

Inclusion of Affordable Housing in New Transit-Oriented Developments in Canadian Cities



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Abstract

Poor housing affordability and lack of affordable housing options located in new transit-oriented developments is an area of growing concern for Canadians, and growing interest for researchers and governments. This report examines the factors influencing the shortage of affordable housing in transit-oriented developments, the socio-economic issues that affect this shortage, and the various government policies, programs, and initiatives that have the potential to alleviate such shortages. The analyses presented in this report rely on mixed methods which include a literature review, interviews with key stakeholders, and in-depth case studies of affordable housing developments across Canada. The findings, synthesized across all lines of evidence, suggest that a multi-pronged approach which features cooperation between orders of government and housing contributors shows the most promise for ensuring an adequate supply of affordable housing in transit-oriented developments.

Executive Summary

As a growing number of urban centres adopt the transit-oriented development (TOD) model, in which mixed-use communities cluster around major transit hubs, the shortage of affordable housing in these TODs has become a central issue. Many TOD sites are neither equitable nor socio-economically inclusive, with gentrification frequently cited as one of the more common contributors to inequality. For this reason, urban planners and housing stakeholders have begun to focus on this inequality aspect of TODs, and begun to espouse strategies that integrate housing with diverse affordability levels – primarily rental – into developments located in TODs.

In 2019, the Canada Mortgage and Housing Corporation (CMHC) commissioned PRA Inc. to conduct research aimed at enhancing understanding of how to increase affordable housing in new TODs in Canadian cities. The intent of the research is to identify strategies that encourage the inclusion of affordable housing located near public transportation and services, in order to provide guidance and insights to municipal governments, housing providers, and other housing stakeholders on strategies and interventions for preserving and expanding affordable housing options in TODs. New research centered on affordable housing in TODs is critical at a time when many large cities in Canada are experiencing rapid growth in all types of new developments near transit locations, along with growth in shortages of affordable housing — trends which present new opportunities for the inclusion of affordable housing as part of these developments.

This research study uses a multi-modal design which involves three primary lines of evidence: a literature review, case studies, and key informant interviews. Taken together, these three lines of evidence provide a set of key findings that shed light on promising practices for the inclusion of affordable housing in TODs.

The literature review describes ways in which the challenges of including affordable housing in TODs, placed within the greater context of the current affordable housing crisis in Canada, depend heavily on the local circumstances. Local socio-demographic factors impact the type of affordable housing developments that are feasible in a specific area, and the nature of the supports and incentives needed for housing projects in that area. The review further details how a variety of incentives support affordable housing in TODs by assisting housing developers through government policies, programs, and initiatives. Federal and provincial levels of government have the greatest potential to influence the inclusion of affordable housing near transit through policy approaches such as grants, financing, and programs that prioritize housing projects close to transit hubs. Zoning practices and land costs are identified as issues of particular concern to both municipalities and private or non-profit housing developers.

The case studies provide a detailed perspective on specific housing projects which include a portion of their units as affordable rental housing units. The case studies focus on developments in cities across Canada, covering different types of housing developments comprising a range of unit sizes and numbers, created by private developers, municipalities, and non-profit developers. Policies, programs, tools, and initiatives discussed in the case studies include government financing, zoning practices, subsidies and grants, cost waivers and exemptions, regulations related to density bonuses and parking requirements (among others), and approvals and permit processes.

Key informants discussed promising practices and lessons learned in their capacities as housing contributors, including the most effective types of government interventions, opportunities for effective government interventions at various stages of the building life cycles, and good practices in land management methods. They emphasized the influence of initiatives that provide financing that encourages rental construction, the importance of public support and community engagement, and the advocacy role that governments can play in supporting affordable housing in TODs.

Overall, no single policy can ensure an adequate supply of affordable housing in TODs. Rather, this complex issue requires an approach which combines tools at every stage of the housing supply system, and cooperation between the various levels of government as well as between government and housing contributors.

Résumé

À mesure qu'un nombre croissant de centres urbains adoptent le modèle d'aménagement axé sur le transport en commun (AATC), dans lequel les collectivités à usage mixte se regroupent autour des grands carrefours de transport en commun, la pénurie de logements abordables dans ces AATC est devenue un enjeu central. De nombreux sites d'AATC ne sont ni équitables ni inclusifs sur le plan socioéconomique, et l'embourgeoisement est souvent cité comme l'un des facteurs les plus courants de l'inégalité. C'est pourquoi les urbanistes et les intervenants du secteur de l'habitation ont commencé à se concentrer sur cet aspect des AATC lié à l'inégalité et à adopter des stratégies qui intègrent le logement avec divers degrés d'abordabilité – principalement les logements locatifs – dans les ensembles situés dans des AATC.

En 2019, la Société canadienne d'hypothèques et de logement (SCHL) a mandaté PRA Inc. pour mener des recherches visant à améliorer la compréhension de la façon d'accroître le nombre de logements abordables dans les nouveaux AATC des villes canadiennes. L'objectif de ces recherches est de trouver des stratégies qui favorisent l'inclusion de logements abordables situés près des transports et des services publics, afin de fournir des conseils et des renseignements aux administrations municipales, aux fournisseurs de logements et aux autres intervenants du secteur de l'habitation sur les stratégies et les interventions visant à préserver et à élargir les options de logement abordable dans les AATC. De nouvelles recherches axées sur le logement abordable dans les AATC sont essentielles à un moment où de nombreuses grandes villes du Canada connaissent une croissance rapide de tous les types de nouveaux aménagements à proximité des transports en commun, ainsi qu'une pénurie grandissante de logements abordables – des tendances qui offrent de nouvelles opportunités d'inclusion de logements abordables dans ces aménagements.

Cette étude utilise un concept multimodal qui comprend trois principales sources de données : une analyse documentaire, des études de cas et des entrevues avec des intervenants clés. Ensemble, ces trois sources de données fournissent un ensemble de constatations clés qui font la lumière sur les pratiques prometteuses pour l'inclusion de logements abordables dans les AATC.

L'analyse documentaire décrit les façons dont les défis liés à l'inclusion de logements abordables dans les AATC, dans le contexte plus large de la crise actuelle du logement abordable au Canada, dépendent fortement des circonstances locales. Les facteurs sociodémographiques locaux ont une incidence sur le type d'aménagement de logements abordables qui est réalisable dans une région donnée et sur la nature des mesures de soutien et des incitatifs nécessaires pour les ensembles de logements dans cette région. L'examen explique plus en détail comment divers incitatifs soutiennent le logement abordable dans les AATC, en aidant les promoteurs de logements au moyen de politiques, de programmes et d'initiatives du gouvernement. Les gouvernements fédéral et provinciaux détiennent le plus grand potentiel d'influencer l'inclusion de logements abordables près des transports en commun au moyen d'approches stratégiques telles que des subventions, du financement et des programmes qui accordent la priorité aux ensembles de logements situés près des carrefours de transport en commun. Les pratiques de zonage et les coûts des terrains sont considérés comme des enjeux qui préoccupent particulièrement les municipalités et les promoteurs de logements privés ou sans but lucratif.

Les études de cas fournissent une perspective détaillée sur des ensembles de logements particuliers dont une partie de leurs logements sont des logements locatifs abordables. Les études de cas mettent l'accent sur des aménagements dans des villes partout au Canada, couvrant différents types d'aménagement de logements offrant une variété de tailles et de nombres de logements, créés par des promoteurs privés, des municipalités et des promoteurs sans but lucratif. Les politiques, programmes, outils et initiatives abordés dans les études de cas comprennent le financement gouvernemental, les pratiques de zonage, les subventions et les contributions, les exonérations de coûts et les exemptions, les règlements relatifs aux primes de densité et aux exigences de stationnement (entre autres), ainsi que les processus d'approbation et de délivrance de permis.

Les intervenants clés ont discuté des pratiques prometteuses et des leçons apprises en tant que contributeurs au logement, y compris les types d'interventions gouvernementales les plus efficaces et les occasions d'interventions

gouvernementales efficaces à diverses étapes des cycles de vie du bâtiment, et les pratiques exemplaires en matière de méthodes de gestion foncière. Les intervenants ont mis l'accent sur l'influence des initiatives qui offrent du financement pour encourager la construction de logements locatifs, l'importance du soutien du secteur public et de la mobilisation communautaire, et le rôle de défenseur que les gouvernements peuvent jouer pour soutenir le logement abordable dans les AATC.

Dans l'ensemble, aucune politique ne peut à elle seule assurer une offre suffisante de logements abordables dans les AATC. Ce problème complexe exige plutôt une approche combinant des outils à chaque étape du système d'offre de logements et la coopération entre les divers ordres de gouvernement ainsi qu'entre le gouvernement et les contributeurs au logement.

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DATE: May 11, 2021



Table of Contents

Abstract	i
Executive Summary.....	ii
Résumé	iii
Table of Abbreviations	vi
List of tables & figures	viii
Glossary	ix
Section 1. Introduction	1
1.1 Purpose	1
1.2 Context	2
1.3 Methods	2
Section 2. Literature review.....	4
2.1 Introduction	4
2.2 Government-related tools for creating affordable housing in TODs	5
2.3 Local community characteristics that enhance or restrict integration of affordable housing in TODs	16
2.4 Expected affordable housing outputs and outcomes from TODs	22
2.5 Informing housing contributors on the tools available for increasing affordable housing in TODs	29
2.6 Summary of key findings of the literature review.....	29
Section 3. Case studies	31
3.1 Marine Gateway – Vancouver, British Columbia	31
3.2 Bridgeland Affordable Housing Development – Calgary, Alberta	36
3.3 Park City Commons – Winnipeg	42
3.4 705 Warden Avenue – Toronto, Ontario.....	48
3.5 Christie Site – Toronto, Ontario	54
3.6 The Haven – Ottawa, Ontario	60
3.7 Gladstone – Ottawa, Ontario	65
3.8 Le Suroit – Montreal, Québec	71
3.9 Îlot Rosemont – Montreal, Québec.....	77
3.10 Summary of key findings from case studies.....	82

Section 4. Key informant observations.....	88
4.1 Government programs and policies which enhance/restrict the creation of affordable housing units in TODs	88
4.2 Local community characteristics that enhance or restrict integration of affordable housing in TODs ..	92
4.3 Expected or achieved affordable housing outcomes	94
4.4 Implementing government policies and programs across building life-cycle stages	96
Section 5. Results	97
5.1 Research question 1: Government-related tools for providing affordable housing in TODs.....	97
5.2 Research question 2: Local socio-economic and other factors that influence the inclusion of affordable housing in TODs	99
5.3 Research question 3: Overcoming the restrictive factors to including affordable housing in TODs ...	101
5.4 Research question 4: Outputs and success measures of affordable housing projects in TODs.....	103
5.5 Research question 5: Promising practices to communicate government tools to housing contributors.....	105
Section 6. Conclusions	106
Appendix A – Bibliography	
Appendix B – Interview Guides	

Table of Abbreviations

AATC	Aménagement axé sur le transport en commun
AMR	Average Market Rent
AOD	Accessibility-oriented development
BRCA	Bridgeland Riverside Community Association
BSQ	Bâtir Son Quartier
CAC	Community amenity agreement
CBA	Community benefit agreement
CCPPP	Canadian Council for Public-Private Partnerships
CD	Census division
CHC	Calgary Housing Company
CLT	Community Land Trust
CMA	Census Metropolitan Area
CMHC	Canada Mortgage and Housing Corporation
CT	Census Tract
CZ	Census Zone
DA	Dissemination Area
eTOD	Equitable Transit-Oriented Development
FAR	Floor Area Ratio
FCM	Federation of Canadian Municipalities
GIS	Geographic Information System
GPSC	Global Platform for Sustainable Cities
Groupe CDH	Le Groupe Conseil en Développement de l'Habitation
HAS	Housing Affordability Strategy
HUD	Housing and Urban Development
IZ	Inclusionary zoning
LEED	Leadership in Energy and Environmental Design
LEHC	Limited equity housing cooperative
LIM	Low Income Measure
LPAT	Local Planning Appeal Tribunal
LRT	Light-rail transit
LVC	Land value capture
NHCF	National Housing Co-Investment Fund
NHS	National Housing Strategy
NIMBY	"Not In My Back Yard"
OCH	Ottawa Community Housing
OMHM	Office municipal d'habitation de Montréal

PNLT	Parkdale Neighborhood Land Trust
P3	Public-Private Partnership
RCFI	Rental Construction Financing Initiative
REM	Réseau express métropolitain
RGI	Rent-Geared-to-Income
ROC	Resident-owned community
SCHL	La Société canadienne d’hypothèques et de logement
SEH	Shared equity housing
SHQ	Société d’habitation du Québec
SPUR	San Francisco Planning and Urban Renewal
STM	Société de Transport de Montréal
TAD	Transit Adjacent Development
TDM	Transportation Demand Management
TIF	Tax increment financing
TOAH	Transit-Oriented Affordable Housing
TOD	Transit-Oriented Development
TTC	Toronto Transit Commission
US	United States
WHRC	Winnipeg Housing Rehabilitation Corporation

List of tables & figures

Table 1:	Key informants	3
Table 2:	Socio-economic profile variables for select Canadian cities (based on Census Metropolitan Area, unless otherwise indicated)	17
Table 3:	Key themes and strategies for post-development TOD success	26
Table 4:	Socio-economic profile variables relevant to the area surrounding the Marine Gateway housing project	32
Table 5:	Socio-economic profile variables relevant to area surrounding the Bridgeland project	37
Table 6:	Socio-economic profile variables relevant to the area surrounding the Park City Commons project ...	43
Table 7:	Socio-economic profile variables relevant to the area surrounding the 705 Warden Avenue housing project	49
Table 8:	Socio-economic profile variables relevant to the area surrounding the Christie Site housing project .	56
Table 9:	Socio-economic profile variables relevant to area surrounding the Haven	61
Table 10:	Socio-economic profile variables relevant to the area surrounding Gladstone Village	66
Table 11:	Socio-economic profile variables relevant to the area surrounding the Le Suroit project	72
Table 12:	Socio-economic profile variables relevant to area surrounding Îlot Rosemont	78

Glossary¹

Affordable housing. “Affordable housing” is commonly defined by CMHC as housing which costs less than 30% of a household’s before-tax income (CMHC, 2018b). However, a variety of terms are used in the literature to refer to housing intended to benefit households with lower incomes. The definitions can differ by source, by jurisdiction, by government departments, and by type of entity (private, government, or non-profit organization). In addition, for the case studies, a broad definition of affordable housing was required to achieve the number of case studies desired. The projects selected feature a variety of rent levels, housing affordability indicators, and tenures (subsidized versus market-based housing). The below definition of affordable housing was agreed to in consultation with CMHC.

For the purposes of clarity and consistency in this report, *affordable housing* is used as an umbrella term that covers social, subsidized, affordable, and near-market housing. Unless otherwise specified, only *supportive housing* is excluded from this broader use of the term affordable housing.

Brownfield. Brownfields are “... abandoned, idle or underutilized commercial or industrial properties where past actions have caused environmental contamination, but which still have potential for redevelopment or other economic opportunities. Brownfields are typically located in urban areas” (Environment and Climate Change Canada, 2012).

Land bank. “Land banks are public entities, usually public non-profit or governmental entities, which specialize in the conversion of vacant, abandoned and foreclosed properties into productive use. Typically, land banks are granted special powers via state enabling legislation. These powers include the ability to remove legal and financial barriers, such as delinquent property taxes, that often render vacant and abandoned properties inaccessible or unattractive to the private market. Land banks acquire properties through different means, but the most common pipeline is the property tax foreclosure system” (Thaden et al., 2016).

Community land trusts (CLTs). “A Community Land Trust (CLT) is a non-profit corporation that obtains and holds land and housing for the benefit of the community in which it exists. With the shared value of housing as a right, the goal is to remove land and housing from the real estate market through either purchase or donation, and perpetually hold it in a trust to preserve the affordability of that land and housing asset” (Agha, 2018).

Complete communities. “Neighbourhoods that provide an appropriate balance of residential and employment land uses, as well as facilities and services that meet most daily needs; this mix is facilitated in a community design that locates amenities for convenient access by walking, cycling, and transit” (Translink, 2012, p. 141).

Density bonus. “Density bonusing when used in inclusionary zoning (IZ) is a practice through which municipalities offer developers additional residential density (or development rights) in return for providing affordable housing” (Drdla, 2019).

Equitable Transit-Oriented Development (eTOD). “[a] compact, often mixed-use development with access to jobs, neighborhood-serving stores and other amenities that also serves the needs of low- and moderate-income people. A primary approach to eTOD is the preservation and creation of dedicated affordable housing, which can ensure that high-opportunity neighborhoods are open to people from all walks of life” (Hersey & Spotts, 2015, p. 1).

Floor Area Ratios (FARs). “Floor Area Ratio (FAR) is the ratio of a building’s total floor to the size of the piece of land upon which it is built” (Friendly, 2017, p. 9).

Inclusive Transit-Oriented Development. “An inclusive TOD ensures that current and future community members have a meaningful role in defining their needs and setting out the objectives for the design and implementation process of TOD. Inclusive design, finance, and governance mechanisms can reduce the potential for citizen and

¹ Usage is not always entirely consistent across organizations or sources in the academic literature. Therefore, the definitions presented here should not be interpreted as proscriptive or definitive. Rather, they are presented to clarify communication within this report.

livelihood displacement and can encourage the equitable outcome of an ethnically and socioeconomically diverse TOD” (Lane, 2017, p. 2).

Gentrification. Gentrification is a specific kind of “neighbourhood revitalization, distinct because of its possible displacement effects.” Historically, gentrification has been tied to patterns of residential segregation and structural issues of exclusion, often facilitated by government policies which advantaged some neighbourhoods and disadvantaged others. In the gentrification process, incumbent residents of the area “can be displaced as the social and economic environment of neighborhoods shift, and the public sector does not take action to protect long-term residents” (Zuk et al., 2018).

Inclusionary zoning. Inclusionary zoning most commonly refers to programs implemented through a municipality’s zoning regulations, and often apply across the whole city. It is a land-use planning tool used to create affordable housing for low- to middle-income households that typically requires affordable housing units to be included in residential developments above a certain size. Inclusionary housing or policies more often refer to programs that might be implemented on a case-by-case basis through negotiations or incentives, such as density bonusing (Government of Ontario, 2018; Rappaport, 2018).

Inclusive community. “An inclusive community is one that values all its members and helps them to meet their basic needs so that they can live with dignity, engage actively, and contribute to their community. [...] Inclusive communities are welcoming to diverse groups of people, including, but not limited to, seniors, youth, children, Aboriginal Peoples, immigrants and newcomers, persons with disabilities, people experiencing mental health challenges, and low-income populations” (City of Burnaby, 2011, p. 18).

National Housing Strategy (NHS). The NHS is a \$55 billion, 10-year plan created by CMHC which is intended to strengthen the middle class, decrease homelessness, and fuel the Canadian economy. The Strategy brings together the public, private, and non-profit sectors to create affordable and livable communities, which will be located near amenities and transportation. Priority areas for the NHS include housing for people or groups that are vulnerable, Indigenous housing, and sustainable housing. Targets set for the NHS include cutting chronic homelessness by 50%, and removing over half a million families from housing need. The NHS criterion for housing affordability entails that a household spends a maximum of 30% of its gross income on shelter costs; the literature uses a variety of definitions for affordability. (CMHC, 2018a; CMHC, 2018f).

Social housing. Housing where rent is set as a proportion of household earnings, that is, rent-geared-to-income (RGI). This type of housing is intended for low-income individuals or households, and is subsidized to ensure that residents of these units do not pay more than a certain proportion of their income on housing (CMHC, 2020a).

Supportive housing. Housing combined with additional services designed to help individuals who cannot live fully independently.

Transit-Oriented Affordable Housing (TOAH). Broadly, this refers to Transit-Oriented Development which integrates affordable housing. Metro Vancouver is currently the only municipality in Canada which uses this term in reference to its housing strategies. The specific definition used by Metro Vancouver is: “Rental housing that is: purpose-built (security of tenure); affordable to households earning 80% of regional median household income (\$60,000; \$1,500 rent); located within walking distance to frequent transit” (Kan & Carley, 2019, p. 4).

