumbing for an extra bathroom roughed in, so that if need and finances permit, a second bathroom can be easily installed in the future, a grow design where the family room today becomes a bedroom in the future or vice versa can be utilized to allow the home to evolve with the home owner.

While these suggestions seem quite simple, they require a commitment from developers to build outside of the normal housing trend and focus on the growing entry level affordable housing demand that exists within the community.

<b>Recommendations From Developers</b>
<ul style="list-style-type: none"> <li>• The City of Brandon could identify City owned land for sale or donated as an in kind contribution to the development of affordable housing. All necessary improvements and infrastructure required for each property should also be made available.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could allow minimized set backs for affordable housing, allowing greater use of the property thus increasing land use efficiency.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could allow smaller lot sizes for affordable housing. A smaller land mass reduces the required land making the project more affordable.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could amend the zoning by-law to reduce the number of parking stalls required for affordable housing developments.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could allow narrower roads in new affordable housing projects which will reduce the overall project costs.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could reduce taxes on affordable rental housing developments, enabling the landlord to reduce rents.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could expand the Renaissance district by-law so that it is available throughout Brandon.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could proactively advocate for additional provincial and federal funding for affordable housing developments.</li> </ul>
<ul style="list-style-type: none"> <li>• The City of Brandon could find ways to reduce materials usage for municipal infrastructure such as pipes, roads, and parking lots, keeping development affordable for local tax paying residents.</li> </ul>

<b>Recommendation</b>
<p>It is recommended that the City of Brandon undertake an in-depth review of engineering and development standards enforced by the City of Brandon in consultation with local developers in 2007, with special attention placed on modifying and implementing standardized minimum quality housing requirements.</p> <p><b>Enabler:</b> Staff resources</p>

**Available Land**

Many municipalities have been successful in utilizing their land for affordable housing developments. Acquiring land for the purpose of affordable housing is one of the most important measures taken by communities to ensure the provision of affordable housing for residents. In addition to ensuring the availability of residential land for development, taking an aggressive approach to dealing with derelict housing, and creating a community land trust are some tools that a municipality can consider to assist with the provision of affordable housing in a community.



In order for a city to maintain affordable housing prices, there must be an adequate supply of serviced land available at a reasonable cost. As soon as the availability of land is threatened, values increase, thus taking away from affordability. An undeveloped residential land inventory completed as part of the 2005 Development Plan review revealed the potential for a minimum seven years supply and a maximum one hundred year land supply for housing, depending on the density of development, the rate of construction, and the ability to service undeveloped land. Recent discussions with local developers and the City of Brandon Property Department confirm that there is a limited supply of municipally owned undeveloped single family residential land ready for development. The majority of municipally owned land is located on the Black Property where significant infrastructure needs, place the development of the land out of the reach of the majority of local developers. The author of this report strongly encourages the City of Brandon to develop an inclusive concept plan in 2007 for the Black Property (Appendix L) that addresses both infrastructure and usage plans. Ideally the concept plan shall include a mix of affordable, single family and multi family housing. It is further recommended that the City of Brandon place budget allocations for the installation of the necessary infrastructure on the Black Property as a high priority so that the land is marketable as serviceable land by the beginning of 2009. Building on the successful use of development agreements as a means to spur timely development of properties, the author of this report encourages the continued City of Brandon practice of including a requirement for the timely completion of phased housing projects in issued development agreements.

In addition to the land inventory referenced above, the City of Brandon is receiving 115 acres of undeveloped land on the east side of 1<sup>st</sup> Street North and south side of Veteran's Way as part of the redevelopment of the former Brandon Mental Health Centre (Appendix M). Prior to disposal or utilization of any of the soon to be acquired acreage, the author of this report strongly recommends that a concept plan be developed for this land that incorporates both infrastructure plans and a significant element of affordable housing. Ideally this concept plan will incorporate the principles of integrated neighbourhoods. Allocating land for affordable housing can take many forms, including but not limited to establishing reduced purchase rates for land that will be used for affordable housing, and mandating for every so many acres of market housing established, a set amount of affordable housing must be developed. To ensure affordable housing is integrated into the concept plan, it is recommended that affordable housing partners be invited to contribute to the concept plan development process.

**Recommendation**

It is recommended that the City of Brandon Planning and Building Department consider the suitability of municipal owned land for incorporation of affordable housing when developing future concept plans.

**Enabler:** Staff resources

**Recommendation**

It is recommended that the City of Brandon develop an inclusive concept plan for the Black property in 2007 that address both infrastructure and usage plans. It is further recommended that usage plans incorporate a mix of affordable, single family and multi family housing.

**Enabler:** Staff resources and financial support for concept plan

**Recommendation**

It is recommended that the City of Brandon place budget allocations for the installation of the necessary infrastructure on the Property as a high priority so that the land is marketable as serviceable land by the beginning of 2009.

**Enabler:** Staff resources and financial support for infrastructure

**Recommendation**

It is recommended that the City of Brandon develop a concept plan that addresses both infrastructure and usage plans in consultation with housing stakeholders referenced earlier in this document for the 115 acres of land to be transferred to the City of Brandon as part of the redevelopment of the BMHC grounds. Further it is recommended that this concept plan utilize integrated neighbourhood principles and include an allocation of a minimum of 20% affordable housing or a system that ensures the equivalent of 20% of the available residential land mass will be developed into affordable housing elsewhere in the community.

**Enabler:** Staff resources and financial support for concept plan

**Derelict Housing**

To increase the supply of municipal land available for development, some cities have taken an aggressive approach to dealing with vacant and derelict properties. One such example is Edmonton. Since 1999 there have been 300 demolitions of derelict homes. Approximately 60% of the vacant lots created by the demolitions have new homes built on them. Some of these new homes accommodate affordable housing while others are market units that help stock the overall housing continuum. The demolitions have proved to increase the value of the neighbourhood in some areas as high as 300%. In Edmonton, once a derelict building has been identified, a building inspector schedules an inspection, and issues orders to repair. Upon receipt of the order to repair the owner is given two options: make the repairs required, or demolish the building to grade. For those units that will be repaired, the owners must submit timelines of a plan to repair including a mutually agreed upon completion date. Building inspectors in turn follow the schedule closely to ensure the necessary repairs are made within the agreed upon timelines. If the owner decides to remove the building, the City of Edmonton is willing to front the cost of demolition and add it to the tax roll for the property.

Under by-law No. 6060/09/93, the City of Brandon has a solid foundation on which to enforce the rehabilitation or removal of derelict buildings. Presently attention to derelict properties is driven by complaints rather than a proactive strategy due to limited staff resources and time-consuming enforcement processes. By enforcing repairs or demolition of derelict / vacant homes in a proactive manner, there exists the potential of bringing currently unused affordable housing stock back into the housing continuum as well as increasing land available for infill opportunities. The author of this report recognizes that the process to deal with derelict homes is very time consuming and that existing staffing resources are limited but strongly encourages a proactive approach to dealing with these homes as a vehicle for preserving neighbourhoods and potentially increasing entry level housing in the Brandon housing continuum.

**Recommendation**

It is recommended that the City of Brandon implement a proactive process for enforcing the vacant buildings section of By-law No. 6060/09/93. It is further recommended that a list of premises that have been vacant / boarded up for in excess of 60 days be updated, and all premises on the list be inspected and work orders generated by the end of September 2007.

**Enabler:** Prioritization of staff resources and possible expanded staff

### **Infill Development**

Infill development includes development, redevelopment and re-use of existing sites and buildings in the City's existing neighborhoods and commercial corridors. Due to size, location, site conditions, and development economics and requirements, infill development faces many unique challenges. Communities and developers can benefit from infill developments made possible through alternative development standards offered in exchange for the development of affordable housing. Successful infill sites provide housing, increase the property tax base, and capitalize on existing community assets such as parks, infrastructure and transit.

Formalized coordination between Development Services and programs available through the BNRC, provide an opportunity for the City of Brandon to facilitate the redevelopment of older areas of the City. For example, it would be beneficial for the Development Services Department and the BNRC to establish meetings on a quarterly basis to identify where efforts for construction and repair will be made. In turn, the BNRC can target homes in need of repair and renovation in these identified areas. These targeted and coordinated efforts for improvement in a particular neighbourhood will create a greater visible impact which hopefully will stimulate further neighbourhood improvements.

As indicated earlier in this document, local developers have suggested having a list of vacant infill land and land with vacant structures that could easily be redeveloped available would assist with the decision to develop infill sites. Additionally an analysis of infill properties that highlights requirements for development would greatly assist small developers in building new housing stock. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.

#### **Recommendation**

It is recommended that the City of Brandon identify municipally owned infill properties and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.

**Enabler:** Staff resources

#### **Recommendation**

It is recommended that the City of Brandon Development Services Department and the BNRC meet on a quarterly basis to identify where efforts for construction and repair will be made to provide a more coordinated approach to renewal in residential areas.

**Enabler:** Staff resources

### **Community Land Trust**

Community land trusts (CLT) typically acquire and hold land, but sell off any residential or commercial buildings, which are on the land (See Appendix E). In this way, the cost of land in the housing equation is minimized or eliminated, thus making the housing more affordable. The land leases, in addition to being long-term and renewable, are also assignable to the heirs of the leaseholder. Most, if not all, CLTs have in place "limited equity" policies and formulas that restrict the resale price of the housing in order to maintain its long-term affordability. These features of the community land trust model provide homeownership opportunities to people who might otherwise be left out of the market. In the United States hundreds of community land trusts have been developed in cities and rural communities throughout the country. In Canada land trusts are less common but are beginning to gain increased popularity as a tool to aid in

increasing the availability of affordable housing. Centres such as Calgary, Edmonton, Canmore, Fort McMurray, and Winnipeg to name a few have developed or are in the research stage of developing community land trusts.

While the City of Brandon has been supportive in the development of a form of community land trust by providing in-kind land to the Canadian Mental Health Association – Westman Region, in depth research into the pros and cons of land trusts versus other affordable housing tools has not been undertaken. It is recommended that due diligence on the pros and cons of community land trusts in Canada be completed in 2007 and 2008. This research will also include the results of the community land trust pilot project being undertaken by the Canadian Mental Health Association – Westman Region. The results of this research will determine whether future recommendations regarding the development of a community land trust in Brandon will be brought forward for consideration.

**Recommendation**

It is recommended that the City of Brandon complete due diligence on the pros and cons of community land trusts in Canada in 2007 and 2008.

**Enabler:** Prioritization of staff and/or enhanced staffing resources

**Secondary Suites**

In March of 2006, the City of Brandon made it possible for the development of legal secondary suites in all Residential zones except the RMH Residential Mobile/Modular Home Zone. In the Brandon Zoning By-law, a secondary suite is defined as a self-contained living unit created within a detached single-family dwelling established as a separate dwelling unit from the principal part of the house. A secondary suite is intended for use by extended family members of the homeowner where the suite is located.

While the use of secondary suites is limited to extended family members only, they offer several benefits to the community. Despite usage limitations, secondary suites increase the overall housing stock and may make the original dwelling more affordable by providing a revenue stream to the homeowner. In some cases, secondary suites may increase a home's resale value. Secondary suites benefit the tenant by increasing the supply of housing options and generally reducing rental rates. Furthermore, the quality and maintenance of secondary suites tends to be higher as homeowners within the building monitor them closer than off site rental units and family members residing in the units have a direct connection with the homeowner, thus have a vested interest in ensuring the secondary suites are well cared for. Secondary suites also help check unnecessary urban sprawl and make more efficient use of existing municipal services. Due to the limitations regarding who may reside in secondary suites, to date there has been no formal marketing of secondary suites by the City of Brandon. As a result it is the author's belief that the benefits of the secondary suites are not being fully utilized.

**Recommendation**

It is recommended that the City of Brandon incorporate information on secondary suites in its regular public communications as a method of increasing the supply of housing stock.

**Enabler:** Staff resources. Financial resources where necessary from existing city department budget lines.

**New Construction**

New construction costs are rising more rapidly than inflation within the rental markets because of the combination of labour shortages, limited supply of municipally owned residential land,

increased wages, higher material costs and increasing infrastructure charges. Recognizing that many of the variables that create higher construction costs are outside a municipalities control, one effective tool in the development of affordable housing is the formation of partnerships among municipal, provincial and federal governments, home-builders and renovators, land planners and lending institutions.

From 2000-2005, the BNRC used Province of Manitoba funds (AHI and NHA programs) to motivate private developers to construct affordable housing units in Brandon. In the 2005 - 2006 and 2006 – 2007 BNRC budget, the province did not allocate any funding program dollars for new construction in Brandon. Indications from local developers are that if funds similar to those available between 2000 and the early part of 2005 were available in the future, they would be inclined to construct additional affordable units in Brandon.

The table below summarizes how \$1.86 million in provincial funding leveraged \$9.40 million in private investment, resulting in the creation of 122 new affordable housing units between 2000 and 2005. Based on the success of the AHI and NHA funding program, discussions with local developers and discussions with Provincial housing staff, it is recommended that the City of Brandon develop an affordable housing initiatives reserve fund that will be used to leverage new construction program funding from higher levels of government, in order to create new single and multi-family affordable housing units in Brandon. It is further recommended that \$100,000 be allocated to the affordable housing initiatives reserve fund in 2007 to be funded through surplus funds. The desired 2008 contribution to the affordable housing initiatives reserve fund, as well as recommendations for annual allocations thereafter will be brought forward during 2008 budget deliberations, for consideration. Future allocations presented during 2008 budget deliberations will be determined by community housing needs, provincial funding allocations for Brandon and private investor equity into affordable housing. It is anticipated that 2008 onward annual contributions by the City of Brandon to the affordable housing initiatives reserve fund will be significantly higher than 2007 contributions.

<b>New Construction Units Funded Through AHI &amp; NHA (2000-2005)</b>			
	<b>Funding</b>	<b>Personal Equity</b>	<b>Project Cost</b>
<b>Total</b>	\$1,865,230.00	\$9,396,782.00	\$11,262,012.00

BNRC Data, 2005

While historic data illustrates the success of the AHI and NHA programs in the development of new multi-family residential units, the program could be further enhanced with the help of the City of Brandon. Local developers have indicated it would be beneficial if the City of Brandon could identify sections of land that could be easily developed as a site for affordable housing projects. Furthermore, for those sites with unusual dimensions where conventional planning standards are difficult to apply, developers recommend that some development standards be relaxed to enable the redevelopment of older existing areas (refer to page 40 for a list of developer recommendations).

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the province to reinstate new construction funding programs and further more to annually increase the program funds made available to the BNRC for new construction.

**Enabler:** Staff resources, municipal advocacy and provincial support

**Recommendation**

It is recommended that the necessary bylaw be drafted to create an Affordable Housing Initiatives Reserve Fund and that the first \$100,000 of surplus generated in the 2007 fiscal year be allocated to the new Affordable Housing Initiatives Reserve Fund and up to \$100,000 be expended in 2007 on affordable housing initiatives pursuant to the Affordable Housing Plan dated March 2007. The desired 2008 contribution to the affordable housing initiatives reserve fund, as well as recommendations for annual allocations thereafter will be brought forward during 2008 budget, deliberations, for consideration.

**Enabler:** Staff resources, budget allocation

**Recommendation**

It is recommended that the City of Brandon identify municipally owned infill properties that are suitable for multifamily development and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.

**Enabler:** Staff resources

The current rate of taxation on affordable housing is problematic for developers as it is an unknown variable that drives up the cost of operating affordable housing units on a long term basis. Developers are limited to what they can charge to recover an increase in taxes by rent controls and affordable housing contractual obligations if applicable. The author of this report recommends that the City of Brandon establish a multi-family (defined as three or more rental units under one roof) affordable housing tax rate as a means of encouraging new construction of affordable rental multi-family housing units. All newly constructed affordable rental multi-family units that meet the eligibility criteria would receive a 50% reduction on the municipal portion of their property tax bill. For example if a new apartment block had 8 apartments in it, and 3 of these apartments met the affordable housing eligibility criteria, then the owner of the complex would receive a 50% reduction on 3/8 of the municipal portion of his tax bill, but pay the full tax bill on the remaining 5/8. If all 8 units met the affordable housing eligibility then the owner would receive a 50% reduction on the entire municipal portion of their tax bill.

Eligibility for the units to be classified as affordable housing units will be a monthly rent that does not exceed the median market rent (established annually) plus 10% inclusive of all utilities. Affordable housing units governed by Province of Manitoba funding programs are eligible for the reduced tax rate but rent charged for these units shall not exceed those set forth in their contractual arrangements, which traditionally is the median market rent.

**Recommendation**

It is recommended that the City of Brandon establish a financial assistance program by-law that offers a 50% reduction on the municipal portion of the tax bill for any new construction multi-family (3 or more rental units under one roof) affordable housing projects developed after the adoption of this recommendation whose monthly rent does not exceed the median market rent (established annually) plus 10%, inclusive of all utilities and which do not use federal / provincial government funding programs to fund the housing units. It is further recommended that this affordable tax rate shall remain in effect for a maximum of 20 years on a given property,

provided the units continue to meet the affordability criteria and annual verification of rents charged is provided by landlords.

**Enabler:** Staff resources and political support

**Conversion**

Between 2000 and 2004 the BNRC facilitated the delivery of \$1.3 million of program funding to 75 conversion projects throughout Brandon, and has leveraged \$1.3 million of private investment. Conversion projects refer to severely deteriorated non-residential properties that are re-developed into affordable rental housing. Due to changes in government funding, conversion funding dollars have not been available in Brandon since 2004. The BNRC has a wait list of 10 developers ready to convert older and under utilized buildings into affordable housing if funding were available.

In June 2001, City Council approved authorizing a tax credit for developers of residential units in the City of Brandon who agreed to develop new units through conversion of existing properties with maximum rents within the Residential Rehabilitation Assistance Program and Social Assistance rental guidelines. The tax credit is in effect for a period of five years from the date of building completion inclusive of an aggregate value equal to the tipping fees charged by the City of Brandon for materials removed from the specific buildings during renovations against the amount of taxes the City would received on any assessed value of the premises, above the assessed value in the year renovations commenced. The tax credit shall be applied exclusively against City taxes and not against school taxes and any unutilized credit remaining after five years shall lapse. The tax credit has benefited some local developers, but limited awareness and marketing of the tax credit has impacted the degree to which this affordable housing development incentive has been utilized. It is recommended that the BNRC in partnership with the City of Brandon ensure the tax credit incentive is clearly understood and communicated to appropriate city staff, not for profit organizations, developers and BNRC staff.

**Recommendation**

It is recommended that the BNRC in partnership with the City of Brandon ensure the existing landfill tipping fees renovation tax credit incentive is clearly understood and communicated to appropriate city staff, not for profit organizations, developers and BNRC staff.