Transit-Oriented Development (TOD). A TOD is defined as, “...moderate and high density housing, along with complementary public uses, jobs, retail and services, concentrated in mixed-use developments at strategic points along the regional transit systems” (Calthorpe, 1993a, p. 41).

Section 1. Introduction

1.1 Purpose

The purpose of this research study is to enhance understanding of how to increase affordable housing in new transit-oriented developments (TODs) in Canadian cities, and to identify strategies that encourage the inclusion of affordable housing located near public transportation and services. The NHS criterion for housing affordability entails that a household spends a maximum of 30% of its gross income on shelter costs (CMHC, 2018a). However, the literature uses a variety of definitions for affordability. This report focusses primarily on rental housing, and for the purposes of this report, affordable housing refers to any type of housing which comprises a portion of the units offered at rental prices below the area's market rates.

The intent of the research is to provide guidance and insights to governments, housing providers, and other housing stakeholders on strategies and interventions for preserving and expanding affordable housing options in TODs in Canada. The research questions are:

- ▶ What policies, programs, initiatives, planning tools, and strategies at governmental levels (municipal, provincial, or federal) contribute, or have been used to create affordable housing units (rental or ownership) in new TOD projects?
- ▶ With a focus on socio-economic, financial, and administrative conditions (such as local economy status, housing supply and demand, vacancy rates, monthly rents, costs of ownership, employment growth, migration patterns, etc.), what are the contributing factors that can enhance or restrict the inclusion of affordable housing in new TODs?
- ▶ How can housing contributors (such as municipalities, private developers, non-profit developers, and policymakers) overcome the restrictive factors?
- ▶ What are the expected (or achieved) housing outputs of TOD projects (number of units, type and tenure, level of affordability, measures to protect affordability over time, ownership/management/governance of affordable housing units, etc.) and outcomes in terms of success measures?
- ▶ What is the best way to communicate these policies, programs, initiatives, planning tools, and collaborative strategies for increasing affordable housing in TODs to housing contributors, such as provincial governments, municipalities, and housing providers?

1.2 Context

Over the last decade, in light of new large-scale public investment in transit infrastructure in cities across Canada (including investments under the Government of Canada's 12-year Investing in Canada Plan which began in 2016), there has been growing interest in the potential to include affordable housing units, either rental or ownership, in new TODs, especially along new or planned light-rail corridors or at other major transit hubs. This research will examine the affordability dimensions of housing in TODs, thereby adding an important element to a previous 2007 Canada Mortgage and Housing Corporation (CMHC) research study which focussed on TODs. The objectives of this research thus align with the goals of CMHC's National Housing Strategy (NHS), specifically to "create affordable, stable and livable communities", which are "located near amenities and transportation" (CMHC, 2018e).

Based on the 2016 Census, almost one quarter of Canadian households live in dwellings with shelter costs that were not considered affordable according to the NHS criteria stated above. Enabling mixed-income housing and including affordable housing units (rental or ownership) in TODs is key to developing more diverse and inclusive communities at transit locations. Specific interventions are required to preserve and expand affordable housing options in affected neighbourhoods, in order to mitigate the gentrification effects of public infrastructure improvements.

New research centred on affordable housing in TODs is especially important at a time when many large cities in Canada are experiencing rapid growth in all types of new developments near transit locations. This trend presents new opportunities for the inclusion of affordable housing as part of these developments. It is expected that the results of this research will help housing providers, municipalities, and other housing contributors to develop affordable housing in TODs.

1.3 Methods

A multi-modal research design was developed by PRA in collaboration with CMHC that included three primary lines of evidence: a literature review, key informant interviews, and case studies. The research objectives stated in Section 1.1 above guided the development of a research framework containing the specific questions that CMHC wanted the research to address.

Literature review. A systematic search was conducted of databases and repositories relevant to affordable housing and TODs. Initial queries were run, in both English and French, which included: transit-oriented development, affordable housing, equitable TOD, building life cycle stages, and socially inclusive housing, among others. The databases and repositories searched as part of the literature review include: Academic Source Ultimate, Business Source Corporate, Google Scholar, GreenFile, and EconLit E-journal collection. Full text review of those articles was carried out, including a review of articles identified in the references sections for additional relevant sources.

In addition to the academic, media, and grey literature sources already outlined, publicly available government documents at the federal, provincial, territorial, and municipal levels in Canada were examined. Examples of these sources include planning documents, strategies, frameworks, council meeting minutes, or other relevant documentation related to affordable housing development in TODs. Searches focussed on Canada, and in particular, on cities identified as involved in affordable TOD planning or implementation. In addition to answering the questions in the research framework, the literature review had a secondary goal of identifying potential key informants and case study sites.

Key informant interviews. From January to October 2020, PRA conducted 19 interviews with 26 key informants from across Canada who were involved in a variety of capacities in the sector. Case studies were developed based on interviews with key informants who described their experience related to specific affordable housing projects. A summary of key informant characteristics is presented in Table 1.

Table 1: Key informants		
Type	Total number of interviews	Total number of key informants (those who also participated in case studies are in parentheses)
Regional planning organization	2	5
Municipal government	9	12 (5)
Private developer	3	4 (3)
Non-profit developer	4	4 (4)
Academic	1	1
Total	19	26

Case studies. Nine case studies were conducted for inclusion in this research report. Each case study was informed by contributions from between one and three interviewees knowledgeable about the specific housing project, as well as by literature searches using the same methods described above, census data available on Statistics Canada websites, and housing data available on the CMHC Housing Portal website. In total 10 interviews were conducted with 12 individuals. The full case study reports are provided in Section 3, followed by an overview of all nine case studies in Section 3.10.

Limitations. There are two limitations to the methodology. First, the focus of this study, determined in consultation with CMHC, is how to encourage the development of affordable housing near transit in Canada. International approaches, while outside of the current study's scope, could offer useful insights and are areas for future research of promising practices related to the development of affordable housing near transit. Second, due to time and resource constraints, the case studies relied on a small number of interviewees per case study, which limited the perspectives available. However, the findings presented in the overview of the nine case studies are based on information aggregated across all twelve interviewees combined and, therefore, present broader perspectives on the research themes.

Section 2. Literature review

2.1 Introduction

Peter Calthorpe coined the term “Transit-Oriented Development” (TOD) 25 years ago using the following definition:

A Transit-Oriented Development (TOD) is a mixed-use community within an average 2,000-foot walking distance of a transit stop and core commercial area. TODs mix residential, retail, office, open space, and public uses in a walkable environment, making it convenient for residents and employees to travel by transit, bicycle, foot, or car. (1993b, p. 56)

Calthorpe and many others have subsequently promoted a view of community life in TODs that is affordable, environmentally sustainable, and offers superior quality of life, and the TOD model has gained considerable traction globally (Jamme et al., 2019).

Increasing awareness of the strong contribution that urban mobility, in particular the use of automobiles, makes to pollution, energy and land consumption, congestion, and public health challenges has created broad consensus that TODs should be developed to create more livable, sustainable urban environments (Padeiro et al., 2019). A recent study examining over 350 light rail stations in the United States (US) supported this idea (Appleyard et al., 2019). The study found “livability” as measured along key dimensions like regional/local access to jobs, services, transit, and walkability was associated with key quality of life outcomes. These outcomes included lower rates of obesity, cardiovascular disease, asthma, driving, carbon emissions, as well as lower poverty and unemployment, though the authors note that strong conclusions cannot be drawn regarding the causal relationships between transportation and land use integration, and quality of life public health outcomes, and that some of the outcomes may actually be a result of self-selection bias. The study also concluded that not all TOD sites were socio-economically inclusive or equitable.

In particular, gentrification has been suggested as a contributor to inequality in some TODs. Gentrification is often associated with primarily negative outcomes for people and groups who are vulnerable, such as the displacement of low-income households who are in most direct need of affordable housing, intensification of local conflicts due to housing burdens, increasing prices, and reduced sense of community (Padeiro et al., 2019). This is one of the reasons that contemporary urban planners have shifted the conception of TODs towards more equitable models, so-called equitable TODs (eTODs) (Zuk & Carlton, 2015). An important strategy for eTODs is to integrate housing with diverse affordability levels into a single development. This approach is often referred to as Transit-Oriented Affordable Housing (TOAH) in Canada (Schmidt, 2018; Vancouver, n.d.).

2.2 Government-related tools for creating affordable housing in TODs

This section reviews the programs, policies, initiatives, planning tools, and strategies at government levels that can or could contribute to creating and/or sustaining affordable housing units in TOD areas. It was beyond the scope of the literature review to conduct an exhaustive review of the various programs available at the federal, provincial, and municipal level across Canada.

GOVERNMENT PROGRAMS, INITIATIVES, AND PARTNERSHIPS

Over the past decade, public investment in large-scale transit infrastructure in cities across Canada has resulted in growing interest in the inclusion of affordable housing in TODs, close to major transit hubs (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017; City of Toronto, 2019i; Government of Ontario, 2019c; Junca Adenot, 2019; Metro Vancouver, 2015; Pomeroy, 2018; Vision 2040 & Canadian Urban Transit Association, n.d.).

As a backdrop and foundation for this interest in affordable housing in TODs, the National Housing Strategy (NHS) – the largest and most ambitious federal housing program in Canadian history – will invest over \$70 billion over the next decade to ensure Canadians across the country have access to safe, affordable homes. This unprecedented investment includes more than \$13 billion proposed through the 2020 Fall Economic Statement (CMHC, 2020e).

A few of the federal programs offered under the NHS are summarized below. Provinces and territories, as well as municipalities, offer affordable housing programs and funding in partnership with the Federal Government. Programs and funding at the municipal and provincial level will be considered through the case studies.

- ▶ **Rental Construction Financing Initiative (RCFI).** The RCFI provides low-cost loans for rental housing in areas where there is a demonstrated need. The Government of Canada has proposed an additional \$12B in low-cost loans over seven years to encourage the construction of affordable, purpose-built rental housing, starting in 2021-22. Eligible projects must meet certain affordability requirements. The RCFI contributes to the NHS by increasing the supply of new purpose-built rental housing options and helping to address the high demand for rental units (CMHC, 2018f).
- ▶ **National Housing Co-Investment Fund.** This fund supports partnerships between governments, non-profits, and the private sector by providing low-cost loans. Projects must have support from another order of government and partnerships are prioritized. The fund has both a new construction stream and a housing repair and renewal stream. The focus of this fund is to develop energy-efficient, accessible, and socially inclusive housing for “mixed-income, mixed-tenure and mixed-use affordable housing” uses (CMHC, 2018d).
- ▶ **The Affordable Housing Innovation Fund.** This is a \$200 million fund whose aim is to create the “next generation of housing in Canada.” The objective of the Innovation Fund is to “encourage new funding models and innovative building techniques in the affordable housing sector” through support for the creation of inclusive and accessible communities and contributions to efforts to reduce homelessness (CMHC, 2018f).
- ▶ **The Federal Lands Initiative.** This \$200 million fund makes surplus federal lands available at discounted or no cost for affordable, sustainable, accessible, and socially inclusive housing – thereby supporting the transfer of surplus federal lands and buildings to eligible proponents. The affordability requirements are that “at least 30% of units must be less than 80% of Median Market Rent, for a minimum of 25 years.” The eventual discount on the property depends on the level of improvement to social outcomes achieved by the winning proposal (CMHC, 2018b).

The few existing success stories of preserving and promoting affordable rental housing near transit have relied on significant coordination and cooperation between multiple stakeholders (public, non-profit, and private actors and agencies). The city of Vancouver is the base for many of our current promising practices in Canada for successful TODs. According to a Metro Vancouver study, federal and provincial levels of government have the strongest impact for facilitating the inclusion of affordable housing near transit through policy approaches such as:

- ▶ “Providing grant support to assist with developing area master plans and including low income residents in station planning processes;
- ▶ Adapting affordable housing programs to prioritize program dollars for projects located close to public transit;
- ▶ Adapting transit programs so that affordable housing policies are tied to the transit funding process;
- ▶ Providing stable, predictable and reliable funding and financing sources” (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

Echoing the above Metro Vancouver study, American developers cited the need for additional funding above what is currently provided to support affordable housing near transit. The inclusion of large residential units — often a requirement in plans for affordable housing — entails complicated designs and the need for additional family services in the area, and therefore requires higher levels of funding (Carlton & Fleissig, 2014).

A research paper which conducted key informant interviews with Canadian developers in the Toronto area demonstrated that they face similar challenges. Creating rental properties costs more and is riskier than private condominium development in markets like Toronto due to uncertainties surrounding stability of ongoing government funding and lower profit margins (Black, 2012). Improved access to financing with favourable terms was identified as essential to successfully building affordable housing (Black, 2012). Other proposals to increase private development of affordable housing included: providing low or no-cost land, providing loan guarantees, reducing ongoing costs by reducing tax or municipal service fees, creating long-term social investment funds, requiring that rental buildings are maintained, and making it easier to sell properties to non-profit housing organizations (Black, 2012). Some of these identified needs are discussed here in later sections.

PUBLIC-PRIVATE PARTNERSHIPS

Public-Private Partnerships (P3s) have been suggested as possible ways to form effective partnerships around TODs (Siemiatycki, n.d.). The Canadian Council for Public-Private Partnerships (CCPPP) is a national non-profit organization that promotes and facilitates P3s across Canada. CCCPP defines a P3 as: “...partnerships between governments and the private sector to build public infrastructure like roads, hospitals or schools, or to deliver services. Unlike traditional procurement, the public sector integrates all parts of a P3 project into one contract. Depending on the preferred P3 model, this approach requires the architect, the builder, the lender and the maintenance and/or operations provider to form a team” (CCPPP, n.d.). P3s have important differences when compared to conventional procurement. In a P3, the government typically sets overall quality and quantity requirements then allows the private-sector party to design and deliver with fewer prescriptions on technical requirements or means of delivery; that is, government’s evaluation role is output rather than input focussed.

In the US, P3s are endorsed by the Department of Housing and Urban Development (HUD), with evidence pointing to greater P3 usage in their future affordable housing for TODs (Viator, 2017). Canada’s use of P3s to develop transit infrastructure is, according to a Fraser Institute report, “...an important option in the government’s tool kit [that] should be given consideration when appropriate” (Lammam et al., 2013, p. iii). Nonetheless, some studies point to issues with the way that P3s are used in Canada, which “challenge their value, public benefit, and in some cases the viability of this infrastructure procurement model.” These studies question whether Canadian P3s “actually deliver value for money, or whether they pay too high a risk premium to achieve cost and availability

certainty,” and whether P3s are simply “an expensive way of delivering infrastructure, with higher base costs than their traditional public sector led alternative” (Siemiatycki, 2015). This research agrees with older research on P3s conducted by CMHC, which found that some level of government funding is a critical prerequisite to the success of P3s (CMHC, 2000). On a much more limited scale, P3s have also supported the development of social housing, and a 2008 report by the Canadian Policy Research Networks suggested that P3s had significant potential in the context of affordable housing revision in Canada, but were constrained by the contemporary policy framework (Moskalyk, 2008).

POLICY AND PLANNING RELATED TOOLS

This section looks at some of the provincial and municipal level tools that could enhance inclusion of affordable housing in TODs. The literature identifies that transit-related factors (such as distance to transit, frequency of transit stops, number of transit options, among others) are often already promoted in affordable housing programs. Specific examples of tools used in various provinces will be described below.

In British Columbia, for example, BC Housing assesses potential affordable housing projects for funding on a range of criteria, with projects that are close to transit receiving more points (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017). CMHC’s Rental Construction Financing program facilitates construction of rental housing through low-cost loans. The program includes transit-oriented eligibility criteria, giving priority scoring to projects with access to public transit “including any alternative forms (parking spots for car sharing service, shuttle bus service, direct connection to underground path system)” (CMHC, n.d., p. 3).

The Government of Ontario passed the *More Homes More Choice Act* in June of 2019 (Government of Ontario, 2019b). The Bill amends 13 statutes relevant to municipalities and land use processes, including financial and planning tools used in the delivery of social housing (City of Toronto, 2019f). Those legislative changes complement the Provincial Housing Supply Action plan, which is designed to accelerate housing development by speeding local planning decisions, creating more efficient appeals, facilitating construction of additional units in existing residential homes, helping to build affordable housing near transit, and making costs more predictable and certain for developers (Government of Ontario, 2019a). These changes will facilitate many aspects of the inclusion of affordable housing in TODs in Ontario, which housing developers state are impeded by challenges related to financing, legislative barriers, local administrative procedures, and risky cost structures.

The City of Ottawa and other housing stakeholders hosted a workshop in 2018 that brought together planners, developers, and other policymakers to brainstorm effective strategies to for building affordable housing in TODs (Pomeroy, 2018). According to housing developers in attendance, the market does not create the correct type of housing in locations appropriate for affordable TODs; therefore, there is a need for policy in order to make this happens. This is primarily due to cost of land and construction at these sites (see Section 2.4 Types and tenures of affordable housing in TODs for more detail on this point). City governments need to leverage the public approval process and transit investment to facilitate the process of approvals for adding affordable housing in TODs. Developers also suggested a number of changes to policy that would aid their efforts to include affordable housing in TODs. Some of these policies are:

- ▶ “De-risk” the process through pre-zoning around TOD areas
- ▶ Allow opportunity to negotiate a density bonus in exchange for community benefits (i.e., affordable housing)
- ▶ Use permit fee waivers to encourage inclusion of affordable housing
- ▶ Use air rights to add affordable housing over other public use sites
- ▶ Speed up the process of municipal approvals for building (Pomeroy, 2018).

The McKinsey Global Institute developed a report to serve as a blueprint for addressing the global affordable housing challenge (Woetzel et al., 2014). The report identifies unlocking land supply in the correct locations as the most critical step towards success. The report identifies six key mechanisms that have been used globally to secure land for affordable housing:

...developing new land around transportation infrastructure, releasing government-owned land for development, using regulatory measures (such as idle-land regulations) to unlock private land, assembling or readjusting land to allow development, formalizing ownership of informal land; and modernizing land-registration systems, and reforming urban land rules to increase housing supply for all income segments (by changing density limits, for example). Regulatory reforms may involve “inclusionary” land-use rules to encourage development that includes affordable housing. (Woetzel et al., 2014)

Local governments in BC have experimented with a range of regulatory and fiscal tools that help to incentivize and preserve affordable rental housing in transit-oriented locations. Local tools include but are not limited to:

- ▶ “Offering public land for development
- ▶ Developing opportunity site inventories
- ▶ Creating transit oriented structured funds that provide loans for activities like site acquisition, predevelopment, and construction
- ▶ Tax increment financing zones to leverage funds for affordable housing
- ▶ Transit oriented inclusionary zoning
- ▶ Joint development on land owned by transit agencies
- ▶ Bond financing
- ▶ Density bonusing
- ▶ Parking reduction
- ▶ Fee waivers and expedited processing times
- ▶ Community land trusts” (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

It should be noted, however, that at times some of the above tools have been met with resistance by developers or local governments. For instance, suggestions related to requirements for density bonusing or inclusionary zoning in transit areas have been countered with arguments that these requirements could restrict the ability of local governments to set their own zoning policies (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

Some of these policy- and planning-related tools described in the literature are further considered below along with their potential for supporting inclusion of affordable housing in TODs.

INCLUSIONARY ZONING OR INCLUSIONARY PRACTICES

Inclusionary zoning or ordinances are mandates that housing developers must build some agreed upon proportion of units in new residential developments as affordable in exchange for government incentives (Chava & Newman, 2016). Inclusionary zoning is a policy approach initially developed in the US during the 1970s, aimed at creating more equitable neighbourhoods. The incentives under inclusionary zoning can take a variety of forms and are typically site specific. A review of US inclusionary zoning practices in 2016 identified several broad categories of inclusionary zoning, including some of the tools described below (density bonuses, impact fee waivers, streamlined permitting, and parking management measures) (Chava & Newman, 2016). Inclusionary zoning can also take the form of an *in-lieu option*, where rather than including affordable housing units in their development, developers instead pay into a fund that is used to develop affordable housing in other locations (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

Proponents of inclusionary zoning suggest this would be an effective means to encourage inclusion of affordable housing in transit areas, stating it would create certainty around affordable housing expectations in these areas for developers and that they may also help to moderate appreciation of land value around TODs (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017). Transparent policy developed early in the process is required, however, as developers and investors often purchase land far in advance of development and need full information to prevent development delays and to encourage partnerships (Pomeroy, 2018). Inclusionary requirements for providing affordable housing are, however, viewed as providing limited financial viability for producing affordable units without the inclusion of incentives, such as increased densities (Coriolis Consulting Corp., 2019).

A report produced to support the NHS in Canada noted that, as of 2016, inclusionary zoning was limited in Canada (Richard Drdla Associates, 2016). However, in light of evidence collected by comparing policy and practice in Canada, the US, England, and Australia, the report did suggest that adoption of inclusionary zoning could be an effective strategy in Canada. The inclusionary zoning that has taken place in Canadian municipalities has been primarily through voluntary density bonuses (see below) because regulatory frameworks did not allow obligatory mandates. Changes to provincial legislation were required to more fully support inclusionary zoning for municipalities. Progress towards this goal is currently underway in Canada. As of April of 2018, Ontario, BC, Québec, and Manitoba had all updated provincial legislation to allow municipalities to craft inclusionary zoning policies in some form (August & Tolfo, 2018).

The City of Toronto is in the process of developing an Inclusionary Zoning policy framework which will support the creation of affordable units for low and moderate-income households (City of Toronto, 2018). The proposed Inclusionary Zoning will require that new residential developments include affordable housing units.

COMMUNITY AMENITY AGREEMENTS

Community amenity agreements (CACs) are amenity requirements municipalities impose on developers when developments are undergoing rezoning that will lead to increased land values. Such community amenities may involve the inclusion of affordable housing in the development or payments into an affordable housing fund, or some other type of public benefit (Coriolis Consulting Corp., 2019). Metro Vancouver is one area reported to have made considerable use of CACs to include rental housing in redevelopment projects (Coriolis Consulting Corp., 2019). Specifically, Metro Vancouver governments have used CACs to ensure inclusion of affordable housing in such projects through the use of “housing agreements, covenants, phased development agreements, requirements to transfer ownership of affordable units to the municipality or a non-profit, or other means” (Coriolis Consulting Corp., 2019, p. 18).

The Plaza of Nations development at 750-772 Pacific Boulevard in Vancouver is a recent example of a CAC that included affordable housing (City of Vancouver, 2018a). The City of Vancouver provided 1.275 million additional square feet of additional density through rezoning, and in return the developer will build 380 social housing units, a childcare facility, an ice rink, and parks and public spaces (Chan, 2020). According to the City of Vancouver, over 1,900 social housing units have been created in the last 10 years through CACs (Chan, 2020).

Another example of CACs aimed at increasing the inclusion of rental housing in residential projects is through the City of Montréal’s newly adopted second draft of the *“Bylaw to improve the supply of social, affordable and family housing”* (also known as the “20-20-20”), which will come into force in April 2021. In accordance with this Bylaw, which applies in all City boroughs and to all residential projects of 450 square metres or more, building permits for residential projects will be conditional upon the owner agreeing to make certain contributions to the City. These contributions could consist of reserving a certain percentage of residential floor space for the construction of

affordable housing units, transferring a building consisting exclusively of rental housing units to the City, making a financial contribution to the City, or a combination of these (Arquin et al., 2021).

DENSITY BONUSES

Density bonuses allow developers to exceed the number of units permitted by local zoning on the land. This allows developers to create more housing units without the need to acquire additional land, thereby reducing their costs in exchange for including affordable housing. These bonuses have also been offered jointly by transit and housing authorities to ensure the inclusion of affordable housing in TODs (Chava & Newman, 2016). The literature identifies density bonuses as an effective tool for including affordable rental housing in transit-oriented communities and for ensuring provision of affordable housing in general. For example, many Metro Vancouver municipalities are reportedly making use of density bonusing policies, although for facilitating affordable housing in TODs, the cash-in-lieu contribution practice that is used by many municipalities, and that was described above, is not viewed as effective as mandated affordable housing units (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

INCREASING DENSITIES

Housing developers and builders note that building affordable housing near transit is often difficult and time-consuming, and therefore expensive. As a result, much of the new housing going up near transit is being built for the higher end of the market. It is problematic that early planning for TODs inflates land costs in the area where TODs are planned long before construction begins (Carlton & Fleissig, 2014). Land prices around stations are already high, and increase even more when a new transit line is planned (Center for Transit Oriented Development, 2009). In response to this situation, associations that represent Ontario's realtors and home builders are calling on their provincial government to change zoning rules around transit stations, in order to allow for greater density construction close to transit hubs (Petramala & Amborski, 2019). Density increases, along with density bonusing, are also considered promising tools for increasing the supply of new transit-oriented affordable rental housing in Metro Vancouver (Kan, 2019).

DEVELOPMENT CHARGES

Development charges refer to one-time fees imposed on land developers who build on an area of land. These fees are levied by local and regional municipalities, and are intended to offset the cost of the additional municipal services and infrastructure that are necessary to support population growth that results from new housing developments within the municipality (Rodrigues Paiva LLP, 2017; Tuckey, 2013). For example, in 2012, housing industry experts estimated that over \$1 billion in development charges were paid by land developers and home builders on more than 44,000 new homes across the Greater Toronto Area (Tuckey, 2013).

In Ontario, the legislation which regulates the collection of these fees is the *Development Charge Act*, which was enacted in 1989 and significantly revised in 1997. In 2019, Ontario passed Bill 108 (titled "More Homes, More Choice: Ontario's Housing Supply Action Plan"), which brought further changes and updates to the *Development Charges Act*. Schedule 3 in Bill 108 amended the *Development Charges Act* in 1997. The new section added to the Act sets out rules for when and how a development charge is payable, as applied to several different types of development, including rental housing and non-profit housing. The new rules will allow for development charges to be paid in installments over a range of five to 20 years. One of the goals is to encourage the building of more rental apartments and affordable housing units. It is expected that municipalities will be able to "fully cover growth-related costs" for various public services (for instance, waste diversion and ambulance services) through development charges (Government of Ontario, 2019a, 2019b).

The City of Calgary (n.d.) enforces development fees based on infrastructure costs; for example, new water and sewage lines, roadway improvements, and other public services. The fees are transparent, detailed, and significantly higher in sprawled areas to account for the higher costs of providing public infrastructure and services. By disincentivizing development outwards, this implicitly encourages development closer to transit networks. Some researchers on urban development policy suggest that the use of development fees encourage urban sprawl, and discourage infill of existing lots closer to transit, by mispricing the cost of urban services which accompany new development projects. They argue that urban sprawl results in part from market and planning distortions which favour lower-density development and automobile travel. For these reasons, market-based reforms can create more economically efficient and equitable cities (Litman, 2017; Moore, 2013).

WAIVING OF FEES

The literature suggests a variety of tools related to waiving of fees that could help to facilitate inclusion of affordable housing in new developments in general. Such tools are viewed as more of a supplement to other approaches with a stronger financial incentive rather than as stand-alone type incentives for promoting affordable housing units (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

Impact fee waivers reduce, defer, or waive completely the one-time fee charged to developers for expanding public services into the new development (Chava & Newman, 2016). The Victoria Transport Policy Institute recently published a comprehensive report outlining various policy changes likely to support affordable and accessible housing which, therefore, could be relevant to affordable housing developments in TODs. The report suggests that development fees (which typically add 6-18% to housing costs) should be minimized or waived for affordable infill housing projects. Because these fees are often fixed per unit, they incentivize larger, more expensive units. Charging fees per square foot rather than per unit is another way to reduce the fees charged for smaller and cheaper units (Litman, 2019).

As an example of waiving of fees, as part of their financial incentives for the Housing Now Initiative, the City of Toronto proposes to exempt affordable rental housing development from applicable development charges as well as fees related to building permits, planning applications, and parkland dedication. The proposal includes to waive municipal and school-related property taxes upon occupation and for the period of affordability (City of Toronto, 2019b). As another example, BC's *Local Government Act* has a provision whereby municipalities can either reduce or waive the development cost charges for affordable rental housing (Coriolis Consulting Corp., 2019).

The Réseau express métropolitain (REM), a light-rail rapid transit system which is currently under construction in the Greater Montréal area, uses a financing structure that relies on transportation fees paid by developers who wish to build in proximity to the REM. However, according to the regulations that govern this project, some notable exemptions apply. Specifically, non-profit bodies that carry out work related to building housing under a program implemented by the Société d'habitation du Québec (SHQ) are exempt from paying transportation dues to the REM project (Autorité régionale de transport métropolitain, 2020a, 2020b).

STREAMLINED PERMITTING PROCESS

Streamlined permitting is an acceleration of review by local government, allowing the project to be completed more rapidly and for less money (Chava & Newman, 2016). Expediting the development approval and permitting process for lower-priced housing in order to reduce their costs and uncertainty makes such projects more attractive to developers. This might include eliminating traffic and parking impact studies (justified because affordable-accessible development tends to generate far less traffic and parking than standard models predict), and shorter planning review and permitting periods for developments that meet affordable-accessible housing guidelines (Litman, 2019).

Two Ontario examples illustrate the process of streamlined permitting. The City of Toronto is implementing a review process of development applications for the 17 properties of the Housing Now Initiative in order to expedite the approval process (City of Toronto, 2019b). The proposed changes in Bill 108 (Ontario's *More Homes More Choice Act*) are aimed at addressing barriers to new ownership and rental housing in the province, through plans to accelerate approvals, reduce red tape, and reduce costs of building new homes (BDO Canada, 2019). Another example that brings change similar to the streamlined permitting process is two bills passed by the Québec National Assembly, Bill 121 and Bill 122. Bill 121 allows the City of Montréal to “take measures to promote the construction of affordable or family housing units” — measures which can include bypassing the SHQ's approval process for implementing housing programs (Government of Quebec, 2017b). Bill 122 allows municipalities to issue building permits subject to a direct agreement between the developer and the municipality, which sets requirements for the construction of affordable housing units (Government of Quebec, 2017a).

REDUCING PARKING REQUIREMENTS

Parking management measures will relax the mandated ratio of parking space per dwelling, an important factor in determining development costs. This is particularly relevant in TODs (Chava & Newman, 2016). Scaling back on parking requirements is viewed as serving affordable housing and TOD interests simultaneously, because fewer parking spaces mean fewer cars, which ultimately translates to increased transit use. Furthermore, parking is very expensive to build and plays a substantial role in determining the cost of housing for a given area, so less parking infrastructure in a development leads to cheaper housing (Claggett, 2014). For example, providing underground parking in Vancouver can relate to costs of up to \$40,000 CAD per stall, while US studies have shown surface parking costs of \$4,200 USD or more per stall (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017). Recognizing that reduced parking requirements serve as an incentive for providing secured rental housing, New Westminster adopted reduced parking requirements for rental housing that is within 400 metres of the Frequent Transit Network and Skytrain Stations (City of New Westminster, 2017).

LEVERAGING PUBLIC LANDS FOR AFFORDABLE HOUSING

Leveraging of publicly owned lands is viewed as a potentially valuable way to facilitate provision of affordable rental housing. Such land can be made available with affordable rental housing requirements and/or conditions attached to the sale or lease agreements. Stakeholders interviewed as a component of one of the studies conducted for Metro Vancouver's *Transit-Oriented Affordable Housing Study* believed that, given the high cost of land in Metro Vancouver, use of public lands could be one of the most effective policy tools for including affordable rental housing in transit-oriented areas (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

As an example of such use of public lands, the City of Toronto's Housing Now Initiative proposes making use of 11 City-owned properties for developing affordable housing in transit-oriented communities (City of Toronto, 2019b). The 11 surplus properties are to be developed to support mixed income housing with a minimum requirement that one third of the units be affordable rental housing. Another third could be market rental units and the remaining third market ownership units. The Initiative proposes to offer the land for rental units through below-market long-term leases with the City retaining ownership. Without the Initiative, the land was expected to be offered at market prices and lead to market-level condominiums rather than affordable rental housing situated within mixed income communities (City of Toronto, 2019b).

Another method of using public lands is in incorporating affordable housing into land designated for or already in public usage, such as those for schools, libraries, transit, recreation, and other civic purposes. Affordable housing could be developed on available land within these properties or even within the same buildings or through air rights development over transit stations (Coriolis Consulting Corp., 2019).

There are several examples of public land use, as well as greater integration of land use and transit planning in the United States. The legislation of Sound Transit, the agency responsible for transit in the Puget sound urban area in the State of Washington, was recently amended to better reflect both TOD and affordable housing goals. As part of this, when Sound Transit is disposing of surplus property that is suited to housing, 80% must first be offered to providers of affordable housing (Sound Transit, 2018). Similarly, the transit authority for Los Angeles, LA Metro, provides surplus lands for residential development and will reduce the price by up to 30% of the fair market value when affordable housing is included (Coriolis Consulting Corp., 2019).

OPPORTUNITY SITE INVENTORIES

Shared site inventories that map potential development sites that are available near transit areas are a tool that can be used to quickly identify development or redevelopment opportunities (Kan, 2019, p. 2). Updating the Bay Area Housing Opportunity Sites Inventory is mandatory for municipalities in the San Francisco region (*Bay Area Housing Opportunity Sites Inventory (2007–2023)*, n.d.). The HousingTO 2020-2030 Action Plan calls for the creation of an inventory as part of the development of a land bank (City of Toronto, 2019i).

BROADENING THE DEFINITION OF AFFORDABLE HOUSING

According to planners and developers in Ontario, broadening the definition of affordable housing is a necessary step in promoting the inclusion of affordable housing in TODs. They expressed concern that focussing solely on housing with very low rents would create financial sustainability challenges and would fail to foster healthy mixed communities. From the developers' perspective, a broader mix of rents and affordability was suggested as the best practice going forward (Pomeroy, 2018). It should be noted that from the renters' perspective, housing with lower rents is among the top needs, and this is discussed in several sections of this report.

LAND VALUE CAPTURE

Land value capture (LVC) "refers to the public sector's recovery of part or all of the land value increments or 'windfalls' accruing to new development through taxes, fees, exactions, or improvements that benefit the wider community" (Friendly, 2017, p. 1). Essentially, LVC is a way to capture the increase in the value of land and development generated as a result of public investments, such as through increased accessibility of transportation. Tax increment financing, inclusionary zoning, and joint development on transit properties are all considered as forms of LVC (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

TAX INCREMENT FINANCING

Tax increment financing (TIF) is a way to generate "funding for public or private projects by borrowing against the future increase in property-tax revenues" that would be expected to occur due to the economic improvement (Carlton & Fleissig, 2014, p. 43). To implement TIF, a municipality selects a property or group of properties that are targeted for improvement as a TIF region or district. The assessed value that is taxable is capped at a base level within the district. As improvements are made within the TIF district, property values increase (Byrne, 2010). The additional revenue from growth of property values above the base value is known as the tax increment, and this amount is invested in TIF district projects. In addition, other local governments, such as school districts, who have overlapping tax boundaries in the TIF district, would receive property taxes according to the base property values, and do not receive tax increment dollars.

Use of TIF was identified as a potentially useful tool for encouraging mixed income housing in transit-oriented areas according to a literature review and environmental scan carried out as part of the TOAH study in BC (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017). However, other research points out that funds

generated through TIFs are not new revenue and that TIFs are “simply one way of securing debt payments” (Coriolis Consulting Corp., 2019, p. 19).

PLANNING FOR LAND USE ALONG TRANSIT CORRIDORS AND INTEGRATION OF TRANSIT AND LAND USE PLANNING AND POLICY

It is widely acknowledged that there is a need for more partnerships and cross-sectoral integrated planning to successfully develop TODs (City of Phoenix, 2019; Ibraeva et al., 2017; World Bank, 2018). One example provided by the literature is the need for the City of Ottawa to include affordable housing objectives and principles in transportation master plans and TOD plans, and not just in housing and homelessness plans. Without policy recognition in documents not related to housing, it becomes much more difficult to pursue affordable housing outcomes, and the potential and opportunity for affordable housing ventures could be overlooked (Pomeroy, 2018).

Advanced planning for land uses along future transit corridors would assist in ensuring considerations are made for affordable housing. For example, a workshop to explore opportunities for inclusion of affordable housing along Ottawa’s developing transit corridors identified the need to develop and implement a regulatory and planning framework to facilitate the inclusion of TOAH in phases 2 and 3 of the new light-rail transit (LRT) corridor. Participants identified that such a framework should ensure that use or sale of public lands include requirements for affordable housing, such as by implementing an inclusionary bylaw and prioritizing TODs for affordable housing (Pomeroy, 2018).

Metro Vancouver, as another example, has developed various strategies related to regional growth, affordable housing, and transportation, which are considered interconnected and supportive strategies (City of Vancouver, 2017). The regional growth strategy, *Metro Vancouver 2040 Shaping our Future*, identifies goals for, among other priorities, housing and integration of land use and transportation. One goal of the strategy is to develop complete communities that are described as transit-oriented communities with a range of uses and available amenities. One component for achieving this goal is provision of diverse and affordable housing choices, such as through greater collaboration between municipalities and the federal and provincial governments, to make use of policies for increasing the supply of affordable rental units, particularly in high transit areas (City of Vancouver, 2017). Metro Vancouver’s *Regional Affordable Housing Strategy*, which is identified as supporting the goals of *Metro 2040*, acknowledges the challenges that transportation costs can impose on low income households living in areas without accessible public transportation. As such, the strategy identifies a number of actions for Metro Vancouver to take for increasing the availability of rental housing along the Frequent Transit Network, including to work with partners to look for approaches to increase housing for renters with low to moderate income levels (City of Vancouver, 2016). TransLink, Metro Vancouver’s transportation authority, identifies encouragement of “affordable and rental housing along the Frequent Transit Network” in their 2013 *Regional Transportation Strategy* (TransLink, 2013, p. 28). This issue of availability of rental housing along transit is an increasingly pressing one, as illustrated in some research which argues that the unique challenges to automobile-friendly cities in North America (such as Vancouver) cause rising unaffordability of housing close to transit hubs, which are only exacerbated following the recession which began in 2009 (Kramer, 2018).

However, one study conducted for Metro Vancouver’s *Transit-Oriented Affordable Housing Study* identifies that while recent strategies related to affordable housing and transportation in Vancouver recognize the importance of better integration between housing and transportation, there is still a reported lack of coordination and alignment of the funding allocated to affordable housing and public transit (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017). The same study reviewed US-based literature that suggested partnerships between US federal departments (such as the Department of Housing and Urban Development, the Environmental Protection

Agency, and the Department of Transportation) facilitated coordination of housing and transportation policy. Similarly, transit agencies can play an important role by urging municipal and regional actors to develop TOD supportive regulatory frameworks and land use policies (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017). However, a literature review of TOD research developments and challenges identified the scarcity of information about the inclusion of transit agencies into the TOD process as a gap in the planning literature (Ibraeva et al., 2017).

PUBLIC THIRD-PARTY GUARANTOR

In its Implementation Plan outlined in its Housing Affordability Strategy (HAS), the City of Coquitlam undertakes to “explore opportunities for innovative housing affordability partnerships that reflect the HAS vision and objectives” by asking its private sector development partners to “bring forward innovative development applications that meet the needs of different types of households using alternate forms, densities, and tenures” (City of Coquitlam, 2015, p. 28 and p. 34). One project in the Coquitlam area involves an innovative approach in which BC Housing was brought in to act as a guarantor for the private developers that own the site, by ensuring that affordable units within the housing project will be operated as intended by the HAS. In its capacity as a Crown Corporation whose mandate is to provide affordable housing, BC Housing affords a level of trust with municipalities that is not present with private housing developers.

Under this approach, BC Housing selects affordable housing tenants and guarantees that the affordable units in the housing development will not remain vacant for longer than 90 days. BC Housing provides an audit to the City directly, confirming that the affordable units are occupied by people who meet the income bracket criteria, and that the rents are an agreed-upon percentage below market rent prices of comparable units. The private developers pay a fee to BC Housing for this service, while maintaining ownership of the affordable rental units included as part of the project.

RIGHT OF FIRST REFUSAL

In Montréal, the City can exercise right of first refusal on land sales where rental housing is in short supply (Wurst, 2020). The city may claim pre-emptive access to certain properties for sale, so once a property is listed for sale and a buyer makes an offer to buy, the city will have 60 days to match that offer before it can be sold to anyone else (Ville de Montréal, 2020). This mechanism gives the city the opportunity to secure land to build affordable housing in strategic areas, and enables it to regulate rent increases in affordable housing that it allows to be built on city-acquired properties.