**Enabler:** Staff resources

The conversion of existing debilitated housing stock to affordable quality units has proven to be a successful affordable housing model despite the unique challenges including zoning, and planning regulations often associated with conversion projects. Discussions with developers have indicated that the City of Brandon could further assist in the conversion of existing housing stock into affordable multi family units by identifying properties that would be appropriate for conversion, adjusting zoning and planning regulations that restrict or increase the cost of conversion without compromising the safety and integrity of the building and neighbourhood. The BNRC has the programs and partnerships in place to allow for the successful delivery of conversion program funding therefore it makes sense for the City of Brandon to support and capitalize on this existing framework to further enhance the progress made in housing.

<b>Conversion Units Funded Through RRAP (2000-2005) BNRC data 2006</b>			
	<b>Funding</b>	<b>Personal Equity</b>	<b>Project Cost</b>
<b>Total</b>	\$1,332,652.00	\$1,362,873.00	\$2,695,525.00

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the province annually to increase the funds made available to the BNRC for conversion projects.

**Enabler:** Staff resources, municipal advocacy and provincial support

### **Minimized Parking Requirements**

Generous parking requirements reduce housing affordability. It is recognized that there is a need for some off street parking; however, zoning by-laws and development standards use a one rule applies to all developments practice that does not take into account the unique demographic of a particular project. These parking standards often force developers to purchase or rent offsite parking regardless of whether or not it is needed, which in turn drives up the housing costs. Research shows that based on typical development costs, one parking space per unit increases overall unit cost by approximately 12.5% (Litman, 2005). Generous surface parking requirements also reduce the land available for housing construction therefore reducing the maximum potential development density, thus parking in essence squeezes out housing.

It is the author's belief that current residential parking requirements are an ineffective mechanism for matching parking supply with demand because the number of vehicles per housing unit varies significantly between households over time. Presently, single family dwellings, two family dwellings, secondary suites and mobile/modular homes require 1 parking space for each dwelling unit. Any housing development containing 3 or more dwelling units requires 1.5 parking spaces for each dwelling unit, 20% of which must be unassigned guest parking (Development Services Department, 2006).

An informal survey of local landlords of affordable housing units verify that as in other centres, a significant portion of low income wage earners do not own vehicles. As a result, the need for 1.5 parking stalls per dwelling unit results in unutilized parking stalls. Recognizing the costs associated with the provision of parking stalls and the fact that many low wage earners who qualify for affordable housing do not have vehicles, reducing the number of parking stalls for affordable housing projects will assist in reducing the cost per unit, and potentially motivate developers to create more housing units. The majority of affordable housing projects developed in the past five years have received approval from City Council to reduce the number of required parking stalls. As a result, it is recommended that the City of Brandon staff generally support applications for affordable housing units requesting a variation of a minimum of 1 parking stall per affordable unit.

### **Recommendation**

It is recommended that the City of Brandon staff generally support applications for affordable housing projects (as per affordable housing definitions contained within this document) that request a minimum of 1 parking stall per unit, with no provision for guest parking when variation applications go forward to the planning commission.

**Enabler:** Staff resources and political support

Zoning by-laws are mechanisms through which requirements for the private sector to provide affordable housing can be made mandatory. The adoption of inclusionary zoning policies and linkage programs are examples of ways the City can require that developers provide affordable housing. These strategies have proven to be an effective approach to quickly building up a reserve fund dedicated to affordable housing development.

### **Inclusionary Zoning**

A municipality through its zoning by-law can mandate the development of affordable housing by the private sector, or by implementing what is referred to as inclusionary zoning. Inclusionary



zoning requires, as a condition of approval, that a development project include some special component desired by the municipality, usually affordable housing. These newly constructed affordable housing units become a part of an ongoing pool of affordable housing and remain at affordable rates. The application of inclusionary requirements is often limited to multi-unit residential projects and large-scale developments. A number of North American cities require major housing developments include 20 percent affordable housing as part of their overall affordable housing strategy. Ontario municipalities adopt inclusionary-zoning policies in their official plans in response to provincial policy that encourages them to do so. Similarly, the City of Regina has adopted inclusionary zoning as a municipal approach to addressing issues surrounding affordable housing.

In considering the potential for using inclusionary zoning as a tool for the development of affordable housing, certain conditions highlighted below have proven to be guidelines for success.

- Appropriate in larger housing developments, as smaller projects may not be in a position to bear the cost of meeting inclusionary requirements.
- Suitable for high-growth areas as developers can “wait it out” if authorities impose inclusionary zoning requirements that the developers consider too costly in slow growth areas. In active markets, developers generally are less willing to employ a holdout strategy.

Throughout Canada, it has been demonstrated that inclusionary zoning has significant potential to produce affordable housing, especially when applied on a mandatory basis. Inclusionary zoning is relatively inexpensive for municipalities to institute but is a strategy that is not favoured by developers or builders and its effectiveness decreases in places that are not growing quickly.

While Brandon does not have an inclusionary zoning bylaw in place, there are a number of local successes including Oak View Estates and Pacific Place where an integrated approach to housing has been established creating outcomes similar to that of inclusionary zoning outcomes. These apartment blocks have successfully integrated market rent units, social assistance rate units and affordable rental rate units all within one building as a result of Provincial affordable housing programs.

The author of this report believes inclusionary zoning is an ideal mechanism to ensure affordable housing is developed but does not feel that current market conditions exist to ensure successful implementation of inclusionary zoning.

**Recommendation**

It is recommended that the City of Brandon in 2008 and 2013 revisit the recommendation for inclusionary zoning, and review current growth trends to see if implementing an inclusionary zoning by law is feasible.

**Enabler:** Staff resources

**Linkage Programs**

Linkage fees are levied on commercial developments in order to meet the increased demand for affordable housing that results from that particular development. As a condition of development approval, fees are paid by developers into a municipal fund dedicated to the building of low and moderate priced housing. Most programs give the developer the option of building affordable housing themselves in lieu of paying fees. Linkage programs have the potential to generate considerable sums of money and affordable housing in a short period of time. This strategy has

been very effective in many communities in quickly building up a reserve fund dedicated for affordable housing development. In communities with unbalanced growth such as tourist areas or strong commercial development areas, linkage fees can help address the affordability issue and defuse calls for growth controls. In Canada, several western municipalities have experience with linkage programs, including Richmond and Whistler in British Columbia, and Banff in Alberta. In Banff, the program was established to help alleviate the chronic shortage of housing for employees in the tourist industry. Linkage fees appear to have the greatest potential for use in areas where:

- There is strong commercial development, specifically large projects that could easily shoulder the linkage fee.
- Municipalities can demonstrate a direct link between commercial development and housing shortages.

Linkage fees are often supported by residents in communities affected by housing shortages. However, municipalities trying to attract additional commercial development may shy away from imposing linkage fees as they are viewed by business as a barrier to entering the local economy. In some instances, linkage fees have the potential to make certain developments unprofitable.

While the City of Brandon may not have housing issues to the same extent as some of the resort towns referenced earlier it is still beneficial to review how they have planned for and responded to the demand for affordable housing. In Whistler, one of the most successful initiatives has been the Employee Housing Service Charge By-law. This by-law applies to any residential or commercial building permit or business license application where the owner of the land must pay the Employee housing charge at the time of application. Exemptions may include educational institutions, single-family homes, duplexes and trailers. This by-law generated \$6.5 million for affordable housing in Whistler.

**Recommendation**

It is recommended that the City of Brandon in 2008 and 2013 revisit the recommendation for linkage programs, and review current growth trends to see if implementing a linkage program by law is feasible.

**Enabler:** Staff resources

## Summary of New Construction Recommendations

1. The City of Brandon undertake an in-depth review of engineering and development standards enforced by the City of Brandon in consultation with local developers in 2007, with special attention placed on modifying and implementing standardized minimum quality housing requirements.
2. The City of Brandon Planning and Building Department consider the suitability of municipal owned land for incorporation of affordable housing when developing future concept plans.
3. The City of Brandon develop an inclusive concept plan for the Black property in 2007 that address both infrastructure and usage plans. It is further recommended that usage plans incorporate a mix of affordable, single family and multi family housing.
4. The City of Brandon place budget allocations for the installation of the necessary infrastructure on the Black Property as a high priority so that the land is marketable as serviceable land by the beginning of 2009.
5. The City of Brandon develop a concept plan that addresses both infrastructure and usage plans in consultation with housing stakeholders referenced earlier in this document for the 115 acres of land to be transferred to the City of Brandon as part of the redevelopment of the BMHC grounds. Further it is recommended that this concept plan utilize integrated neighbourhood principles and include an allocation of a minimum of 20% affordable housing or a system that ensures the equivalent of 20% of the available residential land mass will be developed into affordable housing elsewhere in the community.
6. The City of Brandon implement a proactive process for enforcing the vacant buildings section of By-law No. 6060/09/93. It is further recommended that a list of premises that have been vacant / boarded up for in excess of 60 days be updated, and all premises on the list be inspected and work orders generated by the end of September 2007.
7. The City of Brandon identify municipally owned infill properties and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.
8. The City of Brandon Development Services Department and the BNRC meet on a quarterly basis to identify where efforts for construction and repair will be made to provide a more coordinated approach to renewal in residential areas.
9. The City of Brandon complete due diligence on the pros and cons of community land trusts in Canada in 2007 and 2008.
10. The City of Brandon incorporate information on secondary suites in its regular public communications as a method of increasing the supply of housing stock.
11. The City of Brandon in partnership with the BNRC, strongly encourage the Province to reinstate new construction funding programs and further more to annually increase the program funds made available to the BNRC for new construction.

12. It is recommended that the necessary bylaw be drafted to create an Affordable Housing Initiatives Reserve Fund and that the first \$100,000 of surplus generated in the 2007 fiscal year be allocated to the new Affordable Housing Initiatives Reserve Fund and up to \$100,000 be expended in 2007 on affordable housing initiatives pursuant to the Affordable Housing Plan dated March 2007.
13. The City of Brandon identify municipally owned infill properties that are suitable for multi-family development and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.
14. It is recommended that the City of Brandon establish a financial assistance program by-law that offers a 50% reduction on the municipal portion of the tax bill for any new construction multi-family (3 or more rental units under one roof) affordable housing projects developed after the adoption of this recommendation whose monthly rent does not exceed the median market rent (established annually) plus 10%, inclusive of all utilities and which do not use Federal / Provincial Government funding programs to fund the housing units. It is further recommended that this affordable tax rate shall remain in effect for a maximum of 20 years on a given property, provided the units continue to meet the affordability criteria and annual verification of rents charged is provided by landlords.
15. It is recommended that the BNRC in partnership with the City of Brandon ensure the landfill tipping fees renovation tax credit is clearly understood and communicated to appropriate city staff, not for profit organizations, developers and BNRC staff.
16. The City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for conversion projects.
17. The City of Brandon staff generally support applications for affordable housing projects that request a minimum of 1 parking stall per unit (as per affordable housing definitions contained within this document), with no provision for guest parking when variation applications go forward to the planning commission.
18. The City of Brandon in 2008 and 2013 revisit the recommendation for inclusionary zoning, and review current growth trends to see if implementing an inclusionary zoning by-law is feasible.
19. The City of Brandon in 2008 and 2013 revisit the recommendation for linkage programs, and review current growth trends to see if implementing a linkage program by-law is feasible.

**Preservation of Stock**

There is growing recognition of the need to preserve aging housing stock in Brandon as this stock has a critical role to play in addressing the need for affordable housing. There are a variety of tools that could be used to preserve the existing supply of ownership and rental housing stock. Some of the tools noted in the following section are currently being used in Brandon; these include: the Residential Rehabilitation Assistance Program (RRAP), and the Front & Paint Program. Similarly, the author of this report feels that by implementing a Home Renovation Tax Assistance program it will raise awareness of the need for home maintenance, as a means of preserving existing housing stock and extend a program that has proven to be highly effective in downtown Brandon throughout the City.

**Residential Rehabilitation Assistance Program**

Of the programs delivered by the BNRC the Residential Rehabilitation Assistance Program (RRAP) provides the greatest amount of program funding. The program is available throughout Brandon and targets three sectors of the residential market including residential homes, rental, and disabled units. A budget of available program funds is determined each year by the Canada Mortgage and Housing Corporation (CMHC) and takes into consideration the needs and demand in the area. Below appears the 2006 / 2007 budget allocation for the Brandon RRAP program:

<b>Program Type</b>	<b>2006/2007 Budget</b>
RRAP- Homeowner	\$240,000
RRAP- Rental	\$216,000
RRAP- Disabled	\$64,000
<b>Total</b>	<b>\$520,000</b>

BNRC Data, 2006

Based on established funding thresholds, the 2006/2007 RRAP funds will allow the BNRC to provide funding to qualified applicants for critical repairs to 15 existing homes, 9 existing rental units and 4 existing disabled units. At present time, demand from qualified applicants far exceeds available funding dollars. Currently there exists a waitlist of more than 30 homeowners and 65 landlords of affordable rental units.

To be eligible for RRAP program funding, the applicants must meet the Federal Housing Income Limit threshold based on per bedroom occupancy. The Housing Income Limit (HIL) is the total gross income from all persons residing in a dwelling.

<b>Manitoba 2006 Housing Income Limits</b>			
<b>1 Bedroom</b>	<b>2 Bedrooms</b>	<b>3 Bedrooms</b>	<b>4+ Bedrooms</b>
\$19,500	\$24,500	\$29,000	\$32,500

Province of MB, 2006

The Housing Income Limit is established by the federal government based on market surveys and the application of the National Occupancy Standards (Province of MB, 2006). Recognizing that the Residential Rehabilitation Assistance Programs are a priority of the Province and thus funded accordingly, the need for municipal involvement is not required at this time. It is recommended though that the City of Brandon in partnership with the BNRC communicate the need for continued program funding levels in this area for the next 3 years.

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC communicate the need for continued Residential Rehabilitation Assistance Program funding levels to the Province of Manitoba for the next 3 years.

**Enabler:** Staff resources and municipal advocacy

**Residential Rehabilitation Assistance Program for Homeowners**

The Homeowner Residential Rehabilitation Assistance Program provides financial assistance to homeowners by providing a forgivable loan up to \$16,000 to pay for eligible repairs to their homes. Eligible repairs are those required to bring properties up to minimum levels of health and safety, and prolong the life of the home. A homeowner may be eligible for assistance under this program if they meet the eligibility criteria (See Appendix H). The loan covers up to 100 per cent of the cost for mandatory repairs.

Since September 2000, the BNRC has facilitated RRAP Homeowner funding to 194 homes throughout Brandon. The table below illustrates the amount of funding provided through RRAP, Neighbourhood Housing Assistance (NHA) and the Affordable Housing Initiative (AHI), as well as the number of dollars leveraged through personal cash equity from the homeowners. NHA and AHI funding worked to increase the supply of affordable housing units.

<b>Homeowner Units Funded Through RRAP (2000-2005)</b>			
	<b>Funding*</b>	<b>Personal Equity</b>	<b>Project Cost</b>
<b>Total</b>	\$2,153,006.32	\$1,214,139.00	\$3,367,205.32

BNRC Data, 2005 \*Includes: RRAP, NHA & AHI

It is evident by the chart above that the RRAP- Homeowner program has the ability to successfully leverage private dollars. Over the past five years, a total of \$3.3 million dollars has been invested into preserving Brandon’s aging housing stock via the RRAP Homeowner program. Future programs such as Homeowner- RRAP are critical to fulfilling the mission of this Community Plan for Housing, by being able to provide adequate, affordable and sustainable housing for all residents.

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for the RRAP- Homeowner program as an initiative to maintain the aging housing stock.

**Enabler:** Staff resources, municipal advocacy and provincial support

**Residential Rehabilitation Assistance Program for Persons with Disabilities**

The RRAP for Persons with Disabilities offers financial assistance up to \$16,000 to homeowners and landlords by providing a forgivable loan to pay for modifying the houses or rental units to meet the needs of occupants with disabilities. If the applicant is eligible for repairs (See Appendix I) the changes and modifications must relate to housing and be reasonably connected to the occupant’s disability. Most modifications that make it easier for the occupant with the disability to live independently are eligible for funding.

The BNRC has been allotted a RRAP- disabled budget every year; however, find it difficult to use all the allocated funds. Historic trends show limited interest by the public to access these

funds. It can be assumed that demand is adequately being met in this market and therefore should not be a priority of the City of Brandon.

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC, request the reallocation of RRAP for Persons with Disabilities to the RRAP Rental or RRAP Homeowner in circumstances when the funds have not been allocated by December 1<sup>st</sup> of a given year.

**Enabler:** Staff resources, municipal advocacy and provincial support

Rental Residential Rehabilitation Assistance Program

The rental Residential Rehabilitation Assistance Program offers financial assistance to landlords of affordable housing by providing a forgivable loan up to \$24,000 per self contained unit to pay for eligible repairs for units used by low-income tenants to bring properties up to minimum levels of health and safety. Once repaired, the property should have a further useful life of 15 years. Successful applicants must meet all eligibility criteria (See Appendix H).

Since 2000, the BNRC has facilitated RRAP rental funding that was used to rehabilitate 317 rental units in Brandon. The table below illustrates the amount of funding received from the province and the amount of person equity contributed from the private sector.

<b>Rental Units Funded Through RRAP (2000-2005)</b>			
	<b>Funding</b>	<b>Personal Equity</b>	<b>Project Cost</b>
<b>Total</b>	\$3,993,444.85	\$1,414,150.06	\$5,407,584.91

BNRC Data, 2005

**Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for the RRAP- Rental program as an initiative to maintain existing units and keeps rents at affordable rates.

**Enabler:** Staff resources, municipal advocacy and provincial support

**Front & Paint**

The Front and Paint program delivered by the BNRC focuses on preserving existing affordable housing stock in the BNRC district by providing \$1,000 per property for exterior painting and renovations. The program is currently available to residential and rental properties in the BNRC district provided the following criteria are met. Homeowners must have a household income of less than \$46, 379 while eligibility for rental properties, is based on the tenants' income using current Residential Rehabilitation Assistance Program (RRAP) household income rates as the qualifying criteria (i.e. \$19,500 for a 1 bedroom, \$24,500 for a 2 bedroom, \$29,000 for a 3 bedroom; based on a per bedroom need).

The program contributes to affordable housing by enabling homeowners to complete repairs they financially would not have been able to do without assistance, thus aiding in the preservation of existing housing stock and assisting the homeowner to remain in their home. Requests from homeowners and informal visual inspections verify the need for a similar program throughout the City rather than just within the BNRC district boundaries as a means in which to preserve the existing housing stock.

The Front & Paint program has proven to be a success throughout the BNRC district from a financial, maintenance and aesthetics perspective. Personal equity invested in this program over the past 5 years has exceeded the Provincial program funding used to leverage it, positively impacting 203 homes.