TOAH FUND

TOAH funds pool capital from various levels of government as well as non-profits, financial institutions, and philanthropists to provide loans that fund the development of affordable rental housing near transit. Such loans are typically provided at lower than market rates. A feasibility study was carried out by Metro Vancouver Regional District in 2019 for a regional TOAH fund and a business framework has been developed (CitySpaces Consulting et al., 2019). The proposed model is for a revolving loan fund which repays investors after a specified time period and offers loans to developers at lower than market rates for affordable housing development projects. This lower interest rate is financed by “impact investors” who are willing accept a lower return on investment than standard investments in exchange for positive social impact. The low interest loans reduce capital costs to develop affordable housing, which in turn increases development of affordable housing units.

Within a similar context as TOAH funds, TOAH bonds are issued to raise capital for many government initiatives, and bond financing has been used successfully in the US to fund TOAH development (United States Environmental Protection Agency, 2013).

RENTAL ONLY ZONING

The Government of British Columbia amended legislation in 2018 to enable municipalities to use Residential Rental Tenure Zoning. This permitted the creation of zoning bylaws that dedicate an area exclusively to rental property development or the preservation of rental properties (Government of British Columbia, 2018). This was intended as a tool to preserve housing affordability. Municipalities were given individual discretion to enact such bylaws or not. However, the CBC reported that as of April 2019, only the City of New Westminster had done so, and a lawsuit was pending against the city connected to that action at time of reporting (McElroy, 2019). The City of Vancouver is currently reviewing the use of Residential Rental Tenure Zoning (City of Vancouver, n.d.).

2.3 Local community characteristics that enhance or restrict integration of affordable housing in TODs

This section considers some of the local community characteristics that might encourage, enhance, or restrict integration of affordable housing in TODs. This includes, for example, the costs of providing and need for affordable housing.

It is useful to first look at some of the socio-economic variables that exist in some of the major urban areas of Canada, as summarized in Table 2. As shown in the table, some of the variables examined show substantial variation between these urban centres. Vancouver, followed by Toronto, has the highest prevalence of low-income households, as well as the highest average monthly rents for a private two-bedroom apartment and highest average prices for a single-detached unit. Toronto and Vancouver also have the lowest median income levels. Vacancy rates are varied across the areas shown, and are quite low in Toronto and Montréal. Vacancy rates are low in all areas shown, but particularly in Vancouver, Toronto, Montréal, and Ottawa.

In all areas shown, the average price of a single-detached unit is over \$500,000, and for all areas other than Montréal, the average monthly rent for a private two-bedroom apartment is well over \$1,000.

Table 2: Socio-economic profile variables for select Canadian cities (based on Census Metropolitan Area, unless otherwise indicated)

Population characteristics	Vancouver	Calgary	Winnipeg	Toronto	Ottawa	Montréal
Total population in 2016 ¹	2,463,431	1,392,609	778,489	5,928,040	1,323,783	4,098,927
Total number of households in 2016 ²	960,895	519,690	306,550	2,135,910	535,495	1,727,310
Population growth 2011-2016 ³	6.5%	14.6%	6.6%	6.2%	5.5%	4.2%
Population with immigrant status ³	40.7%	29.4%	24.4%	46.1%	19.7%	23.3%
Visible minority population ²	48.9%	33.7%	25.7%	51.4%	21.6%	22.6%
Couples with children ²	54.7%	56.6%	54.1%	61.8%	52.3%	53.9%
Income and housing cost variables						
Median income of individuals ¹	\$32,612	\$43,974	\$35,706	\$31,705	\$41,241	\$33,040
Prevalence of low income based on Low Income Measure (LIM) ¹	16.5%	8.9%	15.0%	15.6%	12.2%	15.3%
Average rent of private 2-bedroom apartment Oct. 2020 ⁵	\$1,792	\$1,323	\$1,262	\$1,635	\$1,517	\$903
Renter households spending 30% or more of their household total income on shelter costs, by census division (2011) ⁴	45%*	39%	40%	44%	39%	41%**
Average single-detached unit price Dec. 2020 ⁵	\$2,046,174	\$637,253	\$544,453	\$1,470,720	\$687,564	\$559,466
Vacancy rate in privately initiated apartment structures of three units and over, Oct. 2019 ⁵	1.0%	4.8%	5.9%	1.0%	1.9%	0.7%
Transportation variables						
Commute duration under 30 minutes ⁴	50.3%	58.3%	65.6%	42.8%	56.0%	50.1%
Commute to work within same census subdivision of residence ⁴	44.1%	86.9%	86.9%	56.4%	79.3%	48.8%

Sources:

1 (Statistics Canada, 2017a)

2 (von Bergmann & Cervantes, 2017)

3 (CMHC, 2020g)

4 (Statistics Canada, 2013)

5 (CMHC, 2020b)

* Data for Vancouver is for Regional District

** Data for Montréal is for Territoire equivalent

Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.

SUPPLY OF AND NEED FOR AFFORDABLE HOUSING

A shortage of affordable housing exists across Canada. Analysis of affordable housing needs for Metro Vancouver conducted through that city's *Transit-Oriented Affordable Housing Study* estimated that over the 10-year period from 2017 to 2026, the increase in demand for affordable rental housing units will outpace the increase in supply by 23,750 units for households earning less than \$50,000 (increased demand of 34,700 units; increased supply of 10,950 units) (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

Similarly, Ottawa currently has 26,000 affordable housing units but, with over 10,000 households on their waiting list, requires an estimated 14,000 more units to meet demand (Pomeroy, 2018). Measures to supply and preserve affordable housing units in transit areas, as well as more integrated planning of housing and transit, are viewed as a feasible means of addressing these housing needs (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

COSTS OF INCLUDING AFFORDABLE HOUSING IN TODS

LAND AND CONSTRUCTION COSTS

A main challenge in building rental units is the cost of land and construction, which can pose a significant barrier in areas with high land values. A study on reducing the barriers of high land costs in Metro Vancouver demonstrated the rents that would be needed to make rental units viable and how this related to income levels (Coriolis Consulting Corp., 2019). The analysis looked at concrete (more expensive) and wood frame (less expensive) construction, four land scenarios (where the land was free, or was of low, moderate, or high cost based on existing ranges of costs in the region), and four household income levels, as follows:

- ▶ \$35,000 – incomes below this are considered very low for Metro Vancouver
- ▶ \$60,000 – incomes between \$35,000 and \$60,000 are considered low income
- ▶ \$75,000 – incomes between \$60,000 and \$90,000 are considered moderate incomes
- ▶ \$90,000 – considered at the high end of the moderate income level

The analysis considered affordable rents as 30% of annual income and assessed break-even rental costs. Based on these scenarios, and using only the one-bedroom units to illustrate, the analysis estimated the following:

- ▶ Private developers (who would expect an estimated 15% profit as part of the break-even scenario) could offer new concrete rental units only to those with incomes \$90,000 or more, and wood frame construction units to households with incomes just over \$75,000, but in both cases, only if the land was free.
- ▶ Non-profits (assuming no profit level required) could offer concrete and wood frame units where the land is free or low cost to households either at or just below or above \$60,000, depending on the scenario.
- ▶ In no scenario could either the private or non-profit developers provide concrete or wood frame units to household with incomes levels of \$50,000 or less, even if the land was free (Coriolis Consulting Corp., 2019).

The authors suggest that ways to overcome these barriers in order to include affordable rental housing would require a combination of assistance and incentives depending on the target income level. Such forms of assistance and incentives included those already discussed elsewhere, such as free land, applying CAC revenues to affordable housing, waiving fees, reducing parking requirements, mixing market and non-market rentals, lower financing interest rates and, for the very low income households, provision of subsidies (Coriolis Consulting Corp., 2019).

Although density brings efficiencies, there are also cost tradeoffs to consider. Buildings requiring steel and concrete construction are considerably more costly to develop than wood frame buildings. Proximity to transit often requires additional measures to account for sound pollution as well. This creates an unavoidable tradeoff between cost and density (Metro Vancouver, 2017a; United States Environmental Protection Agency, 2013)

INCREASING PROPERTY VALUES AND GENTRIFICATION

A number of sources have suggested that rising property values typically accompany TOD (Dawkins & Moeckel, 2016; Jones, 2015; Padeiro et al., 2019). The sale prices of residential housing near transit was compared to regional averages in major American cities between 2006 and 2011. Across the study regions, the transit adjacent housing outperformed the region as a whole by 41.6% (The Center for Neighborhood Technology, 2013). Similar trends have been observed in Canada. For example, in Montréal in 2013, property values were shown to increase by 13% within 500 metres of a metro station, 10% within 1 kilometre, and 5% within 1.5 kilometres (George Hazel Consultancy, 2013).

However, rising property values are not necessarily a positive outcome. Increased property value can lead to gentrification and ultimately to displacement of low-income residents. Broadly, gentrification is a rapid change in the socio-economic composition of an area that takes place in a relatively short time frame. In this process, skilled and wealthier workers increase in proportion and outbid less affluent residents for housing (Padeiro et al., 2019). Studies in the US have shown that the displacement of lower-income families (who are more frequently transit users) by higher-income families (more frequently car users) actually reduced utilization of public transit in some TODs (Pollack et al., 2010). However, a recent systematic review examined 35 quantitative research-based studies presenting evidence on gentrification in TODs, published between 2000 and 2018 (Padeiro et al., 2019). The authors suggest that current evidence is not fully conclusive. Although a trend towards gentrification was confirmed in some studies, study quality and findings were considered to be highly variable and the impact of local contexts could suggest that gentrification is more closely associated with existing local dynamics, built environment attributes, and accompanying policies (Padeiro et al., 2019). Some recent studies recognize the problem posed by the lack of conclusive evidence mapping gentrification, and recommend drawing on more varied empirical evidence which includes qualitative data and sources of quantitative data that are not traditionally used to measure gentrification, such as GIS mapping data, and longitudinal microdata such as the US Panel Study of Income Dynamics. These studies point to some examples of impacts captured by such non-traditional sources of data, such as local stores catering to a new, gentrified clientele which is no longer within the means of lower-income residents (Easton et al., 2020; Zuk et al., 2018).

TRANSPORTATION COSTS

There is broad consensus that while affordability is typically understood as the cost of housing, the interaction between housing and transportation costs are viewed as providing a more meaningful measure (Center for Transit Oriented Development, 2009). Transportation is typically the second-highest expenditure after housing in most regions of the urban US (Center for Transit Oriented Development, 2009). Conventional measures may underestimate affordability if proximity to efficient public transit reduces costs for nearby residents to access jobs and other opportunities. Conversely, housing locations lacking frequent and rapid public transit service can overestimate affordability when the cost of car ownership and travel is considered (Revington & Townsend, 2016).

Table 2 illustrated the high housing costs that exist in many Canadian cities. However, further to the argument presented in the previous paragraph, transportation also accounts for a high proportion of household costs and, as such, the combined cost of housing and transportation represent a high cost burden to households, but particularly so for renters and for those with low incomes. A *Housing and Transportation Cost Burden* study conducted for Metro Vancouver estimated the combined housing and transportation burden (as a percent of

median income) for working households was 40% for home owners and 49% for renters. Furthermore, the cost burden for renters increased as income decreased, with those making less than \$50,000 annually having a cost burden of 67% compared to 40% for those with incomes of \$50,000 to less than \$75,000, and 29% for those with incomes greater than \$75,000 (Metro Vancouver, 2015). The study also shows how housing close to the Frequent Transit Network can help to moderate this cost burden. For example, when looking at housing costs only for the nine regions of Metro Vancouver, Vancouver had the second highest cost burden for renters, but dropped to the lowest cost burden when transportation was included (Metro Vancouver, 2015).

OTHER COSTS ASSOCIATED WITH DEVELOPING TODS

Surveys of housing developers reveal a list of unanticipated costs and hurdles that sponsors of equitable TODs might encounter. Some of the more common expenses developers reported were:

- ▶ Building up retail locations, if goods and services (such as food) are not available nearby
- ▶ Funding place-making amenities in the vicinity, such as street trees, small parks, other greenery
- ▶ Constructing or improving basic utilities, such as sewer, water, electric
- ▶ Funding and/or constructing public access facilities, such as local roads, off ramps, bike lanes
- ▶ Providing shared parking infrastructure for vehicle, bicycle, and other parking
- ▶ Contributing to the costs of building or renovating local entertainment facilities, such as hotels and various entertainment venues
- ▶ Relocating power lines and other unsightly infrastructure elements underground
- ▶ Incorporating or funding social infrastructure, such as schools, sports facilities, libraries
- ▶ Breaking up large block sizes in the immediate area, by providing streets or walkways to break down size of blocks (Carlton & Fleissig, 2014)

MIGRATION PATTERNS AND HOUSING PREFERENCES

Little information was revealed through the literature review on how migration patterns enhance or restrict the provision of affordable housing in TODs. However, some literature suggests that young adults are showing an increasing trend towards living in high density urban areas. Recent migration of millennials (persons born in the 1980s and 1990s) towards more urbanized areas in the US was postulated to be the result of two possible narratives. The first suggests that the movement towards urban centres and reduced automobile use represents a generational paradigm shift, while the second attributes the seeming changes in the behaviour and attitude of the millennials to adverse economic conditions (Deka, 2018). Mathematical modelling of the migration trends aligned more closely with the former model.

Other researchers identify that young adults are showing a preference to live in close proximity to their work place, entertainment centres, shopping, and other amenities (M Moos, 2013; Terence Belford, 2008). An analysis of the locational patterns of young adults in two of Canada's largest and most expensive cities, Toronto and Vancouver, showed a trend of young adults moving into high density neighbourhoods with smaller housing units and easily accessible transit and other amenities (M Moos, 2013). More recent studies confirm that clusters of young adults in several large North American cities tend to concentrate near transit, where their presence in turn influences the demand and affordability of single-detached homes, the diversity of transit modes available, and the diversity of the types of employment offered in the area (Lee, 2021; M Moos et al., 2019).

Furthermore, the ability to access transit differs from the ability to access destinations that people care about. A theoretical approach that reframes TOD as accessibility-oriented development (AOD) seeks to understand migration patterns by examining how ready access to desirable jobs can lead to the creation of connections between neighborhoods. Aligning transit development with these patterns could maximize benefits from transport investments. Stated another way, by matching employment accessibility to labour force availability, AOD can

foster an environment conducive to development. AOD areas are defined as having higher than average accessibility to employment opportunities and/or the labour force. Where there is easy access to jobs, the quality of life of residents living in these areas should increase due to reduced commute times and therefore encourage faster economic development (Deboosere et al., 2018).

EMPLOYMENT AND POPULATION

Quantitative indicators have been developed to measure community characteristics that enhance the implementation of TODs; for example, employment and population densities. Setting appropriate target densities is one method that can be used by municipalities and regions to enable transit-supportive development patterns (Vision 2040 & Canadian Urban Transit Association, n.d.). The interaction between population and employment density is one of the best predictors of travel outcomes, and these numbers have important implications for land use in TODs (Lavoie, 2012). Identifying minimum localized population and employment densities that are needed to support transit based on the transit mode and the frequency of service can inform land use planning. Land that meets these minimum targets can be targeted for intensive development.

The 3 Value Framework, or 3V Framework, is a methodology for identifying economic opportunities in areas around mass transit stations, and optimizing them through the interplay of three composite indices that can characterize a transit station:

- ▶ *“Node value* describes the importance of a station in the public transit network based on its passenger traffic volume, intermodality, and centrality within the network.
- ▶ *Place value* describes the urban quality of a place and its attractiveness in terms of amenities, schools, and health care; the type of urban development; local accessibility to daily needs by walking and cycling; the quality of the urban fabric around the station, in particular its pedestrian accessibility, the small sizing of urban blocks, and the fine mesh of connected streets that create vibrant neighborhoods; and the mixed pattern of land use.
- ▶ *Market potential value* refers to the unrealized market value of station areas. It is derived through market analysis (the study of demand and supply); includes major drivers of demand including current and future human densities (residential plus employment); the current and future number of jobs accessible by transit within 30 minutes; and “major drivers of supply, including developable land, potential changes in zoning (such as increasing floor area ratios [FARs]), and market vibrancy” (Salat & Ollivier, 2017, p. 5).

Using the 3V Framework, different potential development sites can be assigned numerical scores in a network model which integrates the three indices to identify the most valuable sites for development.

COMMUNITY SUPPORT

Affordable housing construction is often limited by neighbourhood opposition, particularly in suburban areas. This challenge is known as NIMBYism (“Not In My Back Yard”) and it affects TOAH in the same way (Claggett, 2014). Suburban residents often associate affordable housing with communities that are low-income, have a higher crime rate, and consist of immigrants, racialized minorities, and recipients of public assistance. As a result, suburban residents often oppose the development of large-scale affordable housing and transit projects in their communities (Guthrie & Fan, 2016).

One way to address this concern that has been proposed for use in Ottawa is the pre-zoning of land in the proximity of transit corridors (Pomeroy, 2018). By zoning developments before residents have moved into an area, the city can reduce uncertainty in the development process resulting from NIMBYism.

Intentional framing (i.e., what you say, how you say it, and what is left unsaid) is a strategy that can be used to advocate for any social change (Frameworks Institute & Enterprise Community Partners, 2018). The Frameworks Institute examined the literature and spoke with planners about how to best advocate for affordable housing, build strategic alliances, and address NIMBYism, then distilled those insights into a set of practical recommendations in a playbook. The playbook proposes that the affordability frame is too narrow, and that a fairness frame would be more effective.

A fairness frame advances the idea that society has a responsibility to ensure that the vital conditions for wellbeing are available to all in society, not just some, and that disparate outcomes are a cause for concern and change. For housing and community development, a fairness frame focuses attention on how the quality of place affects wellbeing and elaborates the essential characteristics of what, exactly, makes some environments “good places to live” and others not. (Frameworks Institute & Enterprise Community Partners, 2018, p. 2)

The playbook also sets out four important communications goals: “...build broader understanding of why affordable housing and community development are matters of public concern; help people understand what restricts access to quality affordable housing and how racial discrimination contributes to problems; make the case for community development organizations; and emphasize that more effective approaches are [attainable]” (Frameworks Institute & Enterprise Community Partners, 2018, p. 2).

A similar guide was designed in Canada to assist municipal officials and politicians getting beneficial affordable housing developments accepted by the community (Affordability and Choice Today, 2009). It emphasizes positive messaging and offers insights and data to defuse common objections such as NIMBYism or concern that crime rates will rise.

Community benefit agreements (CBAs) can also help with gaining community support. A CBA is a contract negotiated between community groups and a prospective developer, in which the developer agrees to provide community benefits — related to the project — in exchange for the community’s support. This tool is useful in cases where community acceptance is critical to the project’s success. This tool offers an economically viable solution to incorporate affordable housing and other social infrastructure in TODs. However, it works well only if community support plays a vital role in the success of a new project’s implementation (Chava & Newman, 2016). Where the development includes residential construction, affordable housing can be a benefit negotiated through this process. Most agreements reflect the interests of people who are not already benefiting from economic growth, such as young workers, newcomers, foreign-trained professionals, and low-income communities, and send opportunities their way (Galley et al., 2015). Successful projects that have used these agreements in Canada include the building of the Olympic Village in Vancouver in 2010 and building the Eglinton Crosstown LRT in Toronto, which included clauses to favour local hiring and procurement (Atkinson Foundation, 2016).

2.4 Expected affordable housing outputs and outcomes from TODs

This section examines some expected housing outputs and outcomes of TOD projects. It touches on the types of units; different definitions and levels of housing affordability; ownership and governance models; as well as expected benefits from TOAH development.

TYPES AND TENURES OF AFFORDABLE HOUSING IN TODS

The literature was consistent in recommending high density, mixed-use, pedestrian friendly constructions, with a range of housing forms and affordability levels in TODs (Eitler et al., 2013; Pomeroy, 2018; Woetzel et al., 2014; World Bank, 2018).

Where development regulations and costs are fixed, larger projects are more economical, and as a result planning regulations and requirements tend to discourage smaller, mixed, lower-cost housing. Similarly, developer and real estate profits tend to be proportionate to property sales price — again, favouring larger developments (Litman, 2019). This sort of high density construction requires more costly building materials such as rebar and concrete which can present additional challenges when attempting to develop affordable housing (Metro Vancouver, 2017b).