<b>FRONT &amp; PAINT SUMMARY (2002-2006)</b>	
Program Funding	\$172,529.68
Personal Equity	\$226,380.03
Total Projects	\$398,909.71
Total Number of Housing Units Impacted	203

BNRC Data, 2006

### **Recommendation**

It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the Province to continue to fund the front and paint program in Brandon. It is further recommended that the City of Brandon encourage the BNRC to target the front and paint program in areas of the BNRC district requiring rejuvenation to enhance the overall impact of neighbourhood improvements.

**Enabler:** Staff resources and financial support

### **Home Renovation Tax Assistance Program**

Many cities have found that an aging housing stock, coupled with rising material and labour prices; leads to rapidly deteriorating housing stock. Incentives provided to homeowners to encourage repairs and renovations have proven to be one way of preserving housing stock and ensuring a healthy housing continuum exists. The Home Renovation Tax Assistance program generally targets homeowners living in older homes where the assessed value of the land and home does not exceed a determined amount.

A Home Renovation Tax Assistance program is currently being used in Winnipeg and has proven to be an effective program to address the needed repair of older homes. Residents living in home's built before January 1, 1981 and whose combined assessed value of the land and home does not exceed \$114,000 in 2006 qualify for the Winnipeg Home Renovation Tax Assistance program summarized in the following paragraphs.

The Winnipeg program targets two types of renovations including: standard renovations and energy efficient renovations. Standard renovations are eligible for a 15% tax credit and include such items as: renovating a kitchen, bathroom, or unfinished basement, building an addition that can be used as year-round living space, installing, or repairing a plumbing, electrical or a ventilation system, installing or repairing exterior sheathing, roofing, shingling, soffits, fascia, eavestroughing, doors or windows, reinforcing or repairing a foundation or basement, including weeping tile, excavation, and related landscaping.

Energy Efficient Renovation must meet or exceed Manitoba Hydro Power Smart guidelines and are eligible for a 25% tax credit. Renovations include: upgrading a primary heating system, electrical system, or a ventilation system, insulating walls and an attic, upgrading and insulating doors and windows or renovating an unfinished basement with insulation to the walls and floors.

The maximum amount that can be claimed by any resident for standard renovations and energy efficient renovations is \$10,000 and \$6,000 respectively. The maximum tax credit that an



eligible resident will receive is \$1,500. However, the maximum annual tax credit that an eligible resident will receive is \$500, thus over 3 years they will receive the \$1,500 tax credit.

Research shows that this program would be beneficial to homeowner's in Brandon as the City is faced with an aging housing stock that is in need of repair and maintenance if it is to remain as part of the housing stock. It is recognized that the Renaissance District has a similar tax credit program; however, that program targets commercial and residential developments in the downtown area regardless of assessed value. It is the author's belief that a home renovation tax program available to any homes in Brandon with an assessed value of \$60,000 or less (11% of Brandon's current housing stock) would assist in preserving our affordable housing stock.

**Recommendation**

It is recommended that the City of Brandon implement a Home Renovation Tax Assistance Program available to homeowners that uses a combined assessed value of the land and home that does not exceed \$60,000 and whose occupants have an annual family income that does not exceed current median income. Further it is recommended that the assessed value threshold be reviewed annually and amended if necessary, to ensure relevancy.

**Enabler:** Staff resources and political support

## Summary of Preservation of Stock Recommendations

1. The City of Brandon in partnership with the BNRC communicate the need for continued Residential Rehabilitation Assistance Program funding levels to the Province of Manitoba for the next 3 years.
2. The City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for the RRAP- Homeowner program as an initiative to maintain the aging housing stock.
3. The City of Brandon in partnership with the BNRC, request the reallocation of RRAP for Persons with Disabilities to the RRAP Rental or RRAP Homeowner in circumstances when the funds have not been allocated by December 1<sup>st</sup> of a given year.
4. The City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for the RRAP- Rental program as an initiative to maintain existing units and keeps rents at affordable rates.
5. The City of Brandon in partnership with the BNRC, strongly encourage the Province to continue to fund the front and paint program in Brandon. It is further recommended that the City of Brandon encourage the BNRC to target the front and paint program in areas of the BNRC district requiring rejuvenation to enhance the overall impact of neighbourhood improvements.
6. The City of Brandon implement a Home Renovation Tax Assistance Program available to homeowners that uses a combined assessed value of the land and home that does not exceed \$60,000 and whose occupants have an annual family income that does not exceed current median income. Further it is recommended that the assessed value threshold be reviewed annually and amended if necessary, to ensure relevancy.

## **Conclusion**

As indicated earlier, this plan for Affordable Housing in Brandon is intended to primarily provide direction to the City of Brandon regarding the role they can play in ensuring a healthy housing continuum with special emphasis on the affordable housing portion of the housing continuum. The housing plan contains a variety of recommendations that are intended to alleviate short term housing demands while also changing the approach to affordable housing from one of program centric response, to one of holistic planning which is essential to the long term provision of affordable housing. That said one must recognize that long term changes such as inclusionary zoning and linkage programs represent a significant shift in development practices and will therefore take time to implement.

It must be clearly understood that there is no “one” answer to overcoming the challenges surrounding the availability of adequate, affordable and sustainable housing in Brandon. As resident’s needs and growth patterns change, so too must the community’s response and housing stakeholder’s role in the provision of affordable housing. A flexible and collaborative approach to developing a well-balanced housing continuum is essential in moving us toward a future in which adequate, affordable and sustainable housing is available for all residents.

## Summary of Affordable Housing Plan Recommendations

*Please note that the Education & Advocacy and Not for Profit recommendations listed below, apply to all three housing plan priorities; single family, multiple family and preservation of stock. To save space they only appear once at the beginning of this summary.*

### Single Family Housing

#### Education & Advocacy

Timeline	Recommendation	Enabler
3 - 6 months ongoing	It is recommended that a database of the stakeholders be developed and maintained to facilitate regular communications regarding housing issues at hand, future trends, efforts being made to respond to the housing demand and the role of various stakeholders in the provision of affordable housing be distributed on behalf of the City of Brandon via the BNRC housing contract.	Staff resources
6 -12 months ongoing	It is recommended that the City of Brandon in partnership with the BNRC coordinate semi-annual or annual meetings with a broad base of stakeholders to discuss current housing needs and trends and confirm community priorities.	Staff resources and stakeholder support
6 – 12 months ongoing	It is recommended that the City of Brandon via its existing partnership with the BNRC investigate a means in which to make homeownership training available to Brandon residents.	Staff resources and community partnerships
9 – 18 months	It is recommended that the City of Brandon via its existing partnership with the BNRC investigate a means in which to make effective home maintenance training available to Brandon residents. It is further recommended that the City of Brandon budget up to a maximum of \$5,000 in 2008 for the development, implementation, coordination and marketing of the home maintenance training opportunities. Further funding of this initiative will be determined based on the first year results and budget requirements.	Staff resources and financial support

#### Not For Profit Organizations

Timeline	Recommendation	Enabler
1-9 months	It is recommended that the City of Brandon identify municipally owned infill properties and prepare a public list of said properties which also include an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property by Sept, 2007. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.	Staff resources
6-9 months ongoing	The City of Brandon make every effort to provide from municipally owned land, 3 infill residential parcels of land for not for profit affordable housing development in each of the following years: 2007, 2008 and 2009. If designated parcels are not used in an allocated calendar year, they will then be used to form the annual designation of three properties in the next calendar year.	Staff resources and municipal land
30 months	It is recommended that the City of Brandon evaluate the success of having available 3 infill lots in each of the years 2007, 2008 and 2009, community need and municipal land availability in late 2009, in order to determine whether to continue with this practice in future years.	Staff resources

#### Single Family Homes

Timeline	Recommendation	Enabler
Immediately and ongoing	It is recommended that the City of Brandon in partnership with the BNRC advocate for increased provincial and federal dollars for affordable housing programming funds to increase the supply of affordable rental housing and to replace the affordable housing units that will no longer be under affordable	Advocacy

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	housing contracts, as a tool for long-term affordability.	
Immediately and ongoing	It is recommended that the City of Brandon focus their efforts primarily on the establishment of affordable housing for renters who possess the financial resources to pay near to market rent, moving successful renters into ownership and increasing the overall supply of affordable and market rental units, while continuing to support the efforts of not for profit agencies in the provision of social housing.	Political Support
Immediately and ongoing	It is recommended that the City of Brandon continue to support the BNRC's operations via a contract to ensure the organization is able to continue its success in leveraging provincial and federal affordable housing programs with private investment. Further it is recommended that the current BNRC housing contract be reviewed and updated to ensure relevance to the affordable housing plan and clear deliverables are articulated.	Staff resources and financial support
Immediately and ongoing	That the City of Brandon approve the City of Brandon Single Family and Multiple Family Housing affordable housing thresholds as listed below: a) Single Family Affordable Housing threshold is established as new SF stick construction as per the chart contained on page 30. b) Multiple Family Affordable Housing rent maximums be established as median market rent established annually by the Province of Manitoba plus 10%, inclusive of all utilities. Further it is recommended that the single-family affordable housing threshold be evaluated every 2 years to ensure relevancy.	Staff resource and political support
Immediately and ongoing	It is recommended that the City of Brandon via its contract with the BNRC investigate the opportunity to make the homebuyer down payment assistance program currently offered in Winnipeg available in Brandon, with the Province of Manitoba.	Staff resources and Provincial support
Immediately and ongoing	The City of Brandon adopt the criteria below for evaluating the City's potential contribution to an affordable housing project. c) Demonstrated need for the project. Ideally this shall include an analysis of current data, needs assessment or survey information as to housing needs for the target group that will benefit from the housing project. d) Financial viability of the project. This may include providing a business plan and in some cases documentation that shows the long-term financial sustainability of the project including cash reserve for replacement items. e) Rent / selling price. Where possible and appropriate the Municipality desires integrated neighbourhoods / projects where a range of rents and selling prices are offered.	Staff resource and political support
1-3 months ongoing	It is recommended that the City of Brandon Development Services Department and the BNRC meet on a quarterly basis to identify where redevelopment / upgrade work will be focused to provide a more coordinated approach to renewal in residential areas.	Staff resources
1-9 months	It is recommended that the necessary bylaw be drafted to create an Affordable Housing Initiatives Reserve Fund and that the first \$100,000 of surplus generated in the 2007 fiscal year be allocated to the new Affordable Housing Initiatives Reserve Fund and up to \$100,000 be expended in 2007 on affordable housing initiatives pursuant to the Affordable Housing Plan dated March 2007. The desired 2008 contribution to the affordable housing initiatives reserve fund, as well as recommendations for annual allocations thereafter will be brought forward during 2008 budget, deliberations, for consideration.	Staff resources, political support and financial support
1-9 months ongoing	It is recommended that the City of Brandon implement a proactive process for enforcing the vacant building section of By-law No. 6060/90/93. It is further recommended that a list of premises that have been vacant/boarded up for in excess of 60 days be updated, and all premises on the list be inspected and work orders generated by end of September 2007.	Prioritization of staff resources and possible expanded staff
1 -9 months	It is recommended that the City of Brandon identify municipally owned infill properties and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements,	Staff resources

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	infrastructure needs and any unique attributes that will impact the development of the property. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.	
1-12 months	It is recommended that the City of Brandon develop a concept plan in consultation with housing stakeholders referenced earlier in this document for the 115 acres of land to be transferred to the City of Brandon as part of the redevelopment of the BMHC grounds. Further it is recommended that this concept plan utilize integrated neighbourhood principles and include an allocation of a minimum of 20% affordable housing or a system that ensures that equivalent of 20% of the available land mass will be developed into affordable housing elsewhere in the community.	Staff resources and financial support for concept plan
1-18 months	It is recommend that the City of Brandon in partnership with the BNRC formally initiate discussion with the Manitoba Housing Authority regarding moving underutilized rural MB Housing units to Brandon.	Staff resources and potential funding dollars
3-9 months ongoing	It is recommended that the City of Brandon advocate to the Province of Manitoba for a mechanism to verify annual entitlement to affordable housing units that were developed using Provincial funding programs.	Advocacy and Provincial support
6 - 9 months	It is recommended that the City of Brandon develop an inclusive concept plan for the Black property in 2007 that address both infrastructure and usage plans. It is further recommended that usage plans incorporate a mix of affordable, single family and multi family housing.	Staff resources and financial support for concept plan
6 – 10 months	It is recommended that the City of Brandon undertake an in-depth review of engineering and development standards enforced by the City of Brandon in consultation with local developers in 2007, with special attention placed on modifying and implementing standardized minimum quality housing requirements.	Staff resources
6-12 months	It is recommended that the City of Brandon rebate rezoning fees required to prepare land for the expansion of existing mobile home parks or the development of new mobile home parks in order to encourage continued mobile home park expansion, provided the current ratio of 10% of owned homes being mobile homes is not exceeded.	Staff resources and political support
6-12 months	It is recommended that the City of Brandon incorporate information on secondary suites in its regular public communications, as a method of increasing the supply of housing stock.	Staff resources
6 – 12 months	It is recommended that the City of Brandon place budget allocations for the installation of the necessary infrastructure on the Black Property as a high priority so that the land is marketable as serviceable land by the beginning of 2009.	Staff resources and financial support for infrastructure
9 – 24 months	It is recommended that the City of Brandon complete due diligence on the pros and cons of community land trusts in Canada in 2007 and 2008.	Prioritization of staff and/or enhanced staffing resources
12 – 36 months	It is recommended that the City of Brandon complete an annual housing supply and demand analysis in early 2008, 2009 and 2010 to ensure housing progress and demands remain current.	Staff resources and financial resources

**Multi Family Housing**

<b>Multi Family Homes</b>		
<b>Timeline</b>	<b>Recommendation</b>	<b>Enabler</b>
Immediate and ongoing	It is recommended that the City of Brandon in partnership with the BNRC request flexibility from the Province of Manitoba in affordable housing income thresholds for affordable housing programs for units constructed between 2007 and 2008 Provincial fiscal years to accommodate anticipated population growth during this period.	Staff resources and political support
Immediate and ongoing	It is recommended that the City of Brandon proactively support social housing advocates in lobbying the Province of Manitoba to increase social shelter allowance in order to bridge the funding gap that exists between social assistance housing allowance and private market rents.	Staff resources and provincial support
Immediate and ongoing	It is recommended that the City of Brandon primarily focus their efforts on the establishment of affordable housing for renters who possess the financial resources to pay near to market rent, moving successful renters into ownership and increasing the overall supply of affordable and market rental units while continuing to support the efforts of not for profit agencies in the provision of social housing.	Political support
Immediately	It is recommended that the City of Brandon approve the Brandon Multiple Family Housing affordable housing threshold as listed below: <ul style="list-style-type: none"> <li>- Multiple Family Affordable Housing rent maximums be established as median market rent established annually by the Province of Manitoba plus 10%, inclusive of all utilities.</li> </ul>	Staff resources and political support
Immediate and ongoing	It is recommended that the City of Brandon continue to support the BNRC's operations via a multi-year contract to ensure the organization is able to continue its success in leveraging provincial and federal affordable housing programs with private investment. Further it is recommended that the current BNRC housing contract be reviewed and updated to ensure relevance to the affordable housing plan and that clear deliverables are articulated.	Staff resources and financial support
Immediate and ongoing	It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the program funds made available to the BNRC for new construction.	Staff resources, municipal advocacy and provincial support
Immediate and ongoing	It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for conversion projects.	Staff resources, municipal advocacy and provincial support
Immediately and ongoing	It is recommended that the City of Brandon staff generally support applications for affordable housing projects (as per affordable housing definitions contained within this document) that request a minimum of 1 parking stall per unit, with no provision for guest parking when variation applications go forward to the planning commission.	Staff resources and political support
Immediately and ongoing	It is recommended that the BNRC in partnership with the City of Brandon ensure the existing landfill tipping fees renovation tax credit incentive is clearly understood and communicated to appropriate city staff, not for profit organizations, developers and BNRC staff.	Staff resources
Immediately and ongoing	The City of Brandon encourages the Province of Manitoba to consider the need for affordable senior housing units when defining their housing program priorities.	Staff resources and Provincial support
1 – 3 months ongoing	It is recommended that the City of Brandon Development Services Department and the BNRC meet on a quarterly basis to identify where efforts for construction and repair will be made to provide a more coordinated approach to renewal in residential areas.	Staff resources
1-9 months	It is recommended that the City of Brandon implement a proactive process for enforcing the vacant buildings section of By-law No. 6060/09/93. It is further recommended that a list of premises that have been vacant / boarded up for in excess of 60 days be updated, and all premises on the list be inspected and work orders generated by the end of September 2007.	Prioritization of staff resources and possible expanded staff

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1-9 months	It is recommended that the necessary bylaw be drafted to create an Affordable Housing Initiatives Reserve Fund and that the first \$100,000 of surplus generated in the 2007 fiscal year be allocated to the new Affordable Housing Initiatives Reserve Fund and up to \$100,000 be expended in 2007 on affordable housing initiatives pursuant to the Affordable Housing Plan dated March 2007. The desired 2008 contribution to the affordable housing initiatives reserve fund, as well as recommendations for annual allocations thereafter will be brought forward during 2008 budget, deliberations, for consideration.	Staff resources, political support and financial support
1-9 months ongoing	The City of Brandon inspection staff takes a proactive approach to the inspection of rooming houses and older rental buildings to ensure total compliance with minimum safety and health standards. Further it is recommended that at least 25 units be inspected annually.	Staff resources
1-9 months ongoing	It is recommended that the City of Brandon identify parcels of municipally owned land that may be suitable for the development of an affordable senior's complex and further that they clearly convey their intent to partner on these types of developments to potential developers.	Staff resources
1-9 months	It is recommended that the City of Brandon identify municipally owned infill properties that are suitable for multifamily development and prepare a public list of said properties which also includes an analysis that highlights development requirements and improvements, infrastructure needs and any unique attributes that will impact the development of the property. It is further recommended that the private sector be encouraged to undertake the same process with regards to privately owned infill land.	Staff resources
1-12 months	It is recommended that the City of Brandon develop a concept plan in consultation with housing stakeholders referenced earlier in this document for the 115 acres of land to be transferred to the City of Brandon as part of the redevelopment of the BMHC grounds. Further it is recommended that this concept plan utilize integrated neighbourhood principles and include an allocation of a minimum of 20% affordable housing or a system that ensures that equivalent of 20% of the available land mass will be developed into affordable housing elsewhere in the community.	Staff resources and financial support for concept plan
3 – 9 months	It is recommended that the City of Brandon establish a financial assistance program by-law that offers a 50% reduction on the municipal portion of the tax bill for any new construction multi-family (3 or more rental units under one roof) affordable housing projects developed after the adoption of this recommendation whose monthly rent does not exceed the median market rent (established annually) plus 10%, inclusive of all utilities and which do not use Federal / Provincial Government funding programs to fund the housing units. It is further recommended that this affordable tax rate shall remain in effect for a maximum of 20 years on a given property, provided the units continue to meet the affordability criteria and annual verification of rents charged is provided by landlords.	Staff resources and political support
3-9 months ongoing	It is recommended that the City of Brandon advocate to the Province of Manitoba for a mechanism to verify annual entitlement to affordable housing units that were developed utilizing Provincial funding programs.	Advocacy and Provincial support
6 - 9 months	It is recommended that the City of Brandon develop an inclusive concept plan for the Black property in 2007 that address both infrastructure and usage plans. It is further recommended that usage plans incorporate a mix of affordable, single family and multi family housing.	Staff resources and financial support for concept plan
6 – 10 months	It is recommended that the City of Brandon undertake an in-depth review of engineering and development standards enforced by the City of Brandon in consultation with local developers in 2007, with special attention placed on modifying and implementing standardized minimum quality housing requirements.	Staff resources
6 – 12 months	It is recommended that the City of Brandon place budget allocations for the installation of the necessary infrastructure on the Black Property as a high priority so that the land is marketable as serviceable land by the beginning of 2009.	Staff resources and financial support for infrastructure



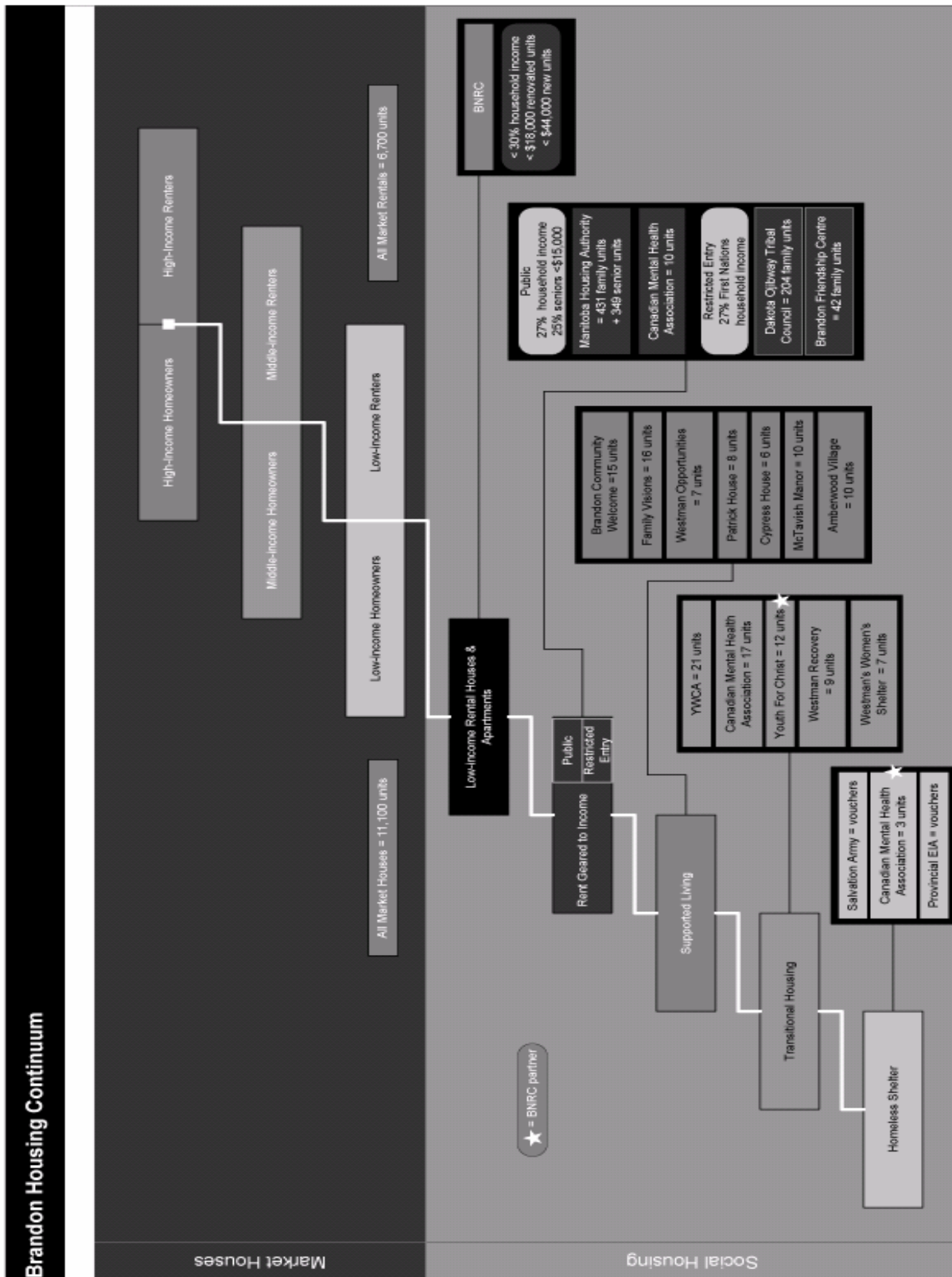
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6-12 months	It is recommended that the City of Brandon via its contract with the BNRC investigate and lobby for the option of making Provincial Rent Supplements available on a per unit basis in addition to the funded project basis and the individual basis with both the Province of Manitoba and residential developers.	Staff resources and Provincial support
9 – 24 months	It is recommended that the City of Brandon complete due diligence on the pros and cons of community land trusts in Canada in 2007 and 2008.	Prioritization of staff and/or enhanced staffing resources
12 – 36 months	It is recommended that the City of Brandon complete an annual housing supply and demand analysis in early 2008, 2009 and 2010 to ensure housing progress and demands remain current.	Staff resources and financial resources
2 - 6 Years	It is recommended that the City of Brandon in 2008 and 2013 revisit the recommendation for inclusionary zoning, and review current growth trends to see if implementing an inclusionary zoning by law is feasible.	Staff resources
2 – 6 Years	It is recommended that the City of Brandon in 2008 and 2013 revisit the recommendation for linkage programs, and review current growth trends to see if implementing an linkage program by law is feasible.	Staff resources

**Preservation of Stock**

<b>Preservation of Stock</b>		
<b>Timeline</b>	<b>Recommendation</b>	<b>Enabler</b>
Immediately and ongoing	It is recommended that the City of Brandon continue to support the BNRC's operations via a multi-year contract to ensure the organization is able to continue its success in leveraging provincial and federal affordable housing programs with private investment. Further it is recommended that the current BNRC housing contract be reviewed and updated to ensure relevance to the affordable housing plan and clear deliverables are articulated.	Staff resources and financial support
Immediately and ongoing	It is recommended that the City of Brandon in partnership with the BNRC communicate the need for continued Residential Rehabilitation Assistance Program funding levels for the next three years.	Staff resources and municipal advocacy
Immediately and ongoing	It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for the RRAP- Homeowner program as an initiative to maintain the aging housing stock.	Staff resources, municipal advocacy and provincial support
Immediately and ongoing	It is recommended that the City of Brandon in partnership with the BNRC, request the reallocation of RRAP for Persons with Disabilities to the RRAP Rental or RRAP Homeowner in circumstances when the funds have not been allocated by December 1 <sup>st</sup> of a given year.	Staff resources, municipal advocacy and provincial support
Immediately and ongoing	It is recommended that the City of Brandon in partnership with the BNRC, strongly encourage the Province annually to increase the funds made available to the BNRC for the RRAP- Rental program as an initiative to maintain existing units and keeps rents at affordable rates.	Staff resources, municipal advocacy and provincial support
Immediately and ongoing	The City of Brandon implement a Home Renovation Tax Assistance Program available to homeowners that uses a combined assessed value of the land and home that does not exceed \$60,000 and whose occupants have an annual family income that does not exceed current median income. Further it is recommended that the assessed value threshold be reviewed annually and amended if necessary, to ensure relevancy.	Staff resources and political support
Immediately and ongoing	It is recommended that the BNRC in partnership with the City of Brandon ensure the existing landfill tipping fees renovation tax credit incentive is clearly understood and communicated to appropriate city staff, not for profit organizations, developers and BNRC staff.	Staff resources
1-9 months	It is recommended that the City of Brandon implement a proactive process for enforcing the vacant buildings section of By-law No. 6060/09/93. It is further recommended that a list of premises that have been vacant / boarded up for in excess of 60 days be updated, and all premises on the list be inspected and work orders generated by the end of September 2007.	Prioritization of staff resources and possible expanded staff
1-9 months ongoing	The City of Brandon inspection staff takes a proactive approach to the inspection of rooming houses and older rental buildings to ensure total compliance with minimum safety and health standards. Further it is recommended that at least 25 units be inspected annually.	Staff resources
3-9 months	The City of Brandon in partnership with the BNRC, strongly encourage the Province to continue to fund the front and paint program in Brandon. It is further recommended that the City of Brandon encourage the BNRC to target the front and paint program in areas of the BNRC district requiring rejuvenation to enhance the overall impact of neighbourhood improvements.	Staff resources and financial support

# Appendix A – Brandon Housing Continuum



**Appendix B - Demographic Profile, Census 2001**

All Data	Brandon Manitoba (City)			Manitoba (Province)		
	<b>SELECT ANOTHER REGION</b>			<b>SELECT ANOTHER REGION</b>		
<b>Population and Dwelling Counts</b>	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Population in 2001 (1)	39,716			1,119,583†		
Population in 1996 (2)	39,175			1,113,898†		
1996 to 2001 population change (%)	1.4			0.5		
Total private dwellings	17,509			477,085		
Population density per square kilometre	532.9			2.0		
Land area (square km)	74.53			551,937.8		
<b>Age Characteristics of the Population</b>	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total - All persons (3)	39,715	18,770	20,950	1,119,580	549,600	569,980
Age 0-4	2,295	1,130	1,165	70,670	36,385	34,285
Age 5-14	5,025	2,565	2,455	163,045	83,320	79,720
Age 15-19	2,950	1,430	1,525	80,425	41,220	39,210
Age 20-24	3,440	1,650	1,790	72,850	36,445	36,415
Age 25-44	11,240	5,455	5,780	320,305	159,560	160,750
Age 45-54	5,135	2,475	2,655	155,710	77,260	78,455
Age 55-64	3,320	1,570	1,750	100,155	49,410	50,745
Age 65-74	2,920	1,285	1,635	78,560	36,815	41,750
Age 75-84	2,465	935	1,525	56,875	22,715	34,155
Age 85 and over	930	270	660	20,975	6,475	14,505
Median age of the population	36.6	35.1	38.0	36.8	35.8	37.8
% of the population ages 15 and over	81.6	80.3	82.7	79.1	78.2	80.0
<b>Common-law Status</b>	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total - Population 15 years and over (4)	32,395	15,070	17,330	885,870	429,885	455,980
Not in a common-law relationship	29,895	13,820	16,075	827,590	400,800	426,790
In a common-law relationship	2,505	1,250	1,250	58,280	29,085	29,190
<b>Legal Marital Status</b>	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total - Population 15 years and over (5)	32,400	15,065	17,330	885,865	429,885	455,985
Single (6)	10,725	5,505	5,220	281,545	152,590	128,950
Married (7)	15,700	7,840	7,860	458,435	229,205	229,235
Separated (8)	880	365	515	24,915	11,365	13,550
Divorced (9)	2,425	910	1,520	57,125	25,015	32,115
Widowed (10)	2,660	445	2,220	63,845	11,715	52,125
<b>Language(s) First Learned and Still Understood</b>	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total - All persons (19)	38,940	18,435	20,505	1,103,695	542,895	560,800
English only	35,490	16,855	18,635	823,910	408,835	415,070
French only	685	365	325	44,335	21,145	23,200
Both English and French	65	15	50	2,675	1,210	1,460
Other languages (20)	2,690	1,200	1,490	232,775	111,710	121,070
<b>Mobility Status - Place of Residence 1 Year Ago</b>	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female

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Total population 1 year and over (21)	38,520	18,220	20,300	1,090,115	536,000	554,115
Lived at the same address 1 year ago	31,250	14,695	16,560	942,240	463,420	478,820
Lived within the same province/territory 1 year ago, but changed address	6,185	2,980	3,205	127,040	62,295	64,740
Lived in a different province/territory or country 1 year ago	1,085	545	535	20,840	10,290	10,550
<b>Mobility Status - Place of Residence 5 Years Ago</b>	<b>Brandon, City</b>			<b>Manitoba</b>		
	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total population 5 years and over (22)	36,630	17,255	19,375	1,032,500	506,120	526,385
Lived at the same address 5 years ago	18,375	8,655	9,720	631,515	310,200	321,315
Lived within the same province/territory 5 years ago, but changed address	15,660	7,215	8,445	338,045	164,410	173,640
Lived in a different province/territory or country 5 years ago	2,590	1,380	1,210	62,935	31,510	31,430
<b>Immigration Characteristics</b>	<b>Brandon, City</b>			<b>Manitoba</b>		
	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total - All persons	38,935	18,435	20,505	1,103,695	542,895	560,800
Canadian-born population (23)	36,785	17,375	19,415	965,520	476,125	489,395
Foreign-born population (24)	2,050	1,015	1,030	133,660	64,485	69,175
Immigrated before 1991	1,660	820	835	101,310	48,880	52,435
Immigrated between 1991 and 2001 (25)	385	195	195	32,345	15,610	16,740
Non-permanent residents (26)	100	45	60	4,515	2,285	2,235
<b>Aboriginal Population</b>	<b>Brandon, City</b>			<b>Manitoba</b>		
	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total - All persons	38,940	18,435	20,505	1,103,695	542,895	560,805
Aboriginal identity population (27)	3,725	1,790	1,935	150,040	73,030	77,010
Non-Aboriginal population	35,215	16,645	18,565	953,655	469,865	483,795
<b>Visible Minority Status</b>	<b>Brandon, City</b>			<b>Manitoba</b>		
	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total population by visible minority groups	38,940	18,435	20,505	1,103,700	542,900	560,800
Visible minority population (31)	955	530	430	87,115	43,345	43,765
Chinese	275	120	155	11,925	6,170	5,765
South Asian	130	80	55	12,875	6,575	6,305
Black	260	165	90	12,820	6,690	6,125
Filipino	60	35	25	30,490	14,265	16,220
Latin American	60	40	20	4,775	2,495	2,285
Southeast Asian	90	45	45	5,480	2,790	2,685
Arab	15	15	0	1,230	680	550
West Asian	0	0	0	880	430	445
Korean	10	0	10	1,040	505	535
Japanese	15	0	10	1,665	680	980
Visible minority, n.i.e (28)	30	10	15	2,075	1,055	1,015
Multiple visible minorities (29)	25	25	0	1,860	1,000	860
All others (30)	37,985	17,905	20,075	1,016,585	499,555	517,035
<b>Religion</b>	<b>Brandon, City</b>			<b>Manitoba</b>		
	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total - Religion	38,940	18,430	20,505	1,103,700	542,900	560,805
Catholic (57)	7,840	3,655	4,185	323,690	156,870	166,825
Protestant	20,695	9,240	11,455	475,185	222,465	252,720
Christian Orthodox	265	105	160	15,645	7,705	7,940
Christian, n.i.e. (58)	1,060	475	585	44,540	22,225	22,315
Muslim	70	30	40	5,095	2,725	2,375
Jewish	110	45	55	13,035	6,340	6,695

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Buddhist	75	30	40	5,745	2,795	2,950
Hindu	55	35	25	3,835	1,935	1,895
Sikh	15	10	10	5,485	2,665	2,820
Eastern religions (59)	30	10	25	795	410	385
Other religions (60)	185	95	90	4,780	2,280	2,495
No religious affiliation (61)	8,535	4,710	3,830	205,865	114,480	91,385

School Attendance	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over attending school full time	3,615	1,555	2,055	91,420	44,990	46,425
Age group 15-19 attending full time (50)	1,820	865	955	52,035	26,520	25,515
Age group 20-24 attending full time	1,090	455	635	21,955	10,405	11,545
Total population 15 years and over attending school part time	1,530	625	905	40,950	17,490	23,460
Age group 15-19 attending part time (50)	160	65	95	2,990	1,420	1,570
Age group 20-24 attending part time	310	155	155	6,925	3,170	3,760

Highest Level of Schooling	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total population aged 20-34	8,655	4,185	4,465	214,530	106,545	107,985
% of the population aged 20-34 with less than a high school graduation certificate	18.0	21.4	14.9	22.5	25.1	20.0
% of the population aged 20-34 with a high school graduation certificate and/or some postsecondary (46)	35.8	37.5	34.2	33.1	34.6	31.6
% of the population aged 20-34 with a trades certificate or diploma	11.0	14.1	8.1	10.3	12.0	8.6
% of the population aged 20-34 with a college certificate or diploma (47)	18.5	14.0	23.0	15.7	12.6	18.8
% of the population aged 20-34 with a university certificate, diploma or degree	16.6	13.0	19.9	18.4	15.7	21.0
Total population aged 35-44	5,970	2,895	3,070	175,780	87,180	88,600
% of the population aged 35-44 with less than a high school graduation certificate	22.6	24.2	21.3	25.6	28.3	23.1
% of the population aged 35-44 with a high school graduation certificate and/or some postsecondary (46)	21.9	21.2	22.6	23.7	22.1	25.3
% of the population aged 35-44 with a trades certificate or diploma	16.2	21.6	11.1	14.1	17.8	10.5
% of the population aged 35-44 with a college certificate or diploma (47)	21.8	17.4	25.9	17.7	14.2	21.1
% of the population aged 35-44 with a university certificate, diploma or degree	17.5	15.9	19.2	18.9	17.7	20.1
Total population aged 45-64	8,335	3,990	4,350	253,605	125,015	128,590
% of the population aged 45-64 with less than a high school graduation certificate	33.5	35.7	31.5	34.3	34.8	33.8
% of the population aged 45-64 with a high school graduation certificate and/or some postsecondary (46)	17.3	15.0	19.4	18.9	17.3	20.5
% of the population aged 45-64 with a trades certificate or diploma	13.4	18.8	8.3	13.0	16.9	9.2
% of the population aged 45-64 with a college certificate or diploma (47)	16.9	10.5	22.8	14.6	11.1	18.1
% of the population aged 45-64 with a university certificate, diploma or degree	18.9	20.1	17.8	19.1	19.9	18.4

Earnings in 2000	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
All persons with earnings (counts) (48)	22,635	11,480	11,155	609,575	320,670	288,900
Average earnings (all persons with earnings (\$))	25,297	30,974	19,453	27,178	32,312	21,480
Worked full year, full time (counts) (49)	12,085	7,020	5,070	337,100	197,990	139,115
Average earnings (worked full year, full time (\$))	34,588	39,424	27,889	36,729	41,153	30,433