In contrast, affordable infill projects are often small, consisting of four to forty units. The San Francisco Planning and Urban Renewal Association (SPUR) argues that small, efficiently designed units, with lower price points and without parking spaces should be considered a viable part of a middle-income housing strategy that is “affordable by design” (SPUR, 2014).

In general, low-rise (two to six story), wood-frame townhouses and apartments, with unbundled parking, located in a walkable urban neighbourhood are the lowest cost housing to construct. However, construction of these types of developments are often limited by restrictions on multi-family housing; restrictions on building density and height; minimum parking requirements, and housing lending policies that favour single-family over compact and mixed development (Marohn, et al. 2017).

Identifying and reducing policies and planning practices that increase costs, delay, or uncertainty when developing economical and compact housing types through affordable infill is an important priority to ensure housing units can be developed for as little cost as possible (Litman, 2019). These units would include:

- ▶ “Small-lot single-family housing – stand-alone houses on 2,000 to 4,000 square foot lots.
- ▶ Laneway houses and garage conversion – small houses built behind or next to a main house, sometimes above or replacing a garage.
- ▶ Townhouses (also called rowhouses or attached housing) – houses with shared walls but separate entrances.
- ▶ Low-rise (2-6 story) apartments, used for either rentals or owner-occupied condominiums.
- ▶ Micro-apartments (apartments less than 500 square feet).
- ▶ Additional floors added to existing buildings.
- ▶ Residential over commercial – apartments located above a commercial space in an urban building.
- ▶ Industrial or commercial building conversions to residential uses, such as loft apartments.
- ▶ Housing developed on underused parking lots” (Litman, 2019, p. 48).

Accessory dwelling units are small units added to existing homes (for example, basement suites). Their small size (typically 50 to 60 square metres) make them affordable to those with low income and well suited to lower density sites (Chava & Newman, 2016). Secondary suites, laneway houses, and coach houses are, for example, allowed by all Metro Vancouver local governments (Coriolis Consulting Corp., 2019). Policies to protect or replace existing rental units during redevelopments or rezoning are also widely used in Metro Vancouver (Coriolis Consulting Corp., 2019).

LEVELS OF AFFORDABILITY

One of the more commonly used CMHC definitions considers housing as affordable when total shelter costs are less than 30% of a household’s before-tax income (CMHC, 2018c). For households that rent, shelter costs include rent itself as well as electricity, water, fuel, or other municipal service costs. Households that own would add mortgage payments, condominium fees, and property taxes to their shelter costs (Statistics Canada, 2016). This indicator of affordability represents one of many possible ways that housing affordability can be conceptualized and measured.

As already noted (see Section Types and tenures of affordable housing in TODs), the literature was highly consistent in recommending that communities include a range of housing units at different affordability levels. Mixed-income housing models have been used in Canada to improve the sustainability of social or affordable housing (de Vos & Moore, n.d.).

Income mix, or levels of affordability, has been implemented in different ways in Canada. In some cases, income ranges are devised. Toronto's Housing Now plan, for example, identifies four different levels of affordable housing: affordable rent offered at 100% of market, moderate rent offered at 80% of market, shared housing and subsidized rent offered at 60% of market, and Rent-Geared-to-Income at 40% of average market rent (Toronto Affordable Housing Office and City Planning, 2019).

There are also general categories of rent based on affordability or level of subsidy (Streich, 2016):

- ▶ Rent-Geared-to-Income (RGI), where tenants pay a fixed percentage of their income
- ▶ Social Rent, a fixed dollar amount based on income
- ▶ Rent Supplement, paid to landlords to supplement tenant payments
- ▶ Housing Allowances, paid to households to help cover rents
- ▶ Below Market (Affordable) Rent, rent held at some percentage of market rates (e.g., 80%)
- ▶ Average Market Rent (AMR), the average market rate for a unit

In 2016, an assessment of how mixed-income housing models have supported affordable housing in Canada was completed for CMHC (Streich, 2016). Three key lessons were distilled from the report:

- ▶ “Multiple layers of programs or support were required to generate a broadly based mix of incomes. Reaching the lowest income groups required some type of subsidies, rent supplements or housing allowances. Income mix can also be coupled with tenure mix approaches and this can be useful for developing more mixed communities.
- ▶ Involvement of non-profit or community housing providers is a complementary approach and an alternative to government ownership of low-income housing. This form of ownership provides some assurance of sustainable affordable housing. Non-profits are able to serve a wide mix of income groups, including market housing.
- ▶ Planning measures such as inclusionary zoning and density bonuses can be a useful supplementary source of funding. Having the option to contribute in-lieu fees for municipal development of affordable housing is a useful tool in some localities and reduces the need for public funds to some extent. Providing on-site lower-income units was successful in the Tapestry Project in New York. However, the developer notes that a high ratio of market rents is required to make this feasible, even with housing grants from the City.” (Streich, 2016, p. 26)

EXPECTED BENEFITS TO RESIDENTS, TRANSIT, ECONOMY, AND ENVIRONMENT

INCREASED USE OF TRANSIT

Mixed-income TODs can help to solidify, and possibly increase, the base of transit ridership. Mixed-income is critical because “...there is no guarantee that [higher income TOD] residents ... will give up their cars” (Clagett, 2014, pp. 17–18). Evidence suggest that low- and moderate-income households in the US use transit at up to four times the rate of higher income households, whereas middle- and high-income households rely on private vehicles over 70% of the time. A 2009 San Francisco study found that over 40% of the demand for housing near transit is expected to come from low- and very low-income households, which is indicative of these patterns of transit usage (Center for Transit Oriented Development, 2009). Census data from 2016 shows that 78% of Canadians get to work by car, although transit use varies significantly by city, with Toronto, Vancouver, and Montréal having the highest

transit ridership rates (Statistics Canada, 2019). Renters are also more likely than home owners to use public transit as their means of transportation to work and school, particularly low-income renters, providing further evidence of the benefit of connecting affordable rental housing with transit (Metro Vancouver, 2015).

INCLUSIVE NEIGHBOURHOODS

Concern over the potentially negative impacts of gentrification on housing affordability has led to approaches to TOD that emphasize mixed-income development and inclusivity (Jamme et al., 2019). There is no universal criterion that identifies mixed-income housing or developments. Instead, it refers broadly to buildings or developments that integrate market and below-market housing in the same space (Clagett, 2014). As such, a mixed-income TOD is synonymous with integrating affordable housing in TOD, or TOAH as it is more commonly referred to in the Canadian literature.

Several conceptually related terms that further expand the mixed-income TOD concept are frequently referred to in the literature, including: eTODs, inclusive communities, and inclusive TODs.² Each of these concepts includes some expression of the idea that well designed TODs foster positive social and cultural characteristics by building communities (Jamme et al., 2019). An Australian study found higher levels of trust and reciprocity and connections with neighbours for residents of a TOD compared to a Transit Adjacent Development (TAD)³ (Kamruzzaman et al., 2014). These measures of increased social capital may contribute to social sustainability and sense of community.

OTHER BENEFITS TO RESIDENTS

In the US, it has been shown that residents with lower incomes in TODs gain improved access to services, employment opportunities, and educational opportunities (Clagett, 2014). The literature reveals numerous other benefits of TODs when correctly implemented, in that TOD communities are...

... healthier; people walk more; there is less pollution; and there are fewer automobile-related accidents. There are economic benefits: foot traffic for local businesses increases; property values increase (in theory offering cities a chance to incorporate mixed-income housing) ... There are environmental benefits: greenhouse gas emissions decrease; consumption of fossil fuels and other non-renewable resources decreases; higher density cities help constrain urban sprawl and conserve surrounding open spaces. And there are human benefits: decreased automobile dependency reduces isolation and encourages a healthier social environment. (Clagett, 2014, p. 4)

SUSTAINABILITY FACTORS

SUSTAINING AFFORDABILITY

Evidence from eTOD developments in the US shows that eTODs are more expensive to develop and generate less revenue when compared to “standard” developments and, as a result, conventional feasibility studies routinely miscalculate the viability of eTODs (Carlton & Fleissig, 2014). These additional costs are partly the result of a mismatch between short-term, site-specific building goals and longer-term, city-building goals. Equitable TOD projects are large-scale and complex and require coordination among multiple parties with myriad interests. Although they promise economic, environmental, and health-related benefits for communities once in place, the high level of coordination required between stakeholders has been cited as an obstacle to successfully achieving

² These terms are defined fully in the Glossary.

³ A TAD is a neighborhood in close proximity to transit but not designed as a TOD.

those long term goals (PR Newswire, 2013). In particular, the collaboration required among the public, private, and non-profit sectors can be difficult, given the varied constraints, schedules, and ultimate goals of each partner (Center for Transit Oriented Development, 2009).

A significant challenge to maintaining the affordability of affordable housing once built is gentrification, which has been discussed in previous sections. If the municipality owns land around the TOD, however, development around rapid-transit routes has several advantages, including improving labour mobility and, potentially, providing a mechanism for funding both affordable housing and transportation infrastructure. By capturing a share of increased property values that result (through land sales or “betterment” assessments), government can pay for the infrastructure investment and the cost of affordable housing (Woetzel et al., 2014).

OTHER SUSTAINABILITY/TOD SUCCESS FACTORS

It is also common in the literature for planners and developers to consider multiple types of sustainability for a given project. TODs have been described using three dimensions of sustainability: environmental, economic, and social (Kamruzzaman et al., 2014).

A recent study conducted in-depth semi-structured interviews with 13 planners and transportation professionals in the US, Canada, and the Netherlands on how to implement TOD policies that provide residents with accessible and compact communities that are socially, environmentally, and economically sustainable (van Lierop et al., 2017). The focus was on factors considered to be essential to the success of TODs post-development.

Interviewees were very consistent in reporting both land use density and the number of people who walk to the rail station as indicators of success. Included in their definitions of density were the number of square metres of office space, the variety of development, and the number of housing units. All of the interviewees also revealed that the most important TOD success indicator in their region was an increased number of non-auto trips and indicated that the inclusion of affordable housing should be a key component in the planning of any TOD (van Lierop et al., 2017). The six key research themes and the advice offered by these experts are summarized in Table 3.

Table 3: Key themes and strategies for post-development TOD success	
Physical design	• Build dense, mixed-use TODs with safe and attractive public realms • Develop a multi-functional and attractive transit station • Integrate the TOD into the surrounding neighbourhoods • Develop well-integrated parking for cars and bicycles
Transportation	• Achieve a high mode share of active transportation users • Ensure high frequency of transit service • Design high quality facilities and vehicles • Measure success based on increases on overall quality of life
Environment	• Conserve existing green space • Develop quality, attractive, and safe public spaces • Measure air quality and consumer gas consumption to assess TOD
Economy	• Gain revenue from businesses • Determine TOD success by increases in TOD grant money • Base success on the number of jobs produced and the number of residential units inhabited
Collaborations	• Create collaborations between stakeholders • Develop policies with specific goals in mind • Allow for flexibility to accommodate for changes in demographics, technology, and land use over time
Accessibility	• Ensure that every TOD is both an origin and a destination • Focus on multimodality • Plan for populations with different needs

Source: (van Lierop et al., 2017)

The study also explored what advice these TOD professionals, who were comprised of city planners and transportation experts, would provide to colleagues hoping to achieve successful TODs in the future (van Lierop et al., 2017). The overarching theme of the varied advice given by these professionals was that planning for flexibility and collaboration was essential. They recommended that TOD planners need to integrate some level of economic flexibility into their plans, which would allow them to adjust land use and transportation planning according to fluctuating finances, such as through flexible budgeting that is compatible with current market cycles. Planners should also integrate technological and land-use flexibility into their projects, in order to give themselves leeway to change the physical design of some areas in a TOD, based on more unpredictable factors such as technological advances and evolving population needs.

OWNERSHIP, MANAGEMENT, GOVERNANCE

Some of the ownership and governance arrangements described in this section have not been widely used in Canada in the context of TOAH, but have been used successfully to manage affordable housing and would be expected to have some utility with respect to TOAH.

SHARED EQUITY HOUSING

Shared equity housing (SEH) strategies “...seek to establish lasting affordability, create community control, and build wealth for people with limited incomes” (Carlsson, 2019, p. 2). Although there is no single definition, SEH is characterized by a set of common characteristics that include restrictions on resale of property to ensure lasting affordability; shared benefits and risks associated with ownership; ongoing stewardship of land and resources; and democratic and community based decision-making (Carlsson, 2019). SEH models include limited equity housing cooperatives (LEHCs), resident-owned communities (ROCs), deed-restricted units, and community land trusts (CLTs). An LEHC is formed when tenants form a corporation that owns the deed to their building. Unlike a condominium, however, tenants do not own a deed to a suite, but instead have a proprietary lease in addition to joint ownership. ROCs are a type of manufactured housing community (colloquially referred to as trailer parks) where residents co-own and manage the land. Deed-restricted homes are dwellings made available to households at affordable rates where the deed carries certain restrictions; for example, forbidding resale except under certain conditions (Carlsson, 2019). Land trusts are defined in detail and contrasted with land banks below.

One of the primary aims shared by these different models is the long-term maintenance of housing affordability, suggesting a potential role in governance for TOAH.

LAND BANKS AND LAND TRUSTS

A land bank takes possession of underused, vacant properties acquired through tax foreclosures, land transfer, and donations (Agha & Czechowski, 2018). The land bank clears title and taxes owed once it takes ownership. The properties are typically then developed as determined by the local community.

However, land banks generally do not maintain ownership of the property. The property is sold or transferred to a new owner who has proposed a new use compatible with a community plan, creating any space deemed necessary by the community such as green spaces, parking lots, or affordable housing (Agha & Czechowski, 2018).

Land banks are distinct from CLTs (Thaden et al., 2016). CLTs are traditionally private non-profits that hold land in trust to provide affordable housing and other community assets in perpetuity. Although both acquire and hold land, they do so for different reasons and at different timeframes:

A land bank will typically intervene in order to resolve back taxes or title issues that otherwise keep a distressed property stuck in decline. By utilizing its special powers, typically granted

through [legislation], a land bank can effectively access distressed properties and efficiently clear title to achieve marketability. A CLT, on the other hand, typically enters later in the process, seeking to become a permanent, responsible owner. (Thaden et al., 2016)

Efforts in the US have achieved some success using the CLT model to maintain long term affordable eTODs, and it has been suggested that these models may be of value in Canada (Agha & Czechowski, 2018). Case studies carried out in Denver, Atlanta, and the Twin Cities regions led to the development of a series of recommendations (Hickey, 2013). For CLTs involved, early involvement was strongly recommended in all parts of the process, beginning with land acquisitions. Also emphasized was the need to remain open to partnerships with other neighbourhood and community development organizations. It was recommended that public agencies involved should consider timeframes significantly longer than 15 or 30 years and should consider permanent public financing or subsidies to support equitable TODs. Another approach would be to prioritize funding for CLTs and similar institutions that are capable of delivering longer-term affordability, or to create meaningful incentives for affordable housing developers to partner with CLTs in developing or preserving homes near transit. Likewise, the important role of government in facilitating access to land by CLTs was considered key (Hickey, 2013).

While not specifically an example of affordable housing in a TOD, the Parkdale Neighbourhood Land Trust (PNLT) is one example of a Canadian grass-roots, community-based CLT located in the gentrifying neighbourhood of Parkdale in Toronto, with a focus on the maintenance of affordability (Agha, 2018). PNLT was established by seven local organizations as a response to gentrification and displacement in the Parkdale community. PNLT partnered with local organizations in Parkdale to secure land for community use, negotiate below-market purchase for owners, raise capital for acquisition and site planning through community donations and grants, and lead a community-based planning process with diverse residents to identify a plan for redevelopment of the site.

The trust allows for long-term land leases to non-profit housing partners and ensures that public investment and affordable housing is preserved and recycled. Land acquired can be used for affordable housing, affordable spaces for social enterprises and non-profit organizations, and urban agriculture, community gardens and open spaces. PNLT promotes community participation in guiding how land is used to benefit the community. (Agha, 2018, p. 2)

Another proposal to support the development of affordable housing under Toronto's Housing Now Initiative is to establish a joint public-private non-profit land bank (the "40,000 Land Bank Partnership Initiative"). Land banking partners that have been proposed include the federal and provincial governments, charities and multi-faith groups, non-profit and cooperative housing organizations, and private sector organizations (City of Toronto, 2019i). The initiative is intended to create an inventory of sites appropriate for creating the new affordable housing projects. According to the Housing TO 2020-2030 Action Plan, "Infill development and revitalization on Toronto Community Housing Corporation sites and co-locating affordable housing with other City-owned facilities, such as libraries and civic centres, are also an important part of the 40,000 land bank initiative" (City of Toronto, 2019i, p. 12). This should allow a full range of government, non-profit, charitable, and private sector organizations to be engaged to identify suitable properties and contribute to an affordable rental housing development pipeline (City of Toronto, 2019b). The plan also notes that the City of Toronto will consider the strategic acquisition of private lands, taking various factors into account – one of which is transit proximity.

Land trusts are also viewed as having potential for facilitating the provision of affordable housing in transit-oriented areas in Metro Vancouver. Non-profit and cooperative housing that own land in transit areas are believed to be open to managing those lands through a portfolio approach that could be offered through a land trust. As an example of one such land trust in operation, the Vancouver Community Land Trust Foundation is a partnership between the City of Vancouver, the Co-operative Housing Federation of BC, as well as some non-profit and social finance organizations. The trust was able to lease land from the city at a nominal rate and develop a mixed income non-market housing project (BC Non-Profit Housing Association & Real Estate Foundation of BC, 2017).

2.5 Informing housing contributors on the tools available for increasing affordable housing in TODs

The literature search did not locate any sources that directly addressed how best to inform housing contributors on available tools (policies, programs, initiatives, and collaborative strategies) for increasing affordable housing in TODs.⁴ However, a few toolkits and resources designed to facilitate communication and cooperation between various eTOD stakeholders were identified through the literature search, and are described below.

The Global Platform for Sustainable Cities (GPSC) is a partnership and knowledge platform that promotes integrated solutions and cutting-edge support for cities seeking to improve their urban sustainability. GPSC has partnered with the World Bank's Transit-Oriented Development Community of Practice to gather knowledge resources from multiple sources and countries that help in breaking down the concept of TOD for application in cities from World Bank client countries (World Bank, 2018). The comprehensive suite of knowledge resources provide an implementation-focussed guide to plan and implement successful TODs which would be of value to many different stakeholders in Canada.

Inclusionary Housing Canada is a website that consolidates information relevant to Canada on inclusionary housing practices from a variety of sources including legislation, academic articles, and various media (Inclusionary Housing Canada, n.d.). A case study examining several TOD toolkits used in the US developed a set of basic principles based on literature review as well as interviews with intended clients:

1) foster trust & credibility, 2) humanize the message, and 3) respect community reality. As we found in the literature, trust and credibility are paramount to getting a message through to any audience, but particularly so when so much is at stake. Being conscious of the local context at all times will help tailor new developments to existing communities. Building up trust means avoiding deception and manipulation in favor of straightforward education. Being rigorous and thorough in your factual methodology will further strengthen planners' credibility as authorities. A lesson from the focus groups illustrates this perfectly; dialogue itself in many cases seemed more effective than any tool or image. (Machell et al., 2009, p. 15)

2.6 Summary of key findings of the literature review

Government-related tools for creating affordable housing in TODs

- ▶ Stable, predictable funding is a critical success factor in TOAH development.
- ▶ Functional multi-sector partnerships are important to successful TOAH development. P3s should be explored further as a potential partnership model to develop TOAH, subject to the prerequisites described above in Section 2.2, particularly around the finding that P3s work best when paired with provincial funding.
- ▶ Promising practices with respect to policy and planning for TOAH are primarily informed by completed US projects and research. Vancouver Metro has done a considerable amount of research into what promising practices would translate to Canada.
- ▶ The various tools can be grouped into several broad categories: funding tools to enable development (including fee exemptions or reductions); relaxation of zoning or other regulatory requirements to facilitate development, usually in exchange for affordable housing or other community benefits; and provision of land for low or no cost.

⁴ This information will be accessed more directly through the complementary key informant interviews and case studies.

Local community characteristics that enhance or restrict integration of affordable housing in TODs

- ▶ There is a shortage of affordable housing in Canada.
- ▶ Population density and employment density facilitate TOAH development.
- ▶ TOAH development is still in the early stages in Canada, and only the largest cities have ongoing or completed TOAH.
- ▶ Land and construction costs are consistent barriers, particularly in major metropolitan centres.
- ▶ Gentrification, whereby higher income residents move into TOAH and outbid lower income residents leading to increasing land and housing costs, is a consistent challenge for TOAH.
- ▶ NIMBYism, in which established residents oppose affordable housing in their neighborhoods, is also an ongoing challenge for TOAH.
- ▶ Community benefit agreements and community amenity contributions represent important tools that could be used to increase TOAH by residents and policymakers respectively.

Expected affordable housing outputs and outcomes from TODs

- ▶ The lower cost of smaller, wood-frame buildings and infill units facilitates TOAH construction.
- ▶ Increased transit use in TOAH decreases vehicle traffic.
- ▶ TOAH promotes healthier, more inclusive neighborhoods.
- ▶ TOAH leads to reduced greenhouse gas emissions.
- ▶ Ownership and governance models in use for affordable housing can likely be adapted for TOAH, for both ownership and rental housing.

Informing housing contributors on the tools available for increasing affordable housing in TODs

- ▶ There is limited literature available on this topic.
- ▶ It is anticipated that additional insights will come through other lines of evidence
- ▶ Further insights may also be gained from international comparisons, particularly from countries that have had relatively more success than Canada with the delivery of affordable housing near transit.

Section 3. Case studies

3.1 Marine Gateway – Vancouver, British Columbia

OVERVIEW

Marine Gateway is a mixed-use development with direct access to two major transit hubs in the City of Vancouver. PCI Group, a Vancouver-based developer whose expertise is mixed-use development near transit, undertook this project in 2008, before the opening in August 2009 of the Canada Line, which is part of the Vancouver's SkyTrain rapid transit line. The project was completed in 2016. The project's transformation of a major Vancouver intersection has won the Marine Gateway development several awards, including four awards for best mixed-use development (PCI Group, 2020; Ruthen, 2017).



Photo attribution: Marine Gateway, PCI Developments.
(Reproduced with permission.)

The project features three towers over a podium of 240,000 feet of retail space and also includes a 14-storey office building with 260,000 feet of office space. The residential units consist of 415 condominium units and 46 dedicated rental apartment units. Although no units among these 46 rental apartments meet the most common definitions of affordable housing, developments comprising any market-rate rental units are considered a form of affordable housing in the Vancouver housing market, as indicated in the City of Vancouver's Short-Term Incentives for Rental (STIR) program description, which will be discussed further below (City of Vancouver, 2010). This applies especially to market-rate rental units along the Canada Line, where nearly all developments consist of exclusively market-rate condominiums. Constructed to LEED (Leadership in Energy and Environmental Design) Gold standards, Marine Gateway serves as a "complete community" combining sustainably built residential homes, retail space, and office space, all situated amid public amenities such as parks and walkable streets (Marine Gateway, 2020).

The Marine Gateway development is located at the intersection of Cambie Street and Southwest Marine Drive, directly adjacent to the Marine Drive Station on the Canada Line and the South Vancouver Bus Loop. There is a five-acre property located just south of the Marine Gateway, currently a commercial property, which will become the focus of a possible next stage of this large-scale project. The Marine Drive Station is the second-busiest hub on the Canada Line, after Vancouver City Centre (Ruthen, 2017).

The 240,000-foot retail space at Marine Gateway includes a Cineplex VIP Cinema, a large grocery store, a fitness centre, several banks, and several smaller stores, such as a Shoppers Drug Mart. The retail space also houses services such as a dentist's office, an optometrist, a beauty salon, wireless service providers, a pet hospital, and numerous restaurants. The 260,000-foot office space provides space for 1,500 employees, and the building includes a fitness facility and bike storage. The residential towers provide living space to over 800 residents, and the 415 condominium units and 46 rental units are presently all sold out or occupied.

One interviewee with the primary housing developers on the project contributed information presented in this case study.

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several noteworthy local characteristics related to the area of the Marine Gateway project:

- ▶ Socio-economic factors, including a high level of poverty compared to CMA average
- ▶ Historically low-density, industrial uses near area of project
- ▶ Low vacancy rates
- ▶ Strong political and municipal support for sustainable development
- ▶ Change in public views on transit, and growth of Marine Drive Station into a major transit hub

Table 4 presents a socio-economic profile for the area surrounding the Marine Gateway project.

Table 4: Socio-economic profile variables relevant to the area surrounding the Marine Gateway housing project		
Variable	Geographic unit	Value
Total population in 2016	CMA	2.46 million
Total population in 2016	DA	1,067
Total number of households in 2016	DA	538
Population growth 2011 to 2016	DA	N/A
Average household size, all households	CT	2.4
Average household size, renters only	CT	2.2
Population with immigrant status	DA	46.9%
Visible minority population	DA	81.0%
Couples with children	DA	43.2%
Children 20 to 29 living with parents	CT	41.1%
Commute duration under 30 minutes	DA	60.2%
Commute to work within same area of residence	DA	67.7%
Apartments under construction, April 2020	CZ	2,701
Apartments under construction, April 2020	CT	162
Single-detached units under construction, April 2020	CZ	353
Single-detached units under construction, April 2020	CT	6
Vacancy rate, all apartments, October 2019	CZ	2.7%
Average private apartment rent (2-bedroom), Oct. 2019	CZ	1,867
Median household income, all households	CT	\$59,323
Median household income, renters only	CT	\$40,645
Prevalence of low income based on Low Income Measure poverty line	DA	30.0%
DA (Dissemination Area) = 59153097 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 9330004.01 (von Bergmann & Cervantes, 2017); 0004.01 (CMHC, 2020) CZ (Census Zone) = Southeast Vancouver (CMHC, 2020) CMA (Census Metropolitan Area) = Vancouver (CMHC, 2020) Note: All variables in the table are given for the smallest available census geographic unit, except for the CMA of Vancouver. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017). Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 4, the DA (one of the smallest Census Canada standard geographic units) that contains the Marine Gateway project has a population of 1,067 residents, comprising 538 households. Southeast Vancouver is somewhat denser than the average population density in Vancouver overall, with approximately 1,201 residents per square kilometre, compared to approximately 855 residents per square kilometre within the CMA of Vancouver (von Bergmann & Cervantes, 2017). The poverty rate of the area reaches almost one third of households (30.0%), which is significantly higher than the overall poverty rate of 16.5% in the CMA of Vancouver. A bit fewer than half (43.2%) of couples have children in the household. Just over two thirds of residents (67.7%) live and work in the same area, and approximately 60% of them have a commute to work of less than half an hour (CMHC, 2020; von Bergmann & Cervantes, 2017).

The area surrounding the Marine Gateway has historically comprised low-density industrial land to the south, and areas of single-detached units further north. In some portions of these residential areas, there are several low-income and social housing buildings. The case study interviewee emphasized that using land for manufacturing or heavy industry is not viable in South Vancouver due to operating expenses, taxes, accessibility, traffic, and high land prices. The interviewee further pointed out that the lack of retail per capita in the area – especially grocery stores, drug stores, and food/beverage space in the area – influenced the development plan. This area of the city has already experienced the transition to higher density and more urban uses over the past 15 years. The Marine Gateway land, however, had remained undeveloped, due in part to its location directly adjacent to the Marine Drive Station. The policy discussions surrounding industrial land preservation in BC created attendant complexities with introducing residential uses near transit stations (BC Chamber of Commerce, 2019; City of Vancouver, 2020).

The need for higher density developments such as the Marine Gateway is reflected in the low vacancy rates in the area. The vacancy rates are low on average (2.7%) as of October 2019; this average rate breaks down to 0.5% for bachelor/studio apartments, 2.6% for one-bedroom apartments, 3.7% for two-bedroom apartments, and 1.3% for three-bedroom apartments (CMHC, 2020).

Prior to the creation of the Marine Gateway development, the City of Vancouver wanted to renew that site in order to bring it up to date with its surrounding area, which had already urbanized. These efforts had remained unsuccessful until the introduction of the Marine Gateway project, which was intended to create a border to the industrial lands to the south of it. The 2010 Olympics were a catalyst that prompted more widespread acknowledgement of the many benefits of mixed-use infrastructure in proximity to transit stations, which had historically encountered some public resistance. Marine Drive Station is now one of the busiest transit hubs on the Canada Line. In 2017, only one year after the Marine Gateway development was completed, the station experienced a 35% increase in ridership, and the numbers are still growing.

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

The 46 rental units in the Marine Gateway development were initially approved under the City of Vancouver's Short-Term Incentives for Rental (STIR) program. This program, which ran from July 2009 to December 2011, was introduced in order to encourage the construction of rental housing. Incentives offered to housing developers under the STIR program included property tax assessments, development cost waivers, parking reductions, density increases, and expedited permit processing. As over half of Vancouver households were renters, and few developers were building rental housing, the program aimed to increase the supply of rental housing to meet the strong demand (City of Vancouver, 2010). The STIR program did not have any direct metrics for affordability. Nonetheless, the case study interviewee stated that housing developments with rental units were atypical in Vancouver during this time with nearly exclusively condominium developments the norm (although some of these would have been purchased by investors, thereby contributing to the rental supply). The Marine Gateway project went through a longer than average zoning process from 2008 to 2012 before it was permitted to move forward.

The key complication was the addition of residential use at a station site, which was also considered a novel idea at the time.

Government policies at the municipal, regional, provincial, and federal levels affected the development of the Marine Gateway project. The City of Vancouver's Cambie Corridor Plan guided the mix and design of residential uses, retail and office space, and the construction of public spaces (City of Vancouver, 2018b). At the regional level, the MetroVancouver Regional Growth Strategy designates uses for land and delineates how to mix residential uses, employment uses, and/or industrial uses of the land (Metro Vancouver, 2017b). Finally, the interviewee stated that provincial and federal priorities around affordable housing – which, in the case of the Marine Gateway, entailed any sort of rental housing in Vancouver's condominium-dominated market – influenced the eventual purchase of the property by PCI Group, whose expertise is focussed on transit-based, mixed-use projects with a focus on rental housing.

It is crucial that many or most of these government policies and interventions take place at the outset of the project, according to the interviewee. These interventions could be targeted to the renewal of existing stock of housing but would probably have more impact on the development of new housing. In both cases, however, the policies could have the greatest positive impact if applied in conjunction with the submission of the initial development application.

OUTCOMES, OPPORTUNITIES, CHALLENGES, AND LESSONS LEARNED

The Marine Gateway project added 46 purpose-built, market-rate rental units to the City of Vancouver housing stock in the rapidly expanding TOD surrounding the Marine Drive Station. These rental units are considered affordable “to households in the regular housing market looking for rental housing,” compared to the luxury condominiums that dominate the Vancouver housing market (City of Vancouver, 2010). The interviewee stated that there is good potential for subsequent phases of this development in the area just south of the site, which is currently a car dealership. A recent proposal submitted by PCI Group to the City of Vancouver for these potential subsequent phases involves an affordable housing component that includes 25% below-market-rate rental units and 25% affordable home ownership units, alongside 50% market-rate rental units.

An opportunity created by higher residential density near transit stations – especially developments that include affordable housing – is greater demand for transit services, and correspondingly, return on investment in these services. For this reason, according to the interviewee, traditional approaches that maintain commercial sites next to transit stations, rather than re-zone the area for residential developments, need to be reviewed.

According to the interviewee, while the City desires to include significant office space and other work spaces near transit hubs, these areas are not proven office markets. Allowing developers to include a residential component in their plans for office or commercial space near transit reduces the financial risk. This approach, which proved successful for the PCI Group and its partners on the Marine Gateway project, allows developers to build office space speculatively and then lease it once the entire project is completed.

PCI Group's recent proposal to the City of Vancouver for subsequent phases of the project (mentioned above) aims to build commercial space required under the existing zoning laws, but also includes some residential density with affordable housing units in the mix. Including affordable housing enables developers to seek financing from BC Housing or other entities that are mandated to support affordable housing. This strategy is an example of how to create opportunities for affordable housing near transit that will be approved by the region or the City. The interviewee mentions that BC Housing is supportive of PCI Group's approach on this new project.

The case study interviewee listed several challenges encountered by housing developers who build rental housing, including challenges encountered by the Marine Gateway project in particular:

- ▶ *Housing affordability challenges endemic to Vancouver.* Most housing developers working in the City of Vancouver and surrounding areas face the twin challenges of including affordable units in their projects in a regulatory environment that many of them find rigid.
- ▶ *The need for greater flexibility with regard to rules governing developments near transit.* The Regional Growth Strategy's response to the accelerating demand for transit infrastructure in the Vancouver region (where the adoption of transit has been particularly strong in the past two decades) needs to be strengthened.
- ▶ *Re-zoning processes are time-consuming.* Developers would benefit from the ability to apply for re-zoning before the project is officially approved so that re-zoning processes do not add months or years to the project timelines.
- ▶ *Condominium projects' greater financial viability compared to rental housing projects means that rental projects need incentives.* Measures such as density bonuses and municipal fee waivers as rewards for building more rental housing are necessary in order to encourage greater numbers of housing developers to focus on building rental housing. If housing developers are allowed to build at higher density on the condition of including more affordable units, the case study interviewee posits that more of these types of residential projects would be financially viable and would therefore be built.

The interviewee also outlined some lessons learned from their experiences with building affordable rental housing (although not as a part of the Marine Gateway project):

- ▶ *CMHC and/or BC Housing have an important role to play in assisting housing developers.* Due to the myriad housing affordability issues specific to the Greater Vancouver region, CMHC could get involved in an advocate capacity to assist developers on a project-specific basis, especially in regard to navigating the regulatory environment. For example, CMHC or senior government could help to expedite the formal approval process, as this would provide an incentive for housing developers to produce creative ideas around affordable housing. Another example is that CMHC or BC Housing could vet and pre-approve housing development proposals, so that when the developer approaches the municipality in regard to a project, the support provided by these trusted agencies can help to get the proposal approved by the City as well. The interviewee also suggested that CMHC could get alignment between the municipalities so that their specifications line up with those of CMHC and BC Housing to facilitate the process for developers.
- ▶ *Residential density fills up faster than office density.* Municipalities have traditionally regarded transit stations as commercial space, according to the interviewee. However, stations are often unproven office markets. Therefore, the inclusion of a residential component in developers' plans for office space mitigates the risk for investors in the project.
- ▶ *Municipal fee waivers encourage developers to build affordable housing.* Waiving some of the municipal fees, such as development fees, for example, that developers must pay could alleviate some of the burden on housing developers, thereby encouraging the creation of more affordable housing.
- ▶ *Resistance to new residential developments (NIMBYism) can be mitigated by cohesive government frameworks that support rental housing around transit.* Where there exists general agreement among the public, government branches, and developers on the importance of creating affordable rental housing near transit, resistance to new residential developments is diminished.

3.2 Bridgeland Affordable Housing Development – Calgary, Alberta

OVERVIEW

In July 2017, the Calgary Housing Company (CHC)⁵ opened a new property at 816 McDougall Road in the Bridgeland neighborhood of central Calgary. The affordable housing development consists of two three-story buildings of stacked townhouse units. There are four studios, eight one-bedroom, four two-bedroom and eight three-bedroom units (City of Calgary, 2020a). Three of the one-bedroom units are barrier-free accessible units.



Photo attribution: Bridgeland Affordable Housing Development, City of Calgary. (Reproduced with permission.)

The project is 600 metres from Bridgeland-Memorial Light Rail Transit (LRT) station and close to a city bus route. The development is also just across the Bow River from downtown Calgary which is accessible via a pedestrian bridge. The City uses a GIS system to identify sites for land disposition for affordable housing projects. Selection criteria include proximity to transit, schools, grocery stores, recreational facilities and community services (City of Calgary, 2018a). The interviewee noted that the land for Bridgeland was identified using this system and it met all the criteria. The land for the project is municipally owned and was utilized as part of the redevelopment of a demolished hospital site.

The project received \$5.25 million from Province of Alberta Affordable Housing Grants and \$2.25 million through the Municipal Sustainability Initiative (City of Calgary, 2020a). The final project cost was 15% less than budgeted due to lower than expected construction costs (CTV News, 2017). The City used a competitive bidding process for construction contractors, which was effective because of intensive competition in the construction market due to an economic downturn at the time of bidding.

A representative who works for the municipal government was interviewed and contributed information presented in this case study.

⁵ CHC is a wholly-owned subsidiary of the City and the largest landlord in the City, managing approximately 3,700 social housing units and 3,300 affordable housing units. CHC also provides rent assistance to about 2,300 households. Their total clientele includes approximately 10,000 households and 25,000 tenants (CHC, 2019). The City's Affordable Housing department secures land, manages building design, partner relations and agreements, community engagement and construction and then turns over the property to CHC for tenant occupancy, building management and maintenance and tenant support services (City of Calgary, 2020b).

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several local characteristics that influenced the development of Bridgeland:

- ▶ The high population density and growth of the neighbourhood;
- ▶ Small household size and low number of families with children;
- ▶ Low household income and high prevalence of poverty compared to the CMA averages;
- ▶ Proximity to downtown Calgary;
- ▶ A municipal need for affordable housing units.

Table 5 below presents a socio-economic profile for the area surrounding the Bridgeland project:

Table 5: Socio-economic profile variables relevant to area surrounding the Bridgeland project		
Variable	Geographic unit	Value
Total population in 2016	CMA	1.39 million
Total population in 2016	DA	680
Total number of households in 2016	DA	346
Population growth 2011-2016	CT	15.6%
Average household size, all households	DA	1.9
Average household size, renters only	CT	1.6
Population with immigrant status	DA	23.1%
Visible minority population	DA	30.8%
Couples with children	DA	38.5%
Children 20 to 29 living with parents	CT	9.9%
Commute duration under 30 minutes	DA	70.1%
Commute to work within same area of residence	DA	96.6%
Apartments under construction, August 2020	CZ	824
Apartments under construction, August 2020	CT	554
Single-detached units under construction, August 2020	CZ	57
Single-detached units under construction, August 2020	CT	6
Vacancy rate-all apartments, October, 2019	CZ	4.5%
Average private apartment rent (2-bedroom), Oct. 2019	CT	\$1,245
Median household income, all households	CT	\$64,073
Median household income, renters only	CT	\$39,671
Prevalence of low income based on Low Income Measure poverty line	DA	11.6%
DA (Dissemination Area) = 48060898 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 8250041.00 (von Bergmann & Cervantes, 2017); 0041.00 (CMHC, 2020) CZ (Census Zone) = North Hill (CMHC, 2020) CMA (Census Metropolitan Area) = Calgary (CMHC, 2020) Note : All variables in table are given for smallest available census geographic unit, except for the CMA of Calgary. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017). Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 5, the Dissemination Area (Bridgeland DA) which contains the project has a population of 680 residents, comprising 346 households. The area has a much higher population density than Calgary's average (4,136 residents per square kilometre compared to 1,501). The population of the Bridgeland-Riverside CT grew 16% between 2011 and 2016, slightly above the City's 13% growth rate (von Bergmann & Cervantes, 2017).

The Bridgeland DA population is slightly younger (average age of 35 years compared to 38 years) with a lower household size (1.9 compared to 2.6) and lower proportion of couples with children (39% compared to 56%) than in Calgary. The wider Bridgeland-Riverside CT actually has a higher average age (44) due to several seniors' homes operating just outside the Bridgeland DA (von Bergmann & Cervantes, 2017). There is a large (210 units) CHC operated affordable housing project just south of the Bridgeland DA which only has one and two-bedroom units. The interviewee described that the Bridgeland project was designed to accommodate this diverse spectrum of residents including seniors, singles, families and persons with accessibility requirements.

The project is close to many amenities including commercial businesses (restaurants, groceries, drugstore, health clinic), elementary and high schools, and the Calgary Zoo. The neighborhood also has an active Bridgeland Riverside Community Association (BCRA) that has a block watch safety program, a community hall for events, a skating rink, a soccer field, a farmers' market, and a tool library (BCRA, 2020). The project design and construction took into account feedback provided by BCRA in ongoing meetings with the City between 2014 and the completion of construction in 2017. Finally, the project has an access easement with parking for disabled residents and an adjacent pedestrian pathway for the general public, which creates access for residents to a green space and community garden to the north of the property (City of Calgary, 2020a).