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Income in 2000	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Persons 15 years of age and over with income (53)	30,735			833,435		
Median total income of persons 15 years of age and over (\$) (54)	20,288			20,469		
Composition of total income (100%) (62)	100.0			100.0		
Earnings - % of income	72.7			75.3		
Government transfers - % of income	13.7			13.4		
Other money - % of income	13.6			11.3		
Language Used Most Often at Work	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total - Population 15 years and over who worked since 2000 (44)	23,180	11,740	11,440	631,810	331,940	299,870
English	23,055	11,685	11,370	609,610	321,830	287,785
French	50	15	35	6,350	2,175	4,175
Non-official language	45	30	15	9,790	5,245	4,545
English and French	25	10	20	1,695	570	1,120
English and non-official language	10	0	10	4,265	2,080	2,190
French and non-official language	0	0	0	15	0	10
English, French and non-official language	0	0	0	90	35	50
Place of Work Status	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Employed labour force 15 years and over (32)	20,505	10,495	10,010	549,995	291,590	258,395
Worked at home	835	310	520	54,315	31,000	23,310
Worked outside Canada	95	65	30	1,610	1,115	495
No fixed workplace address	1,625	1,225	400	43,340	32,935	10,405
Worked at usual place	17,955	8,890	9,065	450,735	226,550	224,185
Mode of Transportation to Work	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Total -All modes (33)	19,580	10,120	9,460	494,070	259,480	234,590
Car, truck, van, as driver	15,140	8,090	7,050	357,520	200,925	156,595
Car, truck, van, as passenger	1,455	570	885	39,860	14,630	25,235
Public transit	580	265	310	44,815	18,225	26,600
Walked or bicycled	2,205	1,075	1,130	46,635	22,640	23,995
Other method	200	115	80	5,240	3,065	2,170
Unpaid Work	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Persons reporting hours of unpaid work (34)	29,115	13,390	15,725	799,085	379,720	419,365
Persons reporting hours of unpaid housework (35)	28,790	13,175	15,615	787,905	372,485	415,415
Persons reporting hours looking after children, without pay (36)	11,655	5,015	6,635	348,445	153,570	194,870
Persons reporting hours of unpaid care or assistance to seniors (37)	5,885	2,185	3,700	180,275	74,120	106,160
Labour Force Indicators	Brandon, City			Manitoba		
	Total	Male	Female	Total	Male	Female
Participation rate (38)	68.7	75.4	62.9	67.3	73.6	61.4
Employment rate (39)	64.8	71.2	59.3	63.3	69.0	57.9
Unemployment rate (40)	5.7	5.5	5.8	6.1	6.3	5.7
Industry	Brandon, City			Manitoba		

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	Total	Male	Female	Total	Male	Female
Total - Experienced labour force (41)	21,500	11,025	10,475	577,340	307,465	269,875
Agriculture and other resource-based industries	720	530	190	48,700	36,350	12,350
Manufacturing and construction industries	3,425	2,705	715	96,660	74,340	22,315
Wholesale and retail trade	3,640	1,870	1,775	84,185	44,790	39,400
Finance and real estate	1,125	475	645	28,780	11,140	17,635
Health and education	4,860	1,255	3,605	114,265	28,220	86,050
Business services	2,845	1,785	1,060	87,955	55,825	32,135
Other services	4,880	2,405	2,480	116,800	56,800	60,005
	Brandon, City			Manitoba		
Occupation	Total	Male	Female	Total	Male	Female
Total - Experienced labour force (41)	21,500	11,025	10,475	577,340	307,470	269,875
Management occupations	1,870	1,250	620	50,850	33,200	17,655
Business, finance and administration occupations	3,555	930	2,625	101,940	27,765	74,180
Natural and applied sciences and related occupations	745	615	130	26,695	21,370	5,320
Health occupations	1,670	315	1,355	36,690	7,410	29,280
Social science, education, government service and religion	1,805	650	1,160	45,890	15,810	30,075
Art, culture, recreation and sport	315	175	145	12,170	5,710	6,465
Sales and service occupations	6,545	2,795	3,750	139,940	59,050	80,895
Trades, transport and equipment operators and related occupations	3,185	3,045	140	85,640	80,535	5,105
Occupations unique to primary industry	420	315	100	40,580	31,295	9,290
Occupations unique to processing, manufacturing and utilities	1,390	940	455	36,950	25,330	11,620
	Brandon, City			Manitoba		
Selected Family Characteristics	Total	Male	Female	Total	Male	Female
Total number of families	10,840			302,855		
Number of married-couple families	7,730			224,055		
Average number of persons in married-couple families	3.0			3.2		
Number of common-law couple families (11)	1,250			29,635		
Average number of persons in common-law-couple families (11)	2.6			2.8		
Number of lone-parent families (12)	1,855			49,160		
Average number of persons in lone-parent families (12)	2.6			2.6		
Number of female lone-parent families (12)	1,595			40,100		
Average number of persons in female lone-parent families (12)	2.6			2.6		
Number of male lone-parent families (12)	265			9,060		
Average number of persons in male lone-parent families (12)	2.7			2.5		
Median family income, 2000 (\$) - All census families (51)	49,012			50,934		
Median family income, 2000 (\$) - Couple families (52)	55,649			55,885		
Median family income, 2000 (\$) - Lone-parent families	25,469			26,469		
	Brandon, City			Manitoba		
Selected Household Characteristics	Total	Male	Female	Total	Male	Female
Total - All private households	16,755			432,555		
Households containing a couple (married or common-law) with children (13)	4,225			127,915		
Households containing a couple (married or common-law) without children (14)	4,665			118,405		



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One-person households	5,090		121,755			
Other household types (15)	2,765		64,475			
Median household income, 2000 (\$) - All households	38,951		41,661			
Median household income, 2000 (\$) - One-person households	19,193		20,020			
Median household income, 2000 (\$) - Two-or-more-persons households	49,292		52,250			
Number of rented dwellings (55)	6,430		127,030			
Average gross monthly payments for rented dwellings (\$)	543		523			
Number of owner-occupied dwellings (56)	10,320		276,735			
Average monthly payments for owner-occupied dwellings (\$)	677		685			
<b>Selected Occupied Private Dwelling Characteristics</b>	<b>Brandon, City</b>			<b>Manitoba</b>		
	Total	Male	Female	Total	Male	Female
Total number of dwellings (16)	16,750			432,550		
Number of owned dwellings (17)	10,320			293,295		
Number of rented dwellings (18)	6,430			128,930		
Number of dwellings constructed before 1991	15,245			393,615		
Number of dwellings constructed between 1991 and 2001	1,510			38,940		
Average value of dwelling (\$)	100,892			97,670		

### Appendix C - Senior's Accommodations – Waiting List

Facility	Wait Time
Grand Valley	Always a waiting list, fluctuating daily
Lawson Lodge	Always a waiting list, fluctuating daily
Princess Park	Always a waiting list, fluctuating daily
Princess Towers	Always a waiting list, fluctuating daily
Winnipeg House	Always a waiting list, fluctuating daily
Hubbs Manor	1 Bedroom apartment 1 to 2 years 2 Bedroom apartment 2 to 3 years

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Kiwanis Court	1 month to 1 year
Green Acres Lodge	Always a waiting list
Lions Manor Westman	1 Bedroom apartment 2 years 2 Bedroom apartment 3 to 5 years
Oddfellows Corner	6 months to 1 year
Riverheights Terrace	2 months
Sokol Manor	1 month to 1 year
Parkview	1 - 3 months
Crocus Gardens	Life Lease is completely filled for the first two buildings. There are currently still some apartments available in the newest development. A fourth building is scheduled for construction in 2007.
Kin Village Inc.	1 – 2 years
Valley View Care Centre	Usually a smaller waiting list for men, overall about a 3 month wait.
Dinsdale	4 - 6 months
Fairview Home	Currently a 2 – 3 month waiting list but varies all the time; could be as much as 6 months.
Hillcrest Place	3 months
Rideau Park	Always a waiting list; fluctuating daily

## Appendix D – Summary of Canadian Affordable Housing Plans

Who	What	Why	How
<ul style="list-style-type: none"> <li>• <b>Edmonton Community Plan on Housing and Support Services</b></li> <li>• The City of Edmonton endorsed administration jointly by the Edmonton Joint Planning Committee on Housing (EJPCOH) and the Edmonton Housing Trust Fund (EHTF).</li> <li>• EJPCOH is responsible to develop and update the plan in partnership with representatives from three levels of government and representatives from the private and public sector.</li> </ul>	<ul style="list-style-type: none"> <li>• Developed a five year plan to address homelessness, low-income housing and related support services.</li> <li>• Main message: significantly more housing and support services are required at all levels to address homelessness and affordable housing issues and to prevent homelessness among those at risk.</li> <li>• Identifies that efforts should be focused on increasing the supply of housing and services that provide long-term solutions.</li> <li>• Estimates funding requirements 249.9 million.</li> </ul>	<ul style="list-style-type: none"> <li>• To ensure and adequate supply of rental and homeownership options for those below the median income.</li> <li>• To reduce the gaps and provide mechanisms to help homeowners retain and live in healthy homes.</li> <li>• Housing and support services to move people through the housing continuum.</li> <li>• Moving people through the housing continuum frees up existing affordable units, and lessen the need for support services.</li> <li>• At the upper end of the housing continuum, homeowners are living in safe, market-prices homes with the satisfaction of personal control and achievement.</li> </ul>	<ul style="list-style-type: none"> <li>• Longer-term, broader solutions, compared to short-term emergency shelter solutions are more lasting and have greater positive impact in addressing issues faced by individuals and families.</li> <li>• The EHTF funds construction of new long-term housing projects.</li> <li>• Long-term sustainable funding from the Government of Canada, Federal-Provincial Partnership, Government of Alberta, and City of Edmonton.</li> <li>• Develop 700 affordable housing units that can be either public or private ownership.</li> <li>• Case management approach where trained professional will teach individuals have to successful move through the housing continuum.</li> <li>• Improved system of communication between organizations in regard to programs, services and how to access them.</li> <li>• More research about affordable housing and home ownership.</li> <li>• Long-term rent supplements.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>City of Saskatoon Affordable Housing Program</b></li> <li>• City of Saskatoon Community Services Department</li> </ul>	<ul style="list-style-type: none"> <li>• Developed a financial assistance program to alleviate some of the cost associated with providing affordable housing.</li> <li>• Selected applicants receive funds to assist with project development, not for operational funding.</li> </ul>	<ul style="list-style-type: none"> <li>• To support the <i>Innovative Housing Incentives</i> Policy adopted by City Council.</li> <li>• To address the significant impact the quality, affordability and availability of housing has on the quality of life in Saskatoon.</li> <li>• To encourage the construction and renovation of a diversity of housing to</li> </ul>	<ul style="list-style-type: none"> <li>• City Council accepts applications from both experienced and new developed willing to build within city limits.</li> <li>• The project must support the City's priorities for funding: permanent affordable housing, transitional housing, and crisis shelter housing.</li> <li>• The City will identify how funds will be dispersed and how</li> </ul>

		<p>low-income households.</p> <ul style="list-style-type: none"> <li>To increase the availability of suitable and affordable housing units.</li> <li>To ensure adequate amounts of affordable housing in the city.</li> <li>To provide stability in city neighbourhoods, particularly older neighbourhoods.</li> <li>To encourage and help individuals and families become self-sufficient.</li> <li>To promote innovation in the housing market to fully address the continuum of housing need in the city.</li> </ul>	<p>policy objectives of the City of Saskatoon will be met.</p> <ul style="list-style-type: none"> <li>Financial assistance from the City is in the form of a grant based on a defined percentage of the total cost of the project.</li> </ul>
<ul style="list-style-type: none"> <li><b>City of Ottawa-Action Ottawa</b></li> </ul>	<ul style="list-style-type: none"> <li>Ottawa’s City Council implemented ‘Action Ottawa’ as the affordable housing plan aimed at non-profit and private developers to build new affordable rental housing.</li> <li>Each development proposal is open to the public and reviewed by a committee before council offers its final decision.</li> </ul>	<ul style="list-style-type: none"> <li>Housing branch identified a need for an additional 500 low-income affordable housing units per year.</li> <li>There is a need to assist households below the City’s 20<sup>th</sup> income percentile of \$30,055.</li> <li>Developers have expressed interest in affordable housing projects, but require the necessary support to make it possible.</li> <li>The project has three main areas of business which state:             <ol style="list-style-type: none"> <li>Facilitating affordable housing developments by identifying and negotiating mechanisms to improve the regulatory and development systems to improve affordability.</li> <li>Developing and managing funding incentive programs to support the development of affordable housing.</li> <li>Developing community capacity by</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>Developers can apply for grants up to \$25,000 of Federal and/or Municipal funds.</li> <li>The municipal government also offers financial incentives for development including: Relief from municipal development charges and fees, reduced property tax for new multi-residential housing, long-term lease opportunities, building permit exemptions, planning fee exemptions, etc.</li> <li>The City enforces that applicants build affordable units with a minimum lifetime of 20 years with 60% of the units affordable to lower income families.</li> <li>The City will also make available parcels of municipal land when possible.</li> <li>Affordable housing will be made possible by leverage additional resources, including federal and provincial funding, private funding, land and other equity.</li> </ul>

		brokering partnerships in the community to transfer and share knowledge and expertise.	
<ul style="list-style-type: none"> <li>• <b>City of Winnipeg Affordable Housing Initiative- Winnipeg Housing and Homelessness Initiative (WHHI)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Developed programming for housing rehabilitation in Winnipeg.</li> <li>• Housing Plans and Advocacy Program, Neighbourhood Housing Program, Minimum Home Repair Program, Development Cost Offset Program and Downtown Housing Program all devised through partnership with Federal and Provincial Governments.</li> <li>• Housing Rehabilitation Investment Reserve is where money comes from and is administered by WHHI.</li> <li>• Developed to assist Housing Improvement Zones in Winnipeg of Spence, West Broadway, Centennial, William Whyte and North Point Douglas. Each zone receives \$160,000 for each fiscal year. \$200,000 is also allocated to Aboriginal housing and is not restricted to specific zones.</li> </ul>	<ul style="list-style-type: none"> <li>• There is a need for programming to assist individuals with maintaining and developing housing stock.</li> <li>• Ensure that neighbourhoods are stable for residents.</li> <li>• Need for additional affordable, suitable units to meet the needs of residents.</li> <li>• Need for additional affordable ownership opportunities for residents.</li> </ul>	<ul style="list-style-type: none"> <li>• Use of funding typically determined in cooperation with stakeholder groups (residents, businesses, developers and neighbourhood association). Proposals presented to group for consideration and endorsement. If endorsed WHHI considers funding request for approval. Then a project requires approval by the Director of Planning, Property and Development. Upon this approval an agreement is drafted.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Manitoba Housing and Renewal Corporation- Province of Manitoba</b></li> </ul>	<ul style="list-style-type: none"> <li>• Developed Innovative Inner City Housing Program with profits from Royalwood residential development project.</li> <li>• Projects must have a concept, construction method/technology or design that has been used elsewhere but is new or underutilized in the inner city of Winnipeg.</li> <li>• Development funding grants of up to \$25,000 to develop preliminary design.</li> <li>• Up to \$1,000,000 in capital to approved</li> </ul>	<ul style="list-style-type: none"> <li>• To create new and innovative housing in Winnipeg's inner city.</li> <li>• To stimulate new projects in inner city.</li> </ul>	<ul style="list-style-type: none"> <li>• Development funding grants of up to \$25,000 to develop preliminary design.</li> <li>• Up to \$1,000,000 in capital to approved project designs.</li> </ul>

<ul style="list-style-type: none"> <li>• <b>Prince Albert Community Action Plan on Homelessness and Housing</b></li> <li>• City of Prince Albert Planning and Engineering Services</li> </ul>	<p>project designs.</p> <ul style="list-style-type: none"> <li>• Developed an plan recognized by the Canadian Institute of Planning in 2005.</li> <li>• Identifies issues facing the city, where service gaps can be minimized, and establishes priorities where housing efforts will be focused.</li> <li>• Originally, the plan was developed for the Supporting Community Partnership Initiative (SCPI), where federal dollars are given to communities across Canada aimed at reducing and preventing homelessness.</li> <li>• The action plan was expanded to include affordable housing as people moved up in their housing needs.</li> </ul>	<ul style="list-style-type: none"> <li>• The median total annual income for residents 15 years and older is \$20,500, which is higher than the provincial average, though significantly below the national average.</li> <li>• There is not a large enough local resource base to support the programs and services that are needed and non-profit organizations are dependent mainly on the government for funding.</li> <li>• With service agencies in crisis, funding foundations that depend on private sector and individual donations are competing for the same limited funding dollars.</li> <li>• Need for additional affordable, suitable rental units to meet the needs of residents</li> <li>• Need for additional affordable ownership opportunities for residents.</li> </ul>	<ul style="list-style-type: none"> <li>• Attention was focused in areas that require significant improvement and change</li> <li>• There is great emphasis on establishing partnerships between service agencies in an attempt to make the best use of the limited resources available.</li> <li>• New development of housing units will employ local residents whenever possible.</li> </ul>
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## Appendix E – Affordable Housing Models

Model	Forgivable Grant to Owner
<b>Definition</b>	<ul style="list-style-type: none"> <li>A specified amount of funds is paid to a homeowner for specific repairs and/or improvements. The funds remain a forgivable grant provided that the guidelines established for the program are adhered to.</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>The program is simple and easy to understand</li> <li>Useful tool for targeted neighbourhood regeneration.</li> <li>Allows owner to reap windfall of improvements, thus increasing or preserving the equity invested in their home.</li> <li>Assists low income households to remain in their homes.</li> <li>Assists in ensuring existing housing stock is adequately maintained.</li> <li>Program organizers can establish the conditions to meet requirements of the program.</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>Amount of grant is lost to the affordable housing sector and cannot be recycled.</li> <li>Can only work with government or charitable grant</li> <li>Not a great sustainable financial model for owner</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>Residential Rehabilitation Assistance Programs</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>Provision of funds for the program</li> </ul>

Model	Revolving Loan
<b>Definition</b>	<ul style="list-style-type: none"> <li>Repayable loans that are charged little or no interest rate</li> <li>Often used for provision of renovation repair funds, pre-development project assistance, temporary equity</li> <li>Housing is sold at no profit, with building costs only recovered</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Once funding has been repaid, the revolving loan fund can serve other borrowers</li> <li>Replenishes initial pool of finances committed to the project</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>Funds are limited, so they are often used in conjunction with conventional loans and other forms of financial assistance</li> <li>Legal contracts and administration costs can be significant compared to the funds loaned out</li> <li>Long term project</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>Winnipeg Housing Opportunity Partnership- Single family dwelling</li> <li>Habitat for Humanity- Single family dwellings</li> <li>Ouje Bougoumou, Quebec- Single family dwellings</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>Fixed and one time capital allocation</li> <li>Program administration of the formation of a partnership that oversees administration</li> </ul>