The Bridgeland-Riverside CT is a low income district of the city. Median household income is below the city average for all households (\$64,073 compared to \$97,334) as well as for renting households (\$39,671 compared to \$62,103). Poverty levels are high with 17.9% prevalence of low income households⁶ compared to a Calgary prevalence rate of 9.3%. The average monthly rent for a two-bedroom apartment in the Bridgeland-Riverside CT of \$1,245 is slightly below the City average of \$1,305 (von Bergmann & Cervantes, 2017).

Comparative studies of large Canadian cities⁷ show that Calgary has a unique housing market with a higher percentage of home ownership, limited primary rental market units, few high-rise apartments, high development costs for rental units, and high income inequality. This has led to a cohort of citizens with limited affordable housing options. For households with an income below \$60,000 (almost 150,000 households), 60% are spending more than 30% of their income on housing (City of Calgary, 2018c; CMHC, 2017).

⁶ Prevalence of low income households is 11.6% for the Bridgeland DA – better than the rate for the CT but still worse than the Municipal average.

⁷ The study compared statistics for Toronto, Montreal, Calgary, Ottawa, Edmonton, Mississauga, Winnipeg and Vancouver.

The City has published studies since it released its 2016-2025 affordable housing strategy, providing additional statistics that demonstrate the lack of local affordable housing options:

- ▶ The need for affordable housing is growing at a much higher rate than the supply of affordable housing units. Future supply is anticipated to be increasingly offset by the obsolescence of aging affordable housing stock (only 7% of non-market⁸ units have been built in the last 25 years) (City of Calgary, 2016b).
- ▶ Only 1,370 non-market housing units were built or acquired in Calgary between 2011-2015 (City of Calgary, 2016b).
- ▶ The number of households on the social and affordable housing waiting list has doubled since 2006 to approximately 4,000 households. (City of Calgary, 2018b).
- ▶ *Calgary* has the lowest ratio of non-market housing as a percentage of all housing among large Canadian cities (3.6% compared to the Canadian average of 6%) (City of Calgary, 2016b).
- ▶ Sixteen of 204 residential communities in Calgary contain over half of the non-market housing units in the City, led by the Bridgeland neighborhood at 9.7%. Over half (n=111) of Calgary's residential communities have no non-market housing units (City of Calgary, 2016b).

An interviewee stated that CHC's mixed-income approach responds to this need for affordable housing by offering units at different rents. In the Bridgeland project, roughly one third of units have subsidized rents, one third of units have their rent based on a proportion of the tenant's income (with rent at no more than 30%) and one third of units are low-end market rentals (10-20% below market rate).

The percentage of residents who use public transportation as the primary means of commuting (16%) is the same as the City average. Because of the proximity of the neighborhood to downtown, 35% of Bridgeland DA residents walk or bike to work (compared to only 7% for the City average) and the commute time is shorter than the city average with 70% of Bridgeland DA residents having a commute under 30 minutes, compared to 59% for the City average (von Bergmann & Cervantes, 2017).

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

In 2016, the City of Calgary released *Foundations for Home: Calgary's Corporate Affordable Housing Strategy 2016-2025*. The strategy was developed in alignment with Council priorities, the Municipal Development Plan and *imagineCalgary* (a long-range sustainability plan including general goals for affordable, accessible housing and affordable, efficient transportation) (City of Calgary, 2020b). The 10-year strategy stated that affordable housing is second only to transit as a priority for City investment (City of Calgary, 2016a). The related implementation plan for the strategy outlines 6 strategic priorities and related activities and targets including:

- ▶ *Promoting the building of new affordable housing units: target of 1,500 new units from 2016 to 2018, \$6.9 million in application and permit incentives and reducing building permit approval time to six months;*
- ▶ *Leveraging City land: supporting non-profit access to land by selling land below market cost to non-profits through an annual competitive process and developing consistent criteria for identifying suitable land for affordable housing developments;*

⁸ Calgary defines non-market housing as rental or for-sale housing provided for income groups not served by the private market. This includes a spectrum from emergency shelters, supportive housing and affordable rental and ownership supported housing (City of Calgary, 2016a).

- ▶ *Designing and building new City affordable units: 160 new units to be delivered by 2018 (including the planned development of the Bridgeland planned for 2017);*
- ▶ *Regenerating existing City properties: target of three sites by 2018 and development of a portfolio-wide strategy for financial sustainability;*
- ▶ *Strengthening intergovernmental partnerships: target of participating in three significant intergovernmental projects by 2018;*
- ▶ *Improving housing system programs: improve outcomes for tenants by fostering increased public support for affordable housing and participating in Calgary's Community Housing Affordability Collective to create systemic changes in affordable housing delivery (City of Calgary, 2016a).*

During this period of provincial policy development and initial implementation efforts, some financial resources were provided for the development of the Bridgeland project. In 2015, the Province allocated \$2.25 million in Municipal Sustainability Initiative⁹ capital funding to the City (along with other contributions) for the development of the Bridgeland project (Government of Alberta, 2016). CHC also noted capital funding of \$5.25 million was received through Provincial Affordable Housing Grants.¹⁰

OUTCOMES, CHALLENGES, OPPORTUNITIES, AND LESSONS LEARNED

The Bridgeland project was one of three affordable housing projects built by the City and transferred to CHC for management beginning in 2017. The project added 24 units (out of a combined 72 total affordable units from the three projects) to the City's affordable housing stock. The three projects were the first new affordable housing projects opened by the City in five years (CHC, 2017). The 24 units at Bridgeland represent 15% of the 160 units the City planned to build between 2016 and 2018.

A number of lessons learned and project success factors were noted in the interview including:

- ▶ *The issue of affordable housing has been increasingly prioritized by the City in recent years as evidenced by the development of strategic plans, implementation plans, capital financing, reporting and research.*
- ▶ *Engagement with and support of the Bridgeland neighborhood made the planning process for this project easier. The neighborhood requested that more units be built but the City lacked funding for a larger project.*
- ▶ *Using City land reduces project costs. Property tax exemptions have also been a valuable financial benefit to CHC. Municipal incentives improve the attractiveness of applications for new CMHC funding opportunities under the National Housing Strategy by demonstrating a collaborative approach.*
- ▶ *The GIS identification system is useful for locating projects in areas with the most impact for residents.*
- ▶ *Transit-oriented developments are excellent locations for affordable housing because living near transit provides tenants access to amenities and employment opportunities, which help to reduce automobile-based commutes.*

⁹ The Municipal Sustainability Initiative is an Alberta provincial program initiated in 2007 to support cities in the development of large infrastructure projects. Funding is awarded annually based on a competitive application process (Government of Alberta, 2016).

¹⁰ While CHC's website refers to receipt of funding from Affordable Housing Grants, no public information is available regarding this specific program and its terms and conditions.

The interviewee identified one challenge that arose in development of the Bridgeland project. The City modified the development permit to reduce the number of required parking stalls due to the project's proximity to public transit. However, CHC attempts to operate properties according to market standards and the reduction in available parking for residents could make it harder to rent the property in the future.

While municipal and provincial policy increased opportunities for affordable housing construction several years ago, recent economic challenges in Alberta threaten previous financial commitments and political support for operation of affordable housing projects. CHC's 2017 annual report noted rental revenues decreased partly because they are based on incomes which declined due to an economic downturn (CHC, 2017). The interviewee also noted a challenge of not receiving sufficient Federal and Provincial funding for the life-cycle management of properties, leading to a deteriorating affordable housing stock. In early 2020, the Provincial government announced a \$53 million cut in affordable housing maintenance costs (Smith, 2020). CHC subsequently announced that they will only receive 50% of their required maintenance budget for 2020 and they anticipate having to close 100 units as a result of the cut in funding (CHC, 2020).

The interviewee also suggested that the City needs to develop ways to incentivize private developers to include affordable housing in their developments. Although the City has had a density bonusing policy in place for around 15 years, the policy has had limited impact to incentivize affordable housing development. Private developers have only recently explored density bonusing to meet municipal zoning requirements for large projects incentivized by CMHC's RCF program. Even though CMHC programs offer incentives for affordable housing development, City involvement is considered necessary, because CMHC criteria do not meet City affordable housing standards¹¹. The stock of affordable housing meeting local needs therefore cannot be expanded solely through CMHC programs.

¹¹ The interviewee noted an example of a recent project in Calgary which received loan funding from the CMHC Rental Construction Financing Initiative. The RCFI includes in its definition of affordability a criteria that rents be less than 30% of median household income for the area (CMHC, 2020e). The interviewee noted that for this particular project the potential rent of \$2,400 per month meets the CMHC criteria. The City uses a definition of affordability that only considers households earning less than 65% of median household income for the City (City of Calgary, 2018b). Based on CMHC statistics for Calgary, this would cap the maximum affordable rent at about \$1,600 per month.

3.3 Park City Commons – Winnipeg, Manitoba

OVERVIEW

Park City Commons is a mixed-use development planned, built, and managed by the EdgeCorp Group.¹² The project, located in the Rossmere-Concordia neighbourhood of east Winnipeg's East Kildonan district, currently consists of five affordable housing buildings with 353 affordable housing units (EdgeCorp, 2020b). Two additional planned buildings will bring



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the total units built to around 600 units. About 40% are one-bedroom units and the remaining 60% are larger, two- or three-bedroom units. None of the units have rent directly subsidized by any government initiatives, although all units meet CMHC's definition of affordable housing (i.e., rent not more than 30% of median pre-tax income for the area). The first building constructed will achieve a minimum of 16% energy efficiency savings and a 23% reduction in greenhouse gas emissions from current building codes (CMHC, 2018h). The interviewee noted that of the 95 units in the building, 10 units are adaptable¹³ and two units are universally accessible. Two of the buildings, comprising 161 units, are for tenants ages 50 and over (EdgeCorp, 2020b).

Park City Commons is served by three bus routes that provide express service to downtown Winnipeg, as well as multiple additional lower frequency downtown and suburban routes. The main intersection of the development property (Transcona Boulevard and Plessis Road) has been identified by the City as a potential future station for an east/west transitway because of the abundance of residential, commercial, and recreational facilities nearby (City of Winnipeg, 2018).

Construction on the site began in 2018. Four apartment buildings have been completed and a fifth will soon be completed, with anticipated rentals beginning in summer 2021 (EdgeCorp, 2020b). The EdgeCorp Group is handling all aspects of the development (design, construction, and property management) through its three corporations. The Group notes that this structure ensures that projects stay true to the intentions of the initial design as the project progresses to construction and leasing (EdgeCorp, 2020a).

The project is located on a former Winnipeg Public Works yard. The land was purchased from the City of Winnipeg in February 2016. As the land was a brownfield site (contaminated during its previous use), EdgeCorp and the City

¹² The EdgeCorp Group consists of three private companies: EdgeCorp Developments Ltd. is responsible for planning real estate developments; EdgeCorp Design Builders Ltd. provides construction management services; and M3K Management Ltd. provides marketing, administration, and rental management services (EdgeCorp, 2020a).

¹³ Adaptable units have the potential to be converted to fully accessible units through simple modifications.

participated in a joint venture to remediate the land. The City waived re-zoning fees in lieu of EdgeCorp's contribution to the remediation efforts (Birnie, 2018a). The Federation of Canadian Municipalities contributed \$106,900 to the joint venture through its Green Municipal Fund¹⁴ for land remediation (FCM, 2018). Federal loan funding of \$18 million was also received for construction of the first building (CMHC, 2018h), with the remaining funding provided by the developer.

A representative from the developer of the project was interviewed and contributed information presented in this case study.

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several noteworthy local characteristics related to the area of Park City Commons:

- ▶ High population and housing unit growth of the neighbourhood
- ▶ Young population with larger household size and a high percentage of couples with children
- ▶ Prosperous neighbourhood with low apartment vacancy, high market rental rates, and high need of affordable housing

Table 6 below presents a socio-economic profile for the area surrounding Park City Commons.

Table 6: Socio-economic profile variables relevant to the area surrounding the Park City Commons project		
Variable	Geographic unit	Value
Total population in 2016	CMA	778,489
Total population in 2016	DA	5,418
Total number of households in 2016	DA	1,687
Population growth 2011 to 2016	CT	35%
Average household size, all households	DA	3.1
Average household size, renters only	CT	2.2
Population with immigrant status	DA	23.2%
Visible minority population	DA	28.4%
Couples with children	DA	65.4%
Children 20 to 29 living with parents	CT	7.0%
Commute duration under 30 minutes	DA	57.8%
Commute to work within same area of residence	DA	90.8%
Apartments under construction, September 2020	CZ	519
Apartments under construction, September 2020	CT	500
Single-detached units under construction, September 2020	CZ	64
Single-detached units under construction, September 2020	CT	53
Vacancy rate-all apartments, October 2019	CT	1.2%

¹⁴ The Green Municipal Fund is an annual funding program providing Canadian municipalities with funding for infrastructure projects that mitigate the impacts of climate change. Projects include initiatives that reduce greenhouse gas emissions, increase energy efficiency, treat wastewater, divert waste from landfills, and reclaim brownfield lands (FCM, 2020).

Table 6: Socio-economic profile variables relevant to the area surrounding the Park City Commons project

Variable	Geographic unit	Value
Average private apartment rent (2-bedroom), Oct. 2019	CZ	\$1,488
Median household income, all households	CT	\$100,687
Median household income, renters only	CT	\$53,793
Prevalence of low income based on Low Income Measure poverty line	DA	6.5%
DA (Dissemination Area) = 46111151 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 6020140.03 (von Bergmann & Cervantes, 2017); 140.03 (CMHC, 2020) CZ (Census Zone) = East Kildonan (CMHC, 2020) CMA (Census Metropolitan Area) = Winnipeg (CMHC, 2020) Note: All variables in the table are given for the smallest available census geographic unit, except for the CMA of Winnipeg. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017). Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 6, the DA that contains Park City Commons has a population of 5,418 residents, comprising 1,687 households. The Rossmere-Concordia CT is undergoing extensive redevelopment, with 98% of rental dwellings built after 1980 (compared to 35% for all of Winnipeg). The population of the CT also grew 35% between 2011 and 2016 (von Bergmann & Cervantes, 2017). As of September 2020, there were 500 apartment units under construction in the CT, representing 12% of all apartment construction in Winnipeg (CMHC, 2020).

The interviewee noted that there has been a generational transition in home ownership in the past 15 years, with older residents selling their homes to younger families. The population of the DA is younger (average age of 37 years compared to 40 years), with a larger household size (3.1 compared to 2.5) and higher proportion of couples with children (65% compared to 54%) than in Winnipeg (von Bergmann & Cervantes, 2017).

The development includes a wide variety of amenities. Park City Commons is a mixed-use development that includes commercial businesses, such as a grocery store, several fast-food outlets, restaurants, and a gas station. A pharmacy exists on the main floor of one apartment complex. There are also commercial businesses close to the development along Regent Avenue, as well as schools and a new library (EdgeCorp, 2020b). The Transcona Trail bike path connects the development to a network of green spaces (WTA, 2020). Additional recreational fields are available at area schools. The interviewee noted that the development is in discussion with several healthcare providers to lease remaining commercial space. The goal of the development is for all the necessary services for tenants' daily lives to be within easy walking distance from their housing units.

The units at Park City Commons should help address the need for affordable housing options in the area and the City more broadly. Approximately 40% of Winnipeg renters are spending more than 30% of their income on housing (CCPA, 2018). The CT is prosperous and has higher median household incomes for both homeowners and renters (\$111,348 and \$53,793 respectively) than for Winnipeg overall (\$89,957 and \$40,095) and a lower prevalence of low-income households (6.8% compared to 15.9%). However, several statistics demonstrate a shortage of affordable housing units. The DA has high market rates for rental properties, with the average monthly rent for a two-bedroom apartment being \$1,488, 22% higher than the Winnipeg average of \$1,223. The vacancy rate for rentals in the DA is 1.2%, well below the Winnipeg rate of 3.1%. The ratio of ownership to rental units in the DA is 85:15 compared to a municipal average of 67:33 (CMHC, 2020). In addition to Park City Commons, recent

or ongoing private housing developments in the DA include Devonshire, Crocus Meadows, Starlight Village, Harbourview South, and Kildonan Green, with an anticipated total population growth of 10,250 residents once completed (EdgeCorp, 2020b). However, the corporate websites for these developments indicate that all except Kildonan Green (a 99-unit seniors' apartment complex) are owned housing units (condos, townhomes, or single detached units) or luxury apartments.

Only 7.8% of residents in the DA use public transportation as their primary means of commuting compared to 15% for Winnipeg. Similarly, only 1.7% of residents in the DA commute primarily by walking or biking compared to 6.7% for Winnipeg (von Bergmann & Cervantes, 2017). Because of the recent residential, recreational, and commercial facility development in the Park City Commons area, the City has prioritized development of an east/west transitway with a terminal at the north-east corner of the development (City of Winnipeg, 2018). It remains to be seen if Park City Commons will have the desired impact on ridership. A 2018 study expressed concern by some stakeholders that demand for public transit may not be strong enough in Winnipeg to support transit-oriented developments (CCPA, 2018).

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

EdgeCorp worked with the City in the initial planning stages of the project to obtain land and worked jointly to remediate the property. As described in the overview, a small amount of federal funding was received to assist in this process. The interviewee said that the only other engagement with the City was for re-zoning part of the property from residential mixed-use to commercial mixed-use.¹⁵ The rezoning process took about a year to complete during which time land remediation and initial development planning took place. City government support for the municipal incentives provided through the remediation agreement with EdgeCorp are based on the potential future property tax revenue from the property once it is developed (Birnie, 2018a).

Park City Commons' website notes that the property was developed in alignment with the City's long-term development plan, *OurWinnipeg 2045* (EdgeCorp, 2020b). The development area is also identified in the City's *Complete Communities 2.0*, a secondary planning document guiding land use and development (City of Winnipeg, 2020a). The draft plans have just finished the public consultation phase. Affordable and supportive housing projects are noted in *OurWinnipeg 2045* for contributing to the City's strategic goals of resident wellbeing and social equity by supporting a continuum of housing options. The Park City Commons site also contributes to *OurWinnipeg 2045* strategic building goals¹⁶ and was identified in both documents as a Major Redevelopment Site.¹⁷ The development goal of Major Redevelopment Sites is to "provide transformative, sustainable, well-

¹⁵ Winnipeg zoning by-laws state that residential mixed-use areas are for medium to high-density residential properties which may include limited, small-scale commercial facilities but are primarily residential in character. Commercial mixed-use areas may include properties for commercial or recreational use that support the neighbourhood and the community at large and that have a predominantly commercial character (City of Winnipeg, 2020c).

¹⁶ *OurWinnipeg 2045* building goals include ensuring integrated planning for land use, transportation, and infrastructure investments to provide the conditions for compact, complete, and connected communities; and to facilitate development opportunities that plan for mixed-income neighbourhoods with a continuum of housing types, transit opportunities, recreational and social opportunities, and access to daily needs (City of Winnipeg, 2020b).

¹⁷ *Complete Communities 2.0* describes Major Redevelopment Sites as existing lands which are functionally obsolete or under-utilized but which "present opportunities for transformative and strategic mixed-use infill and intensification." (City of Winnipeg, 2020a)

designed and walkable urban environments through a comprehensive and collaborative secondary planning process” (City of Winnipeg, 2020b). This includes the strategic location of transit stations to facilitate ridership and directing the highest density commercial and residential developments to these areas. With *OurWinnipeg 2045*, the City is targeting a reduction in the percentage of households in core housing need¹⁸ (13% in 2017) and the number of residents experiencing homelessness (1,400 in 2018) (City of Winnipeg, 2020b).

In November 2018, the federal government announced \$18 million in loan funding for Park City Commons from the Rental Construction Financing initiative (CMHC, 2018c). The RCFi is a \$13.75 billion commitment over ten years with the aim of creating 42,500 new housing units. Loans are a minimum of \$1 million and have a 10-year term. New buildings must meet criteria for affordability (project rental income at least 10% below gross achievable rent income and minimum of 20% affordable units), energy efficiency, and accessibility. Applicants are also encouraged to engage in collaborative projects with municipalities and design for transit access (CMHC, 2020g). The funding was the first CMHC funding provided in Winnipeg under the National Housing Strategy (CMHC, 2020e).