Model	Housing Trust Fund
<b>Definition</b>	<ul style="list-style-type: none"> <li>Non-profit organizations committed to supporting non-profit and for-profit developers, public agencies and other entities producing or operating affordable housing are the end users of housing trust funds</li> <li>Semi-autonomous relationship with the sponsoring government</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Able to respond in a flexible and innovative manner to local needs and opportunities</li> <li>Targeted to homeless and very low income</li> <li>Must be partnered with other organizations, strong community representation</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>Few examples from Canada</li> <li>All rental</li> <li>Can not be sustained without commitment of funds from government source</li> <li>Must be partnered with other organizations, strong community representation</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>Employee Housing Service Charge by-Law – Resort Municipality of Whistler, British Columbia (could be shared housing – rents determined by bed units rather than rooms) specific to resort town with transient low paid seasonal</li> </ul>

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	<ul style="list-style-type: none"> <li>labour</li> <li>Wings of Providence, Edmonton- Multiple unit</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>Dedicated and on-going</li> </ul>

<b>Model</b>	<b>Community Land Trust</b>
<b>Definition</b>	<ul style="list-style-type: none"> <li>Locally based private non-profit organizations acquire and hold land for the benefit of a community, and with the specific purpose of making it available and affordable to lower income residents</li> <li>Mainly acquire property through donations and grants from various sources</li> <li>Most focus on acquiring and renovating existing houses, and then using a particular mixed tenure arrangement in which the land is leased on a long-term basis while the buildings are sold to the lease lords</li> <li>Land cost is not included in cost of property so housing cost is lowered</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Can be expanded into developing housing and operating co-operatives, condominiums, shelters, and single room occupancy units while continuing to own the land and to protect the affordability of the units</li> <li>Can be sustained without major capital commitment, administration staff or specialized expertise if the income and/or capacity of the property owner is sufficient to cover costs of maintaining the home</li> <li>Housing can be provided one unit at a time as resources become available</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>Households moving into CLT properties must understand responsibilities of home ownership, obligations set forth by the CLT agreement and have capacity to maintain their own homes</li> <li>Without the above, CLT's may have to expand into auxiliary programming to sustain property values and the viability of the organization itself</li> <li>Examples of successful long-term CLTs are not low-income properties (ie. Lake front cabins on crown land)</li> <li>Property owners must have resources and capacity to maintain the housing at a certain standard or the land must be extremely desirable</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>Burlington Community Land Trust, Vermont</li> <li>Edmonton Community Land Trust</li> <li>Calgary Community Land Trust</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>Grant or donation needed to secure land</li> </ul>

<b>Model</b>	<b>Land Lease</b>
<b>Definition</b>	<ul style="list-style-type: none"> <li>Provide the right to use the land for a specified period of time (long-term)</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Lowers the land cost so that municipalities and others have a way of supporting the development of affordable housing</li> <li>Municipality can use a lease to generate money for social housing fund</li> <li>Can effectively provide the same support as selling or donating but without giving up a public asset</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>Actual cost/unit is dependent on developer</li> <li>Without social development supports, this model may only be feasible for low-income rentals not ownership</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>Legion Seniors Housing, Kamloops (purchase price/unit was reduced by 10%, rental units were rented at break-even) – apartments/condos</li> <li>Northgate House, District of North Vancouver apartments/condos (examples only address seniors housing issues)</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>City policy that provides favorable lease terms in exchange for the provision of low-income units</li> <li>No direct public expenditures</li> </ul>

<b>Model</b>	<b>Life Lease</b>
<b>Definition</b>	<ul style="list-style-type: none"> <li>Under a Life Lease Plan, residents purchase a <i>life lease</i>, at market value in both the property and their suite, similar to purchasing a home or condominium through one single upfront payment. They then have exclusive</li> </ul>



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	<p>use of their suite, shared use of all common areas and facilities, and many more benefits than home ownership for an affordable monthly fee that covers management and maintenance costs.</p> <ul style="list-style-type: none"> <li>• Provide older individuals and couples usually 55 years or older with affordable housing with a life time right to occupy a unit</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Access to communal facilities and services with the assurance that their neighbours will be in the same age group</li> <li>• Market rate housing made affordable through provision of smaller housing units, cost efficiency of multiple unit construction and provision that upon termination of the lease, repayment will not include any escalation in unit's market value</li> <li>• No maintenance/upkeep costs or responsibilities.</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• Depending upon the project, the amount of life lease payment could be too costly for potential tenant</li> <li>• Seniors buying life lease must have equity, cash or down payment up front</li> <li>• Less may go the developers but monthly costs may, in the end, be same as a mortgage or higher</li> <li>• Limited to senior citizens</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>• Crocus Gardens, Lions Manor Westman, and Neepawa condos</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>• Non-profit cost shared subsidy assistance and mortgage</li> </ul>

<b>Model</b>	<b>Equity Loan</b>
<b>Definition</b>	<ul style="list-style-type: none"> <li>• Forgivable, low or no interest loan lowers the qualifying income needed to obtain a mortgage</li> <li>• Non-profit or cooperative holds mortgage on an interim basis</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Allows low-to-moderate income households normally unable to qualify for a mortgage (due to insufficient income or savings for down payment) to secure a conventional mortgage</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• Low income housing investment is not necessarily sustained as cost savings achieved in the first sale are not passed to second owner</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>• Quint and Neighborhood Home Ownership Plan, Saskatchewan (Co-operative plays a role)</li> <li>• Options for Homes, Toronto (purchasers must secure their own funds)</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>• Provincial and Municipal</li> </ul>

<b>Model</b>	<b>Equity Co-op (share equity co-op)</b>
<b>Definition</b>	<ul style="list-style-type: none"> <li>• Residents contribute equity (cash) in exchange for shares that entitle them to occupy one of the units and use the common amenities. When residents leave the co-op, they are entitled to at least their initial equity and perhaps part of the appreciated value of their shares, depending upon the approach that the co-op takes</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Co-op members reduce costs by acting as their own developers</li> <li>• Strata title allows members to hold title to their own unit in a multi-family dwelling</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• Purchasers must secure their own funds to purchase the necessary equity shares</li> <li>• Low income housing is not necessarily sustained as cost savings achieved in the first sale are not passed to second owner</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>• Moral Imperative Co-op, Edmonton</li> <li>• Park City Meadows Co-op, Winnipeg</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>• NO GOVERNMENT ASSISTANCE</li> </ul>

<b>Model</b>	<b>Co-op</b>
<b>Definition</b>	<ul style="list-style-type: none"> <li>• Organization incorporated under Cooperative Legislation and owned and controlled by and for its members to meet common economic, social or cultural needs</li> </ul>

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	<ul style="list-style-type: none"> <li>Residents buy shares of the co-op and contribute monthly housing charges</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Housing charges are kept low and residents have the potential to build cash equity through their own savings</li> <li>The seven cooperative principals assure that education and community are integrated into housing</li> <li>Long-term sustainability</li> <li>Can be mixed income</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>Residents must buy into the co-op principles and become active participants in management of the cooperative</li> <li>Unless government provides subsidy, residents must have funds available to purchase coop share</li> <li>Initial down payment for purchase of property is higher because Co-operative is incorporated and as such is considered a commercial entity</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>Blue Stem, Winnipeg</li> <li>Rent – geared-to-income co-ops throughout Ontario</li> </ul>
<b>Government Assistance</b>	<ul style="list-style-type: none"> <li>NO GOVERNMENT ASSISTANCE</li> </ul>



## Appendix G – CMHC Homeowner Training Program

### The Costs of Owning

For many of us, buying a home is the largest purchase we will ever make. Home ownership can be rewarding but must be approached thoughtfully. There are many differences between renting and owning and you need to know all the facts before you purchase a home.

For a home to truly be an investment in your future financial security you must research the true costs of home ownership and buy a home that you can afford. This training package will identify the:

- True costs of home ownership
- Initial costs to purchase a home
- The monthly costs to run a home
- Budgeting process needed to identify what you can afford
- Financial language of mortgages

### You will Learn:

After working through this *Home Ownership Training Manual* – you will have information and a reference source to evaluate and understand:

1. How much you can afford to spend on a home.
2. Initial costs to purchase a home.
3. What monthly costs you will have to budget for on an ongoing basis.
4. Financial language of mortgages.
5. Your net income calculation.
6. Gross Debt Service ratio (GDS).
7. Total Debt Service ratio (TDS).
8. The right debt ratios for you.
9. Appendix – Budgeting, web-site resources and financial calculators.

### How Much Can I Afford

If you are currently renting you will have the monthly rent, and possibly utilities, parking and tenant's insurance as your total monthly costs for housing. When you move into home ownership you have to plan for additional monthly costs for property taxes, home insurance, and maintenance and repairs.

When you plan to purchase a home you will calculate the costs to cover the:

1. Down payment,
2. The sale closing costs and extras,
3. **Plus** the monthly costs to own and operate the home.

Before looking at what you want to buy for a home determine what you can afford. How much can you afford on a monthly basis?

When you include the total cost of monthly obligations, from the mortgage payment to yard maintenance to snow removal, you can quickly see that your expenses add up. **Determining exactly how much you can afford to pay on a regular basis is the most important calculation you can make before deciding to buy.** Your decision must consider:

- The estimated monthly costs of all housing related obligations.
- Your household income.
- Your current spending practices.
- The acceptable debt ratios for mortgage financing.

**Net Worth Worksheet**

<b>Assets (what you own)</b>	
Chequing account(s)	\$
Saving account(s)	\$
Automobile(s)	\$
Cash value of life insurance	\$
Investments: term deposits/GIC's, stocks, bonds	\$
RRSP's	\$
Pension Holdings	\$
Other	\$
<b>Total Assets</b>	<b>\$</b>
<b>Liabilities (what you owe)</b>	
Car loan/lease	\$
Credit card balances	\$
Personal line of credit	\$
Other loans	\$
Other debt	\$
Unpaid bills	\$
Other obligations (daycare, alimony, etc.)	\$
<b>Total Liabilities</b>	<b>\$</b>
<b>Net worth</b>	
Assets	\$
Liabilities	-\$
<b>Net worth</b>	<b>\$</b>

**How much are you willing and able to spend?**

**Initial Costs:**

Home buyers rarely have the cash available to buy a home outright so they borrow the money. Financial institutions will lend money to buy a home through a **mortgage**. The mortgage is the balance of money needed after your down payment is subtracted from the purchase price of the home. Different financial institutions will require different percentages of the total purchase price of the home in the form of a down payment. Depending on your net worth, your ability to financially support the monthly repayment costs of the mortgage, and the property you are buying you can put as little as 0% to 5% toward the down payment. Remember to review the calculations carefully with the financial institution you are dealing with. **Remember - The less you put down, the larger the sum of money you borrow, and in turn the greater the amount of total interest you will pay back over the life of the mortgage.** "Cost of Home – Down Payment = Mortgage required to borrow."

Price \$80,000			
8% interest over 25 years	Down Payment	Mortgage Principal	Total Interest Paid
	0% - \$0	\$80,000	\$103,165
	5% - \$4,000	\$76,000	\$98,007
	10% - \$8,000	\$72,000	\$92,850

**Sale closing costs and extras –**

Initial costs to purchase a home can add up quickly. It can safely be estimated that the closing costs can be 1.5% to 2% of the purchase price of an existing home. For brand-new homes these costs can rise to as much as 2.5%. The closing costs can include:

- Inspection fee
- Mortgage application fee

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- Appraisal fee
- Legal/notarial fees
- Closing or adjustment costs
- Interest adjustment costs
- Land transfer tax
- Property insurance
- Moving costs
- Additional costs

Be sure to have the financial institution you are dealing with review **all closing costs** with you. Remember a good rule of thumb is to take 2% of the purchase price of the home as an estimate of the closing costs.

**“\$80,000 home. 2% X \$80,000 = \$1,600”**

This is money you will have to have saved to **“close the purchase of your new home”**.

### **Monthly Costs:**

In addition to the initial costs, you must calculate what costs you will assume on a monthly basis with the purchase of your home. By identifying these monthly expenses, you can estimate the amount of money that a financial institution will likely be prepared to lend.

The monthly costs can include:

- The mortgage payment
- Property taxes
- School taxes
- Utilities
- Maintenance and upkeep

**For the Property you are considering – “what is the estimated amount for the following monthly costs”?**

**The mortgage payment –**

**Property Taxes –**

**School Taxes –**

**Utilities –**

**\*Maintenance and upkeep –**

\*As a homeowner, you will have to cover all of the costs of maintenance (including interior and exterior painting, roof repairs, plumbing and electrical, yard, walks and driveway) and renovations as you want. Maintaining your property helps to preserve your home’s market value, enhances the neighbourhood and helps to increase the value of your property.

### **Financial Language of Mortgages:**

#### **Glossary**

**Agreement of Purchase and Sale** - A legal agreement that offers a certain price for a home. The offer may be firm (no conditions attached), or conditional (certain conditions must be fulfilled before the deal can be closed).

**Amortization Period** - The time over which equal payments would pay off the mortgage. This is normally 25 years for a new mortgage.

**Appraisal** - The process of determining the value of property, usually for lending purposes. This value may or may not be the same as the purchase price of the home.

**Appraisal Value** - An estimate of the market value of the property.

**Blended Payments** - Payments consisting of both a principal and an interest component, paid on a regular basis (e.g. weekly, biweekly, monthly) during the term of the mortgage. The principal portion of payment increases, while the interest portion decreases over the term of the mortgage, but the total regular payment usually does not change.

**Canada Mortgage and Housing Corporation (CMHC)** - The National Housing Act (NHA) authorized Canada Mortgage and Housing Corporation (CMHC) to operate a Mortgage Insurance Fund which protects NHA Approved Lenders from losses resulting from borrower default.

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**Certificate of Location or Survey** - A document specifying the exact location of the building on the property and describing the type and size of the building including additions, if any.

**Certificate of Search or Abstract of Title** - A document setting out instruments registered against the title to the property, e.g. deed, mortgages, etc.

**Closed Mortgage** - A mortgage agreement that cannot be prepaid, renegotiated or refinanced before maturity, except according to its terms.

**Closing Costs** - Various expenses associated with purchasing a home. These costs can include, but are not limited to, legal/notary fees and disbursements, property land transfer taxes, as well as adjustments for prepaid property taxes or condominium common expenses, if any.

**Closing Date** - The date on which the sale of a property becomes final and the new owner usually takes possession.

**CMHC or GEMICO Insurance Premium** - Mortgage insurance insures the lender against loss in case of default by the borrower. Mortgage insurance is provided to the lender by CMHC or GEMICO and the premium is paid by the borrower.

**Conditional Offer** - An offer to purchase subject to conditions. These conditions may relate to financing, or the sale of an existing home. Usually a time limit in which the specified conditions must be satisfied is stipulated.

**Conventional Mortgage** - A mortgage that does not exceed 75% of the purchase price of the home. Mortgages that exceed this limit must be insured against default, and are referred to as high-ratio mortgages (see below).

**Debt-Service Ratio** - The percentage of the borrower's gross income that will be used for monthly payments of principal, interest, taxes, heating costs and condominium fees.

**Deed (Certificate of Ownership)** - The document signed by the seller transferring ownership of the home to the purchaser. This document is then registered against the title to the property as evidence of the purchaser's ownership of the property.

**Deposit** - A sum of money deposited in trust by the purchaser when making an offer to be held in trust by the vendor's agent, broker, lawyer or notary until the closing of the transaction.

**Equity** - The interest of the owner in a property over and above all claims against the property. It is usually the difference between the market value of the property and any outstanding encumbrances.

**Fire Insurance** - Before a mortgage can be advanced, the purchaser must have arranged fire insurance. A certificate or binder from the insurance company may be required on closing.

**Firm Offer** - An offer to buy the property as outlined in the offer to purchase with no conditions attached.

**Fixed-Rate Mortgage** - A mortgage for which the rate of interest is fixed for a specific period of time (the term).

**Foreclosure** - A legal procedure whereby the lender eventually obtains ownership of the property after the borrower has defaulted on payments.

**Gross Debt Service (GDS) Ratio** - The percentage of gross income required to cover monthly payments associated with housing costs. Most lenders recommend that the GDS ratio be no more than 32% of your gross (before tax) monthly income.

**Gross Household Income** - Gross household income is the total salary, wages, commissions and other assured income, before deductions, by all household members who are co-applicants for the mortgage.

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**High Ratio Mortgage** - If you don't have 25% of the lesser of the purchase price or appraised value of the property, your mortgage must be insured against payment default by a Mortgage Insurer, such as CMHC.

**Holdback** - An amount of money required to be withheld by the lender during the construction or renovation of a house to ensure that construction is satisfactorily completed at every stage.

**Home Equity** - The difference between the price for which a home could be sold (market value) and the total debts registered against it.

**Inspection** - The examination of the house by a building inspector selected by the purchaser.

**Interest Rate Differential Amount (IRD)** - An IRD amount is a compensation charge that may apply if you pay off your mortgage principal prior to the maturity date or pay the mortgage principal down beyond the prepayment privilege amount. The IRD amount is calculated on the amount being prepaid using an interest rate equal to the difference between your existing mortgage interest rate and the interest rate that we can now charge when re-lending the funds for the remaining term of the mortgage.

**Interim Financing** - Short-term financing to help a buyer bridge the gap between the closing date on the purchase of a new home and the closing date on the sale of the current home.

**Maturity Date** - Last day of the term of the mortgage agreement.

**Mortgage Critical Illness Insurance** - Mortgage Critical Illness Insurance is available as an enhancement to Mortgage Life Insurance.

**Mortgagee and Mortgagor** - The lender is the mortgagee and the borrower is the mortgagor.

**Mortgage Life Insurance** - A form of reducing term insurance recommended for all mortgagors. If you die, have a terminal illness, or suffer an accident, the insurance can pay the balance owing on the mortgage. The intent is to protect survivors from the loss of their homes.

**Mortgage Term** - The number of years or months over which you pay a specified interest rate. Terms usually range from six months to 10 years.

**Open Mortgage** - A mortgage which can be prepaid at any time, without penalty.

**Payment Frequency** - The choice of making regular mortgage payments every week, every other week, twice a month or monthly.

**P.I.T.** - Principal, interest and taxes. Together, these make up the regular payment on a mortgage if you elect to include property taxes in your mortgage payments

**Porting** - This allows you to move to another property without having to lose your existing interest rate. You can keep your existing mortgage balance, term and interest rate plus save money by avoiding early discharge penalties.

**Prepayment Charge** - A fee charged by the lender when the borrower prepays all or part of a closed mortgage more quickly than is set out in the mortgage agreement.

**Prepayment Option** - The ability to prepay all or a portion of the principal balance. Prepayment charges may be incurred on the exercise of prepayment options.

**Principal** - The amount of money borrowed for a new mortgage.

**Refinancing** - Renegotiating your existing mortgage agreement. May include increasing the principal or paying out the mortgage in full.



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**Renewal** - At the end of a mortgage term, the mortgage may "roll over" on new terms and conditions acceptable to both the lender and the borrower. This is known as renewing a mortgage. Otherwise, the lender is entitled to be repaid in full. In this case, the borrower may seek alternative financing.

**Security** - In the case of mortgages, real estate offered as collateral for the loan.

**Term** - The length of the current mortgage agreement. A mortgage may be amortized over a long period (such as 25 years) with a shorter term (six months to five years or more). After the term expires, the balance of the principal then owing on the mortgage can be repaid or a new mortgage agreement can be entered into at the then current interest rates.

**Total Debt Service (TDS) Ratio** - The percentage of gross income needed to cover monthly payments for housing and all other debts and financing obligations. The total should generally not exceed 37% of gross monthly income.

**Variable Rate Mortgage** - A mortgage for which the rate of interest may change if other market conditions change. This is sometimes referred to as a floating rate mortgage.

**Gross Debt Service Ratio (GDS) and Total Debt Service ratio (TDS):**

How does the prospective lender determine whether a borrower has the financial ability to meet a specific mortgage? The two most widely accepted guidelines used to estimate how much of a homebuyer's income can be allocated to housing costs are the following:

- The Gross Debt Service ratio (GDS).
- The Total Debt Service ratio (TDS).

**Gross Debt Service ratio (GDS)**

The gross Debt Service ratio compares the total cost of your monthly mortgage payment, taxes and heating with your gross monthly (pre-tax) income from all sources. The general rule is that these monthly payments should not exceed 32% of your gross income.

$$\text{GDS ratio} = \frac{\text{monthly mortgage payment} + \text{property taxes} + \text{heating}}{\text{Gross monthly income}} \times 100$$

Example based on a family gross annual income of \$48,000 or \$4,000 gross monthly income.

<b>Gross Debt Service Ratio</b>	
Monthly housing costs	
Mortgage Principal and Interest	\$660
Property Taxes	\$200
Heating Costs	\$160
<b>TOTAL</b>	<b>\$1,020</b>
<b>Gross monthly income</b>	<b>\$4,000</b>

**Gross Debt Service Ratio should not exceed 32%.  $\frac{\$1,020}{\$4,000} \times 100 = 25.5\%$**

**\$4,000**

**Total Debt Service ratio (TDS)**

The second calculation made by your financial institution is the Total Debt Service ratio, which examines the relationship between all monthly debts (i.e., mortgage payment, property taxes, car loan, furniture loan, student loan, credit cards, etc.) and your gross monthly income. These total monthly payments should not exceed 40% of your income.

$$\text{TDS ratio} = \frac{\text{monthly housing costs} + \text{other liabilities}}{\text{Gross monthly income}} \times 100$$

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The calculation of the TDS ratio for our fictional family with a gross annual income of \$48,000 or \$4,000 gross monthly income is as follows:

<b>Total Debt Service ratio</b>	
Monthly housing costs	\$1,020
Other liabilities (car loan, credit cards, etc.)	\$450
<b>Total</b>	<b>\$1,470</b>
Gross monthly income	\$4,000

**Total Debt service ratio should not exceed 40%.  $\frac{\$1,470}{\$4,000} \times 100 = 36.8\%$**

If our fictional family purchases a new car with a payment of \$270 per month the following TDS ratio change occurs.

<b>Total Debt Service ratio</b>	
Monthly housing costs	\$1,020
Other liabilities (car loan, credit cards, etc.)	\$ 720
<b>Total</b>	<b>\$1,740</b>
Gross monthly income	\$4,000

**Total Debt service ratio should not exceed 40%.  $\frac{\$1,740}{\$4,000} \times 100 = 43.5\%$**

**The right debt service ratio for you!**

If your GDS and TDS ratios are close to the maximum, you'll need to carefully consider how all your living expenses can be met before making a commitment. Housing costs amounting to 30% or more of your gross income can quickly translate into 40% or 50% of your after-tax take-home pay. This may not allow adequate income to cover other expenses. So while you might qualify for a mortgage based on these guidelines, you may decide that a GDS ratio of 32% or a TDS ratio of 40% is just too much for you to comfortably handle.

Just how much is affordable in your financial situation? One tool that can help you decide is the Net Income Calculator (page 5). If more than one person is involved in the buying decision, you should fill it out together.

After you have completed the worksheet, analyze your current monthly housing expenditures and use this information as a guideline in establishing an appropriate price range for your home purchase. Ask yourself these questions?

- Am I currently spending too much on housing?
- What is my current GDS ratio?
- What is my current TDS ratio?
- Am I comfortable with my current housing costs?
- Can I afford to spend more on housing?
- If so, how much more?
- If I increased my housing costs what would my GDS and TDS ratios be?

Am I planning any major changes in my work or family life?

## **Appendix H - Residential Rehabilitation Assistance Program for Homeowners**

### **WHAT IS HOMEOWNER RRAP?**

- The Homeowner RRAP offers financial assistance to low-income homeowners by providing a forgivable loan to pay for eligible repairs to their home. The loan enables owners of substandard housing to repair their dwellings to a minimum level of health and safety, and to prolong the life of the home

### **WHO IS ELIGIBLE?**

Homeowners may be eligible if:

- They occupy and own the property as their principle residence on a year round.
- The dwelling is at least five years old and valued at less than \$125,000.
- Their household income is at or below \$19,500 (1 Bdr), \$24,500 (2 Bdr), \$29,000 (3 Bdr), and \$32,500 (4 Bdr). Incomes are based on a per bedroom need.
- Home requires repair in at least one of five key areas- Structural (Roof or foundation), Electrical, Plumbing, Heating, Fire Safety.

### **WHAT TYPE OF REPAIRS ARE ELIGIBLE?**

- Eligible repairs include all mandatory items which will restore the home to a minimum level of health and safety. Any repairs that are considered normal maintenance are not eligible.
- If your property qualifies, all mandatory must be carried out to bring the property to Manitoba building codes.

### **WHAT FINANCIAL ASSISTANCE IS AVAILABLE?**

- Assistance is in the form of a fully forgivable loan.
- The maximum loan amount is \$16,000
- If the cost of repairs is higher than the loan amount, the homeowner must cover the additional costs.

### **INFORMATION**

- If you meet the eligibility criteria and wish to receive an application package, or if you require additional information, contact:

Brandon Neighbourhood Renewal Corporation  
410- 9<sup>th</sup> Street  
Brandon, Manitoba  
R7A 6A2

Phone: 729-2412  
Fax: 729-0101  
Email: s.lepp@brandon.ca

## **Appendix I - Residential Rehabilitation Assistance Program For Persons With Disabilities**

### **WHAT IS RRAP FOR PERSONS WITH DISABILITIES?**

- The RRAP for Persons with Disabilities offers financial assistance to low income homeowners and landlords by providing a forgivable loan to pay for modifying the houses or rental properties to meet the needs of occupants with disabilities.

### **WHO IS ELIGIBLE?**

Applicant may be eligible if:

- The dwelling is at least five years old and valued at less than \$125,000.
- A landlord renting self contained dwelling units, or rooms in a rooming house to low income tenants where their household income is at or below \$19,500.00 (1 Bdr), \$24,500 (2 Bdr), \$29,000 (3 Bdr), and \$32,500 (4 Bdr). Incomes are based on a per bedroom need.

### **WHAT TYPE OF REPAIRS ARE ELIGIBLE?**

- To be eligible, changes/modification must relate to housing and be reasonably connected to the occupant's disability. Most modifications that make it easier for the occupant with disabilities to live independently are eligible for funding.
- Modifications include such items as a ramp, chair lift, bathtub lift or wheel in shower, height adjustments to kitchen workspaces, cupboards and handrails.

### **WHAT FINANCIAL ASSISTANCE IS AVAILABLE?**

- Assistance is in the form of a fully forgivable loan.
- The maximum forgivable loan is up to \$16,000
- If the cost of repairs is higher than the loan amount, the homeowner/landlord must cover the additional costs.

### **INFORMATION**

- If you meet the eligibility criteria and wish to receive an application package, or if you require additional information, contact:

Brandon Neighbourhood Renewal Corporation  
410- 9<sup>th</sup> Street  
Brandon, Manitoba  
R7A 6A2

Phone: 729-2412  
Fax: 729-0101  
Email: s.lepp@brandon.ca

## **Appendix J - Rental Residential Rehabilitation Assistance Program**

### **WHAT IS RENTAL RRAP?**

- The Rental RRAP offers financial assistance to landlords of affordable housing by providing a forgivable loan to pay for eligible repairs to self-contained units by low income tenants to bring the property up to minimum levels of health and safety.

### **WHO IS ELIGIBLE?**

Applicant may be eligible if:

- Tenants household income is at or below \$19,500.00 (1 Bdr), \$24,500 (2 Bdr), \$29,000(3 Bdr), and \$32,500 (4 Bdr). Incomes are based on a per bedroom need.
- Rent on the units are set at or below with current median market rent.
- The property requires repair in at least one of five key areas- Structural (Roof or foundation), Electrical, Plumbing, Heating, Fire Safety.
- Tenants are not family relatives of the property owner.

### **WHAT TYPE OF REPAIRS ARE ELIGIBLE?**

- Eligible repairs include all mandatory items which will restore the home to a minimum level of health and safety. Any repairs that are considered normal maintenance are not eligible.
- If your property qualifies, all mandatory must be carried out to bring the property to Manitoba building codes.

### **WHAT FINANCIAL ASSISTANCE IS AVAILABLE?**

- Assistance is in the form of a fully forgivable loan.
- The maximum forgivable loan is up to \$24,000 per self contained unit.
- If the cost of repairs is higher than the loan amount, the landlord must cover the additional costs.

### **INFORMATION**

- If you meet the eligibility criteria and wish to receive an application package, or if you require additional information, contact:

Brandon Neighbourhood Renewal Corporation  
410- 9<sup>th</sup> Street  
Brandon, Manitoba  
R7A 6A2

Phone: 729-2412  
Fax: 729-0101  
Email: s.lepp@brandon.ca

## **Appendix K – 2007 Population and Housing Projections for the 2<sup>nd</sup> Shift of Maple Leaf Pork**

On September 12, 2006, Maple Leaf Pork announced a planned start-up of a full second shift of operation at the Brandon facility. A second shift will require 814 additional employees when fully operational. Phase 1 of a second shift will begin in summer 2007.

Prior to ramp up of the second shift, 67 new immigrants will arrive in July of 2007 to cover attrition at the plant. These cannot be accurately accounted for in housing in that it is not known whether employees who leave Maple Leaf are staying in Brandon for other employment, or whether they are leaving Brandon and thus freeing up housing. This is complicated by the fact that attrition occurs primarily among resident Canadians who have no employment restrictions.

Projections for new immigrant employees include 134 new employees (immigrants) in June 2007, 67 in July 2007, 60 in August 2007, 60 in September 2007 and 60 in October 2007. In 2008, an additional 150 immigrants will arrive in March, and 300 in September. A final 50 new residents will arrive in March of 2009. Total new immigrant residents, therefore is 814 when the second shift is completely staffed (this does not include attrition).

Any remaining employees required will be drawn from the resident population or further immigration as needed. This major increase in population, primarily inside the City of Brandon, will require a major effort to provide adequate housing, not only for Maple Leaf employees, but also for the expected secondary employment and population increase anticipated, owing to expansion at Maple Leaf.

### **Background**

Between 1998 and 2000, original impact projections were produced using a sophisticated and complex model based on the Microcomputer Economic and Demographic Assessment Model (MEDAM) devised at North Dakota State University. The original projections were used to plan all aspects of the economic impact of the plant, including population change divided into direct Maple Leaf employment and secondary employment, agricultural inputs, housing needs, and impact on infrastructure and services. MEDAM was designed to assess economic impact for a new industry entering a region. It is not appropriate for re-analysis because many of the inputs are already in place, and an unknown share of the secondary (induced employment and growth) has occurred or is on-going.

Brandon's population and housing situation is complicated by the arrival of other major employers during the development and operations of Maple Leaf between 1998- 2006. The move of 2PPCLI to Shilo, the addition of Convergys and expansion of existing businesses all have added to the growth and development of the City. Much of this would be in addition to, rather than directly caused by the Maple Leaf development. Accordingly, it now is impossible to precisely isolate the impacts caused solely by Maple Leaf.

The original population projections relating to Maple Leaf's start-up and first shift operation for the City of Brandon estimated substantial overall increase. Based on these projections (Rounds and Associates 2000), Maple Leaf's first shift would increase the City's population by 821 through direct employment, and 2,441 through secondary (induced) employment, for a total of 3,262 persons. This excludes construction employment because the plant was operational, and persons choosing to reside outside of Brandon. More of the original first shift workforce than

anticipated was drawn from outside of the Brandon region, which increases population growth estimates. An important point to remember is that secondary employment and population growth occur over several years, not immediately. For this reason, the 2002 projections are used for reference (Table 1).

**Table 1  
Population Projections Ascribed to Maple Leaf Operations and Secondary Development  
for the City of Brandon, 2002**

<b>Operational Population</b>	<b>Secondary Population</b>	<b>Total Population</b>
<b>821</b>	<b>2441</b>	<b>3262</b>

The second shift at Maple Leaf was originally scheduled to begin in 2003. The 2004 projections for Maple Leaf and secondary population growth showed a substantial increase for Brandon’s population, primarily because virtually the entire second shift workforce (primarily immigrants) and much of the secondary employment generated would require “new” residents. The major impact of Maple Leaf, therefore, will be realized when a second shift is instituted and secondary growth has had a few years to develop. The 2004 projection now can be used and adjusted to estimate second shift impacts for 2007-2010. The first shift populations have been subtracted from these estimates, so numbers reflect the projected increase from the current population.

**Table 2  
Population Projections Ascribed to Maple Leaf Second Shift and Secondary Development  
for the City of Brandon for 2010 Onward**

	<b>Operational Pop.</b>	<b>Secondary Pop.</b>	<b>Total Pop.</b>
	<b>2410</b>	<b>5615</b>	<b>8025</b>
<b>Reduced 15%</b>	<b>2050</b>	<b>4770</b>	<b>6820</b>
<b>Reduced 19%</b>	<b>1661</b>	<b>3864</b>	<b>5525</b>

In essence the second shift at Maple Leaf may have about 1.7 times the impact of the first shift based on original projections. These numbers include a reduction based on the fact that Maple Leaf’s first shift is about 15% greater than the original estimate, and a further 19% reduction based on the 814 second shift employees instead of the original 1000. This, of course, would reduce the second shift impacts because some has already been realized, and the number of new second shift employees has been reduced. The final estimate, therefore, would be **a population increase of about 5,525 persons** once all secondary development has occurred (Table 2).

The most immediate need relating to the 2<sup>nd</sup> shift expansion and secondary development will be adequate housing for the anticipated population increase. Housing has been a major issue for the last eight years, and this trend will continue. The highly varied population anticipated will require all forms of housing. An increase in any segment of the work force will generate widely diversified secondary employment, and thus further demand for housing at all levels.

### Housing in Brandon 1998-2006

Monitoring of housing demand and supply in the City of Brandon has been on-going since 1998. The most recent update (May 2005; Rounds and Associates) listed two major conclusions:

1. The projected demand (updated in 2002) for 2004 was 479 single family dwellings, including Maple Leaf's first shift, induced growth owing to Maple Leaf's first shift and the relocation of 2PPCLI to Shilo. An active real estate market and new construction through 2004 had met and exceeded the 2002 projected demand (n=502). The fact that the pace of development of new owned housing has not declined (169 new dwellings in 2005, and 133 in 2006), and a continuing active real estate market suggests that growth has occurred beyond the expected impact of Maple Leaf. The fact that other major employers have located in Brandon, and an expanding seniors population, explain the continuing trends. Single family dwellings include houses, mobiles and RTMs.
2. Rental housing has been monitored more closely, with a 2002 projection for the need for 748 additional rental units from 2005 onward. Changes in the real estate market and new construction through 2004 left a latent demand for 160 units. Permits were issued for 76 multiple family units in 2005, reducing the latent demand to 84 units). The permits for 67 multiple family units in 2006 effectively eliminated the projected latent demand. Vacancy rates (1% or less) in both the formal and informal rental markets in 2005 and 2006 suggest a continuing shortage of rental units. Any carry-over of demand should be added to projected increases in demand owing to a second shift of operation at Maple Leaf.

It is instructive to review the response of the private sector to the projected demand for housing when Maple Leaf announced and began operations in 1998/99 (Table 3). Between 1998 and 2006, 1,104 single family dwellings, 74 duplex units and 826 multi-family rental units have been added to Brandon's housing stock. Construction of new single family dwellings was strong in 1998, slowed for three years, and subsequently increased rapidly in 2002-2006. Approximately 650 new homes were built between 2002 and 2006.

Rental unit construction was high in 1999, 2002 and 2003, with 526 units constructed during the three years. Although reduced in number, an average of about 70 new rental units were constructed per year in the 2004-2006 period.

**Table 3**  
**Brandon Housing Permits Issued 1998-2006**

Year	Single Family Dwellings	Duplex Units	Multi-family Units	Total
1998	121	34	23	178
1999	48	4	26	100
2000	70	4	26	100
2001	60	6	45	111
2002	124	4	111	239
2003	150	4	165	319
2004	228	0	63	291
2005	10	8	76	254
2006	133	6	67	223
Total	1,104	74	826	2004



## Future Housing in Brandon

Owing to recent rapid growth in Brandon, including not only the impact of Maple Leaf, but also the relocation of 2PPCLI, the addition of Convergys and other new employers and expansion in other businesses, it is difficult to determine how much of the expected secondary development has actually occurred. It is likely that some of the expected induced development ascribed to a second shift at Maple Leaf has already occurred. Projecting future housing needs based on a second shift at Maple Leaf, therefore, requires establishment of basic assumptions. Fortunately, the records for 1998-2006 provide some indicators and suggest some assumptions for projecting future needs for housing.

### Background

Original projections for housing needs based on a second shift at Maple Leaf and induced growth called for 2800 owned homes (all categories combined) and 2200 rental units (Rounds and Associates 2000). This projection was first made for 2004 and now serves as a target for 2007-2010 and beyond, depending on the time of start-up of the second shift at Maple Leaf and the rate of growth of induced development.

### Adjusting the Numbers

Several adjustments can be made to the original housing projections. There is, however, a caveat in that the original numbers reflected only Maple Leaf and 2PPCLI housing demand. Other economic development has occurred and demand will not reflect increases that cannot be attributed to initial projections. This means that final estimates probably will be on the low side of actual demand.

The first major adjustment is to reduce housing demand by realized supply increase between 1998-2006 (Table 4). Subtracting the total numbers of increased supply in Table 3 from the projected demand numbers in Table 4 allows initial determination of latent demand.

**Table 4**  
**Future Housing Demand in Brandon**

	Owned Housing	Rental Housing	Total
Original projection	2878	2218	5096
Built to date (2006)	1104	826	1947
Reduction 19%	337	45	382
Latent Demand	1437	1347	2784

### Direct Maple Leaf Impacts

Latent demand is higher than that projected for the first shift at Maple Leaf. The primary reason for this is that all employees for the second shift will be new residents. First shift projections were based on the assumption that 90% of the employees would be Canadian residents, either from the City of Brandon or the commuter zone. The original first shift composition actually was 75% regional, somewhat lower than expected. This resulted in more “new” residents and a higher impact. Maple Leaf projects that virtually all second shift employees will not only be new to the region, but also immigrants to Canada.

Based on the expected demographics of the workforce at Maple Leaf, the direct impact of the 2<sup>nd</sup> shift labour force will be a population increase of 814 persons in 2007-2009. It is expected that all immigrant workers will require rental housing and will remain in rental housing for three years. Assuming four persons per rental unit (the established pattern), this creates an immediate demand for 205 new rental units. After two years, these employees are eligible to bring their families to Brandon and many would prefer owned housing at that time. Initially, therefore, 204 new rental units are needed during the next two years. These residents will rely on a healthy housing continuum and continued construction of moderately priced new housing to gain entry into owned housing.

This delayed demand for owned housing changes the timing of owned versus rental demand. This will be evident in 2008 as the Maple Leaf immigrant employees who have been in Brandon for two years will bring their families to the City and look to move from rental to owned housing. This will free-up some rental units, effectively reducing the rental demand. Based on the assumption that four employees currently occupy a rental, the 400 current workers who bring families to Brandon will free up 100 currently rented units (assuming owned homes are available). This effectively opens up rentals for 400 new second shift employees, reducing the demand by 100 units, but increasing the demand for owned housing. If owned housing is not available, there will be continued pressure on rentals.

This scenario will again occur beginning in 2010, when second shift employees will be in a position to bring their families to Brandon. This fluctuation in demand between rental and owned housing will effect supply, and necessarily induce a degree of uncertainty in new construction. Overall demand, however, also depends on induced growth, which typically is realized over a longer period of time.

### **Induced Impacts**

Induced growth relating to the injection of \$10 of millions of new dollars into the local economy by Maple Leaf is very different from growth attributed directly to Maple Leaf operations. Secondary development is wide-ranging as all aspects of the economy expand differently among sectors. Accordingly, employment at all wage levels will increase, with a similar impact on housing at all levels. Based on the projected population and housing numbers, induced development will have a much greater impact on the City than Maple Leaf operations. This applies to the housing market and the general economy.

If all secondary growth occurred during the next three years, Brandon would suffer an acute housing shortage. Fortunately, secondary development often occurs over a longer period of time. This is evident in the flux between early rental developments and later owned housing that occurred between 1998-2006, as the first shift of Maple Leaf impacted the City. Although unpredictable, one can assume that on-going growth will mirror the present balance of the distribution of income within the City. Employment, therefore, will result in a balance in the low-middle-high income brackets that currently exists. Using this assumption, demand for housing should be a repeat of the 1998-2006 growth pattern, but the magnitude will be considerably higher the earlier growth period.

Based on these assumptions, the 100 new rental units needed for Maple Leaf employees eventually will become available for secondary development employees. The lesson learned from the last eight years, however, is that the housing supply has barely kept pace with demand. A similar pattern of housing development that occurred between 1998 and 2006 will

have to occur beginning in 2007. That is, an initial rapid development of rental units to accommodate immediate demand followed by a lower level but steady increase in rental units over time. The immediate increase in demand for entry-level homes by first shift employees will occur in 2007. The housing continuum has functioned well, primarily because construction of new owned housing has increased dramatically to allow movement of families with all levels of income into and through the housing continuum.

Putting numbers on these demand fluxes is difficult. Assuming that secondary growth will be almost double the impact of direct Maple Leaf development, there will be the need for 285 new rental units (based on occupancy by two persons for non-Maple Leaf employees) in addition to the 100 for Maple Leaf employees. If secondary growth is triple that of direct growth, the demand increases to 700 total units. Over time, the projected demand for 1350 rental units would be realized. If entry level owned properties are not available the demand for rental units not only may be more immediate, but also will remain high for prolonged periods of time.

Construction of new owned housing units also must increase to allow movement of families with all income levels through the housing continuum. The long-term demand for owned housing exceeds the need for rental housing, and is higher by half again the number built during the last eight years. Predicting the timing of this demand for Maple Leaf employees is based on experience and known expectation. It is much more difficult to predict the timing for induced growth. The recent rapid increase in mobile homes and RTMs probably reflects an affordability component for many families. Further development of lower cost housing may be essential to allow entry of many new residents and young persons into owned housing.

There are a finite number of older entry level homes in the City, and turnover of these properties is unpredictable. Based on the last four years, about 417 deaths occur among Brandon residents each year. The real estate market handled about 125 estate sales in 2004. Using these figures, an estimated 100-125 older owned properties may become available each year. Their average selling value in 2004 was \$88,000, permitting entry level affordability for both Maple Leaf and induced growth employees. If those who wish to leave rentals have options available the demand for rental construction will be slowed, and ultimately reduced.

### **Final Demand Estimates**

With the advent of Maple Leaf's second shift beginning in 2007 and being completed in 2009, there will be an immediate need for 200 new rental units. This number will be reduced by 100 units if first shift employees can find owned properties. Secondary development will begin in 2007 and continue over the next 10 years. Based on current trends, approximately 350-750 new rental units will be needed from 2007-2017. Movement out of rentals will be an on-going process throughout this period. The initial demand projection for 1350 new rental units is a long-term goal, but at least half of those units will be needed in the short term. **Development of 450-650 new rental units should be encouraged during the next five years.**

Demand for owned housing will increase over time. The private sector has responded to demand during the last eight years by building new homes and siting mobile homes. This allows up-scaling and makes older houses available. The demand for entry level owned housing has been, and will remain high. The availability of older housing stock is unpredictable which makes construction of mobile home parks and lower cost new homes (RTMs etc.) a viable option. The long-term projected demand for new housing is more than 1400 properties. **With the current rate of about 150-200 new homes per year, the goal would be reached in 10-15 years.** This

may be adequate, but there are likely to be demand fluctuations through time. There is an immediate need for 300 entry level housing units to accommodate first shift employees at Maple Leaf. Although the housing market is tight, especially in some price range categories, the present mix of new owned housing between traditional buildings, mobiles and RTMs should be maintained to allow as many options as possible to current and new residents.

### **Comments on Acceptable Low-income Housing**

Acceptable housing includes adequacy (in good repair), suitability (accommodates family size), and affordability (<30% household income). Although strides have been made in both social and low-income housing in Brandon, efforts to increase and maintain acceptable housing must be on-going. BNRC has spearheaded development of low income rental units and had considerable impact during the first shift housing impact of Maple Leaf and induced development. Hundreds of new low income rental units and hundreds of renovations to existing units were funded through various programs.

Most low income demand results from wages associated with induced development. Need for low income rentals will again increase as the second shift impact arrives between 2007-2010. Not only are more low income rentals needed, but also some of those currently operating will come off of rent controls during the same time period. About 125 current units will revert to market rents between 2006-2009. These units should be replaced and additional units added to the low income rental housing options available.

### **Comments on Potential Political Changes to Watch**

Senior governments currently are considering changes to regulations concerning immigration. Discussion includes the possibility of "fast-tracking" landed immigrant status from the current two years reducing the waiting period by six months. Should this occur, immigrant employees at Maple Leaf would be in a position to bring their families to Canada within 18 months of their arrival. This would shorten the timing of need for entry level owned housing, and shorten the length of time for the immediate need for rental units. This, however, involves only 100 of the projected need for rental units. This supply, if freed up after 18 months, would fulfill the induced growth need for rentals over the longer term, reducing the long-term pressure for additional rental units. Should these changes occur, they will not affect the projected demand during the next two years, but may affect the mid-term demand by about 20% (100 free units of 450 needed). If, however, an adequate supply of entry-level homes is not available, the two and three bedroom rental units will have to be used to house immigrant families. Because there are four immigrant employees for each rental unit, the demand for larger rental units could increase dramatically, as each current unit would spawn demand for four rental units to house families. It is of paramount importance to monitor the balance between rental unit and owned housing availability over the next 2-4 years.

Appendix L – Black Property

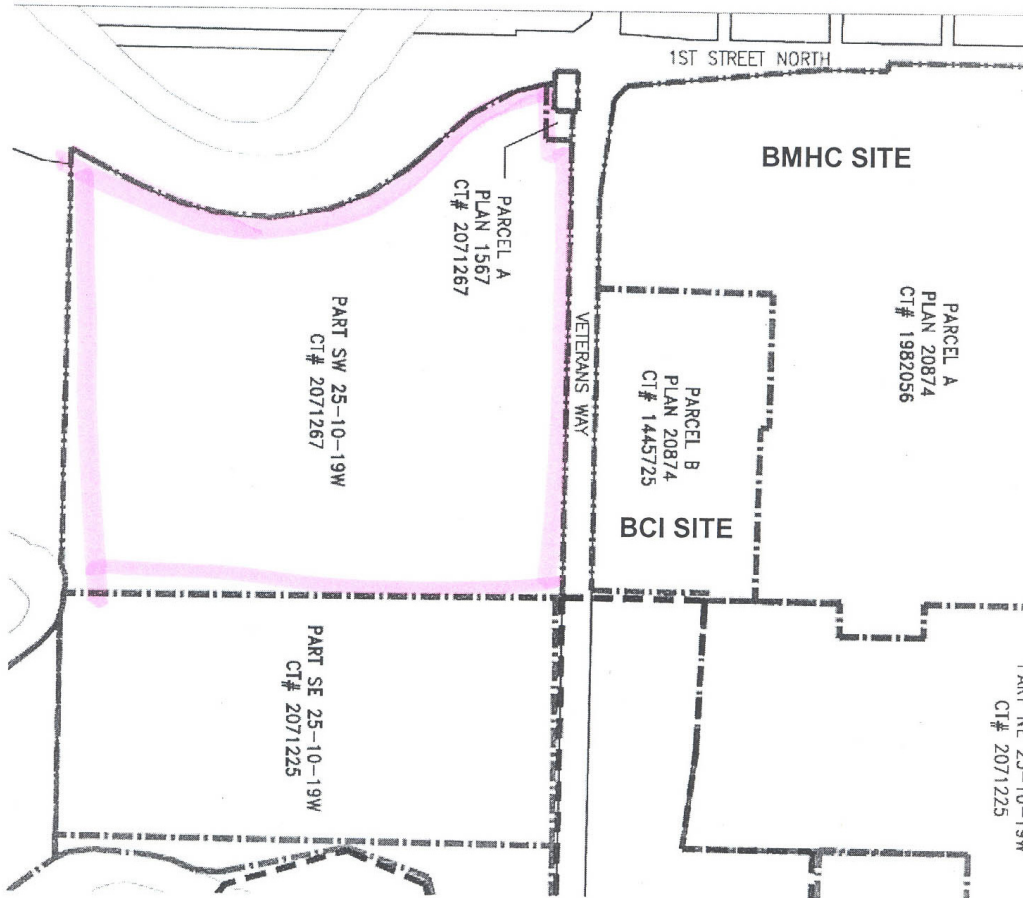
# 100 Black Street



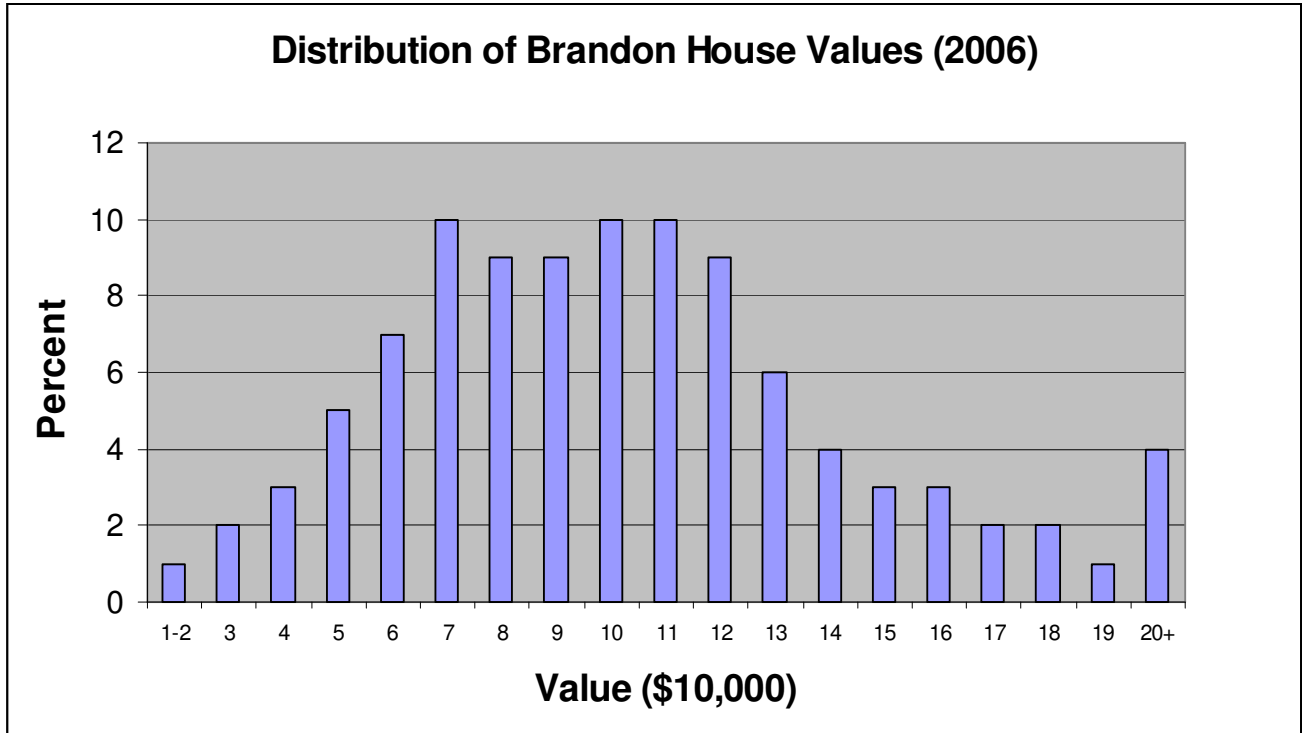
### Appendix M – BMHC Land Transfer Map

115 acres of BMHC land to be transferred to the City of Brandon.

Appendix 1 – BMHC Surrounding Lands / Roads



Appendix N – Brandon House Values



## Appendix O – Glossary of Terms

The following is a glossary of terms used in the Housing Plan. It may benefit the reader and assist those persons referencing the document.

**Adequate Dwellings:** Dwellings not requiring major repairs.

**Affordable Housing:** Housing that is in reasonable good condition, and is large enough to accommodate the family without having to spend more than 30% of before-tax household income.

**Alternative Development Standard:** A way to reduce servicing costs. Examples include: smaller lots, narrower roads, reduced sidewalk requirements, and storm water systems that rely more on surface drainage.

**CMHC:** Canada Mortgage and Housing Corporation

**Community Land Trust:** Is a private non-profit corporation created to acquire land for the benefit of the community and provide secure affordable access to land and housing for community residents.

**Dedication of Land:** The transfer of ownership of an area of land to the public body, such as a municipality or school division, without financial payment, for purposes related to a development proposal, such as parks, playgrounds, school sites, or roadways.

**Density Bonusing:** A zoning tool used by municipalities to increase density in exchange for amenities such as the provision of affordable housing.

**Housing:** Accommodations that meets a range of physical adequacy, suitability, and affordability standards.

### **Short-term Housing:**

**Emergency Housing/Shelters:** Provide temporary accommodations to individuals who otherwise sleep on streets. They are not intended to be regular residences.

**Transitional Housing:** Provides temporary accommodations (up to three years) to individuals who wish to stabilize their housing situation while resolving other issues in their lives. Individuals can access services that would enable them to move towards a more independent living.

### **Long-term Housing:**

**Supportive Housing:** Accommodations with a support component to allow people to live as independently as possible. Housing providers receive funding to provide support services to the resident, who often also receives some direct funding.

**Social Housing:** Provided to very low-income households who are capable of living independently with a need for support services. On-going subsidies enable rents to be paid (usually 30% of gross household income).

**Housing Reserve Fund:** The municipality establishes special funds to buy sites for lease or to make up the shortfall between market value and the amount paid by groups who lease land from the municipality at or below market price.

**Housing Suitability:** Refers to the size of the home in bedrooms compared to the size of the family living in that home. (see National Occupancy )

**Inclusionary Zoning:** Refers to policies requiring that a proportion of housing units with a new development meet affordability or other special criteria. It has been used to help ensure a mix of housing types in an area.



**Infill Developments:** Infill development can provide a solution to provide new housing in already built up areas. Lot sizes are often smaller, and infrastructure is already in place, thereby allowing for more affordable housing prices.

**Infill Housing:** The introduction of new housing into, or adjacent to, existing neighbourhoods resulting in an intensification of land use. Such a project can include a single family dwelling, residential conversion, multiple unit for of housing and can occur in a variety of locations including: small vacant lots, transitional areas between land uses, lands previously zoned for alternate uses, undeveloped sites or irregular sites.

**Infrastructure:** The various networks of utilities and services, such as water supply pipes, wastewater pipes, storm sewers, roadways, electrical, telephone and cable distribution lines, and/or gas distribution lines that may be necessary to provide various services to development.

**Land Lease:** Municipalities leases land owned by them usually for non-profit cooperative or government assisted rental housing. Generally they lease the land at 75% of its market value of 60 years. Maximum rent increases or limited resale prices are sometimes imposed.

**Land Trust:** A land trust can acquire land through purchase or donation and hold it in perpetuity in order to remove it from the speculative market and to preserve its use for specific purposes in the future, such as affordable housing.

**Linkage Program:** Large commercial developments can be required to provide an affordable housing component as a stipulation of approval. Housing can be developed by the organization or a cash-in-lieu payment be made to the municipality.

**Public Reserve:** An area of land which is dedicated to a municipality for the purpose of a public park, recreation area, natural area, public works, or a buffer separating incompatible uses.

**Rehabilitation:** The restoration of a building to a condition which previously existed or the restoration of an area of land to a condition which allows it to be used for another purpose.

**Rent Geared to Income:** This is considered to be the share of a lower income household's that could be spent on shelter without impacting on other necessities.

**RRAP:** Residential Rehabilitation Assistance Program

**Secondary Suite:** Can be rented as affordable units for low to moderate income households. They are contained within a principal residential building.

**Small Lot Zoning:** A zoning tool designed to use land more effectively and efficiently by decreasing the average lot size, or creating a maximum lot size, and reducing setbacks.

**Suitable Dwellings:** Have enough bedrooms for the size and composition or resident families according to the National Occupancy Standard requirements.