Besides the municipal incentive received for collaboration in land remediation and assistance with re-zoning noted above, the interviewee said that EdgeCorp did not receive any other provincial or municipal incentives to support the project. They felt that, based on previous experience, available programs are too unclear or would have taken too long to negotiate. The lack of municipal and provincial incentives for private developers was substantiated by two local studies. One study noted that, although the City produced a housing policy in 2013, it never released an implementation plan (CCPA, 2018). Another study said that stakeholders in consultations thought that the City could be doing much more to encourage the development of affordable housing and is not taking advantage of available policy options (City of Winnipeg, 2020d). One example given was inclusionary zoning.

While Manitoba was the first province to allow inclusionary zoning in 2013, no municipalities in the province have used it. Concerns surrounding the historically slow growth of the Winnipeg housing market, its sensitivity to changes, and the lack of strongly established TODs in Winnipeg were viewed as barriers that discouraged the use of inclusionary zoning. Developers pointed out that most of the inclusionary zoning studies have been conducted in cities with stronger housing markets than Winnipeg. They believe that more research as well as consultations with private developers to address their concerns with inclusionary zoning are needed (CCPA, 2018).

Although a provincial Rental Housing Construction Tax Credit exists, the benefit isn’t available to developers until after profitable operation begins, and incentive rates are lower for for-profit developers than non-profit developers (Manitoba, 2019). The province is divesting of social and affordable rental properties and increasingly providing direct support to tenants through the Rent Assist¹⁹ program to try to incentivize the private sector to undertake affordable housing development (City of Winnipeg, 2020d; Manitoba, 2018; MHRC, 2020). While the private market has addressed some housing needs, current trends are likely to create gaps for lower-income housing components of the housing continuum, barring the support of government at all levels (City of Winnipeg, 2020d).

¹⁸ Core housing need is defined as “the number of households whose housing: i) costs them more than 30% of their income, ii) requires major repairs, or iii) is not big enough for their family size.” (City of Winnipeg, 2020b)

¹⁹ Rent Assist is a direct rent supplement for private rent and is paid to Manitobans who are receiving Employment and Income Assistance (EIA). The program is also available to low-income residents not receiving EIA with an income threshold of \$23,040 for individuals and up to \$45,320 for households of five or more. The maximum benefit available is 75% of median market rent (Manitoba, 2020).

OUTCOMES, CHALLENGES, OPPORTUNITIES, AND LESSONS LEARNED

A needs assessment in 2018 states that there are 12,286 units of social and non-profit housing in Winnipeg and noted that the stock has been declining as facilities reach end of life and are not replaced (City of Winnipeg, 2020d). Winnipeg Housing Rehabilitation Corporation (WHRC) increased²⁰ their stock of affordable housing to 1,554 units in 2019 after entering an agreement to manage 254 units previously managed by Manitoba Housing and Renewal Corporation (WHRC, 2019). A seven-year (2018-2025) plan to end homelessness in Winnipeg estimated that a range of 1,340 – 3,860 total housing units need to be built over the next seven years, including 450 – 1,296 affordable units (EHW, 2018). Based on these various statistics regarding social and affordable housing in Winnipeg, the 600 affordable units that will eventually be built at Park City Commons are a significant contribution to the City's affordable housing stock.

The interviewee noted several factors which helped the development of Park City Commons:

- ▶ A positive relationship with the City has helped the project. Although the City didn't provide substantial financial incentives for the development, it didn't hinder the project either. The collaboration on land remediation, as well as stable and transparent policies, allowed EdgeCorp to make appropriate plans and work through various municipal approval processes without any difficulties.
- ▶ CMHC is seen as the apartment financier of choice by the interviewee. Initiatives are easy to find and understand and the application/approval process moved the project affordable housing ahead one to two years quicker than if no government financing had been received (Birnie, 2018b).
- ▶ Excellent synergies have been created by mixing commercial and residential properties in the development. A major grocery chain became an anchoring commercial tenant, attracting other businesses to the development. These available amenities have created strong demand by new tenants, which in turn attracts additional businesses.

The most significant challenge noted by the interviewee is the short construction season in Winnipeg due to local weather patterns. The developer's biggest hurdle is ensuring that financing approvals are received in time to begin building at the start of the construction season.

In the opinion of the interviewee, a key recommendation for future affordable housing opportunities is that incentive programs should include transportation cost in the definition of affordability. Housing can be made affordable because of access to amenities and transport, not just low rental rates. Governments often offer land to developers in the suburbs where rental rates may be low but where transportation costs make the overall cost of living too high for lower income residents. A 2016 study estimates that a two-car family could save \$10,000 annually by downsizing to one vehicle and living in a transit-oriented development (Burda et al., 2016).

²⁰ The increase in WHRC stock is not an increase in the overall Winnipeg affordable housing stock, only a transfer of management responsibility.

3.4 705 Warden Avenue – Toronto, Ontario

OVERVIEW

The 705 Warden Avenue project is one of 17 housing developments included within the first of two phases of the City of Toronto's Housing Now Initiative. Planning approvals for the project were achieved in June 2020, and the process for marketing the project to developer partners launched in August 2020. The Housing Now Initiative aims to activate City-owned sites “for the development of affordable housing within mixed-income, mixed-use, transit-oriented communities” (City of Toronto, 2017e). The 705 Warden Avenue housing project is located in the Central Scarborough area of Toronto adjacent to Warden Subway Station on the Toronto Transit Commission (TTC) Bloor-Danforth Line. It is anticipated that a minimum of 250 affordable rental units will be created, as part of 600 total housing units at this site.



Photo attribution: 705 Warden Avenue, City of Toronto.
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The project is located on the site of the north commuter parking lot, slightly northwest of TTC's Warden Subway Station, at the intersection of Warden Avenue and St. Clair Avenue East. Redevelopment of the second community parking lot, located at 701 Warden Avenue, is also expected in the future (date not confirmed), following the work required to upgrade the accessibility of Warden Station.

The project's affordable units must average 80% of CMHC average market-rate rents, and a minimum of 10% of the affordable units must be operated at 40% of CMHC average market-rate rents. The affordable rents will be pegged to CMHC's average market-rate rents in the area at the time of rental. A range of bedroom sizes (though no bachelor apartments at this site) will be provided. The overall unit breakdown at 705 Warden Avenue, including both market-rate rental and affordable rental units, is expected to be 55% one-bedroom units, 35% two-bedroom units, and 10% three-bedroom units. The target population for Housing Now projects varies across the 17 sites that are part of the Initiative, and is influenced in each case by the sites' contexts and planning process.

In addition to the 250 affordable rental housing units, the project will include 350 market-rate housing units, which are anticipated to be offered as purpose-built rental units. As the City will maintain ownership of the lands, the requirements related to affordability and other elements of the project (such as the new roads and park) will be secured through a lease agreement between the future development partner and the City of Toronto working with CreateTO, the City's Real Estate Agency (City of Toronto, 2020b).

One interviewee with the City of Toronto contributed information presented in this case study.

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several noteworthy local characteristics related to the area of the 705 Warden Avenue project:

- ▶ Long commute times for a majority of area residents
- ▶ Under-utilized land on the project site
- ▶ Planned enhancements to current facilities at Warden Station
- ▶ High number of planned upgrades to public amenities near project site

Table 7 presents a socio-economic profile for the area surrounding the 705 Warden Avenue project.

Table 7: Socio-economic profile variables relevant to the area surrounding the 705 Warden Avenue housing project		
Variable	Geographic unit	Value
Total population in 2016	CMA	5.86 million
Total population in 2016	DA	4,167
Total number of households in 2016	DA	1,141
Population growth 2011 to 2016	CT	18.0%
Average household size, all households	CT	3.1
Average household size, renters only	CT	2.6
Population with immigrant status	DA	60.1%
Visible minority population	DA	80.7%
Couples with children	DA	73.7%
Children 20 to 29 living with parents	CT	65.2%
Commute duration under 30 minutes	DA	29.4%
Commute to work within same area of residence	DA	89.0%
Apartments under construction, Sept. 2020	CZ	397
Apartments under construction, Sept. 2020	CT	0
Single-detached units under construction, Sept. 2020	CZ	168
Single-detached units under construction, Sept. 2020	CT	0
Vacancy rate, all apartments, Oct. 2019	CZ	0.8%
Average private apartment rent (2-bedroom), Oct. 2019	CZ	\$1,378
Median household income, all households	CT	\$69,502
Median household income, renters only	CT	\$44,444
Prevalence of low income based on Low Income Measure poverty line	DA	14.7%
DA (Dissemination Area) = 35203503 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 5350342.00 (von Bergmann & Cervantes, 2017); 0342.00 (CMHC, 2020) CZ (Census Zone) = Scarborough (Central) (CMHC, 2020) CMA (Census Metropolitan Area) = Toronto (CMHC, 2020) Note: All variables in the table are given for the smallest available census geographic unit, except for the CMA of Toronto. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017) Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 7, the Dissemination Area (one of the smallest Census Canada standard geographic units) that contains the project at 705 Warden Avenue has a population of 4,167 residents, comprising 1,141 households. Central Scarborough is approximately four times denser than the average population density in Toronto overall, with 4,503 residents per square kilometre, compared to approximately 1,000 residents per square kilometre within the Census Metropolitan Area (CMA) of Toronto (von Bergmann & Cervantes, 2017). The poverty rate of the area (14.7%) is fairly close to the overall poverty rate of 15.6% in the CMA of Toronto. Almost three quarters (73.7%) of couples have children in the household. Although almost 9 out of 10 residents (89.0%) live and work in the same area, fewer than 3 in 10 (29.4%) of them have a commute to work of less than half an hour, which reflects the long commute times in the Greater Toronto region overall (CMHC, 2020; von Bergmann & Cervantes, 2017).

The interviewee notes that this piece of land was a site declared surplus by the City of Toronto (a commuter parking lot) adjacent to transit, and was therefore a good fit for the Housing Now Initiative, in terms of the program's main objective to use City-owned land near transit to develop mixed-use, mixed-income communities. The TTC is considering various options for relocating the parking spaces, possibly south of St. Clair Avenue East (City of Toronto, 2017d).

According to the City of Toronto policies in regard to City-owned lands near transit in general, and to the area-specific Warden Woods Community Secondary Plan in particular, appropriate contributions must be made by housing developers to community amenities in the area, with the objective of improving the local area's public infrastructure. Overall, the area surrounding the project site consists of residential developments to the north and west, subway tracks and a park to the east, and Warden Station to the south. Specific to the subway station, the TTC and other agencies will improve the current features of Warden Station, including accessibility features as stated by the interviewee, as well as increased linkages between developments on neighbouring streets and the station, and pedestrian corridors (City of Toronto, 2017d). Bringing the station's accessibility features into compliance with the *Accessibility for Ontarians with Disabilities Act* will likely involve rebuilding the bus bay by eliminating the staircases to the subway platform (Toronto Star, 2020).

Among the planned upgrades to public amenities along major streets bordering the project site are pedestrian lighting, decorative paving, street benches, enhanced landscaping, and new parkland spaces. Street upgrades on Warden Avenue, St. Clair Avenue, and Danforth Road will be designed to support mixed-use developments, and will provide improvements to transit facilities, including direct pedestrian connections to Warden Station. In order to provide "relief from the urban context," the natural environmental features of the area will be maintained (City of Toronto, 2017d). The interviewee states that some of these upgrades will form part of the partnership agreement to redevelop the 705 Warden Avenue site, once a developer is chosen among the applications currently under review by the City.

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

The City of Toronto's HousingTO 2020-2030 Action Plan addresses the full spectrum of affordability, including shelters, supportive housing, transitional housing, homelessness, and affordable housing. The Action Plan aims to deliver a total of 40,000 new units of affordable rental and supportive housing, in response to Toronto's pervasive and severe shortage of affordable housing (City of Toronto, 2019i).

The Housing Now Initiative, a key component of this Action Plan, is delivered by two City divisions: the Housing Secretariat (formerly the Affordable Housing Office), and CreateTO, which is the City's real estate agency (City of Toronto, 2017b; CreateTO, 2020). Toronto's City Planning Division leads the expedited planning approvals process necessary to pre-zone the Housing Now sites prior to going to market. The interviewee notes that this process reduces risk for housing developers in terms of securing approvals and moving forward to construction.

Housing Now plans to deliver approximately 12,000 new residential units over two phases. Phase One — which includes the 705 Warden Avenue project — was launched in January 2019 with 11 sites across the City, and is expected to create over 10,000 new units, including 3,700 affordable rental units. Phase Two of the initiative added six new sites to the program in May 2020, and is estimated to add between approximately 1,400 and 1,700 new residential units, including a minimum of 530 affordable rental units (City of Toronto, 2017b, 2019i). While market-rate rents will be determined by the developer on each housing project, the Housing Now Initiative sets a cap on escalations of market-rate rents of 2% above the rental increase guidelines set by the Province of Ontario — which are set at 2.2% in 2020 (Province of Ontario, 2016). As described above, the affordable housing rents must average 80% of CMHC average market-rate rents on Housing Now projects.

The City of Toronto as a whole is covered by its Official Plan, which covers the areas of transit, land use, and the environment (City of Toronto, 2017a). Beyond the City-wide Official Plan, each site is governed by Secondary Plans, which are planning policies that apply to specific areas. The 705 Warden Avenue site is located within the Warden Woods Secondary Plan, discussed in the previous section. According to the interviewee, the current project at 705 Warden Avenue represents the implementation of a long-standing vision for this site, which projected the redevelopment of the two commuter parking lots for mixed uses that include affordable housing. The interviewee also relates that community engagement was sought on what types of amenities and services should be prioritized at this site, and public consultations were held to clarify current unmet needs in the community. Among other amenities, the 705 Warden Avenue project aims for an expanded park, a new daycare, and new road network.

As of August 2020, the City is processing bids from developers who have submitted proposals to partner on the 705 Warden Avenue project. The interviewee points out that the Housing Now projects are not sold; the City retains them on a long-term lease of 99 years. This means that various project objectives can be required and enforced through the lease, thereby enabling the City to retain the ability to control the outcomes of the developments, and ultimately, to more effectively leverage unsold City-owned land. The percentage affordability built into the project, and other community infrastructure, are among these objectives.

The zoning bylaws govern the type of units on Housing Now project sites. Specific to the 705 Warden Avenue site, the project must include a minimum of 250 affordable rental units, and some market-rate rental units, with an option of including up to 100 condominium units. The interviewee indicates that the developer may, for instance, decide to exceed the minimum number of affordable units, and forego having any condominium units. This means that the final unit mix is currently undetermined, and will depend on the developer's objectives, and what type of arrangement the City makes with the developer. The interviewee noted that the City is looking at bids from developers, and is in the interviewing phase as of October 2020.

Further, all Housing Now sites must provide a comprehensive approach to Transportation Demand Management (TDM)²¹ on all projects. The Housing Now Initiative reduces parking requirements for its developer partners in order to alleviate the financial burden on them to provide parking spaces on top of affordable housing units. The requirement for developers to address TDM is secured in the lease with the developer, who is provided a list of options to choose from. The developer then submits their proposal for their planned approach as part of the site plan approvals process, showing which option is the most effective and how it will be monitored.

²¹ Transportation demand management (TDM) is defined as “the application of behavioural tools to optimize the transport network by changing demand for travel based on time, mode, service, and destination.” The goal of TDM is to “support new infrastructure while reducing stresses on the transportation network” (Metrolinx, 2015).

OUTCOMES, OPPORTUNITIES, CHALLENGES, AND LESSONS LEARNED

As noted above, once complete, the 705 Warden Avenue redevelopment is expected to add at least 250 affordable rental units out of a total of 600 new residential housing units at the site, in the Central Scarborough area of Toronto. The City is currently reviewing proposals by housing developers to decide on a partner for the project.

The interviewee emphasizes that the expectation of creating mixed-use communities around major transit station areas is embedded at the planning stages for projects in Toronto, noting that delivering on high density targets around transit is a provincial requirement within the Government of Ontario's *Transit-Oriented Communities Act* (Government of Ontario, 2020a, 2020b). In accordance with this requirement and others from both the Province and the City, all the Housing Now sites are being up-zoned, in order to bring them from lower to higher density permissions. For example, if a property located within 800 metres of higher order transit is currently zoned for single-family residential use, it has the potential to be up-zoned to permit multi-family residences.

The interviewee states that City planners foresee rapid growth in high-density residential developments on many main streets and near transit stations. Attesting to this rapid growth, nearly 150,000 residential units (as well as over five million square metres of non-residential gross floor area) are currently in the development pipeline, as active projects that have received at least one planning approval but have not yet been built (City of Toronto, 2020c). Where a site is perceived as a potential location for high-density developments, the price of land rises accordingly. Typically, this would present additional challenges to the creation of affordable housing at these sites. However, in cases where the City owns the land near a transit hub, it gains greater leverage in negotiations with developers. For this reason, among others, the City has the opportunity to achieve its 2051 planned targets for new developments, set by the provincial government, in ten years. In particular, the City's greater leverage allows them to set requirements for affordable housing targets on developers who wish to acquire land owned by the City near transit (City of Toronto, 2020d, 2020e).

The case study interviewee lists several challenges encountered by housing developers in the Greater Toronto region, including challenges that may be encountered by the 705 Warden Avenue project in the near future:

- *Potential for complex and lengthy approval appeals process.* The approvals and appeals processes present a significant risk to housing developers in terms of costs and timelines for their projects. For example, the Province of Ontario online guide to zoning bylaws states that an appeal to the Local Planning Appeal Tribunal (LPAT) could take up to 210 days to be decided, in addition to the 150 days allotted to the original zoning application (Province of Ontario, 2020b). This is why, in many cases, the City takes on the risk of dealing with bylaw appeals, which lessens the risk for the developer.
- *Land costs and construction costs for housing developers across the City.* The high cost of land within the Greater Toronto region is a significant concern for many developers, though in the case of 705 Warden Avenue, this is not a concern as the land will be leased long-term by the City. In addition, high costs of construction due to scarcity of skilled trade workers, as well as costs of materials, have a strong impact on the cost of building affordable housing.
- *Parking costs.* Adding parking spaces to any project in Toronto adds high costs onto a development. Parking spaces located on transit in particular add an even greater cost burden. The interviewee suggests that the City parking requirements²² can be reduced on projects built near transit, if supported by

²² The City of Toronto Parking Space Regulations state that for varied types of dwellings in an apartment building, parking space must be provided ranging from a minimum of 0.3 to a maximum of 1.6 parking spaces per dwelling (City of Toronto, 2020a).

transportation analysis through the development review process. The 705 Warden Avenue project, as with all Housing Now sites, features significant reductions in parking requirements.

- ▶ *Non-profit housing developers' ability to provide housing on transit.* A high number of affordable housing providers in the Toronto area are non-profit developers. Many of them cannot afford the costs associated with housing projects near transit hubs, as land values near transit are very high compared to sites located on bus lines or further away from transit connections. It is currently undetermined whether a non-profit developer will be chosen to partner with the City on the 705 Warden Avenue site.

The interviewee also outlined some lessons learned from experiences with working to secure affordable housing in developments across the City of Toronto:

- ▶ *The City can reduce costs for housing developers by providing land.* Leveraging land assets controlled by municipalities is a key element of successful partnerships with local housing developers. In Toronto's high-cost land market, developers are challenged with building affordable housing because land is such a large part of their costs. By providing land on a long-term lease, as will be done with the 705 Warden development, developers are able to recoup some of the costs of building new units of affordable housing on a site, without concern related to the costs of the land occupied by these units.
- ▶ *The City can alleviate the burdens of land costs for developers.* As mentioned in the discussion of challenges above, costs of construction are high due to scarcity of skilled trades and costs of materials. Where the City is able to remove the burden of the cost of land from the developer, there are benefits for the developer and consequently the project, because a higher portion of the developer's funds can be put towards construction and materials which can have a cascading impact on rents.
- ▶ *Transferring parking costs to the City further reduces burdens on developers.* The costs of adhering to the Parking Space Regulations (cited above in footnote 2) for projects that provide new affordable units are also high. The interviewee states that it is a hallmark of the Housing Now Initiative, including for the 705 Warden Avenue project, to provide significant reductions in parking requirements.
- ▶ *Financial feasibility in the context of the economic realities of providing affordable housing alongside other community benefits requires public and private participation.* Sources of funds must be found for the "mixed-use" part of TODs, for which there may exist low or no market demand. Community spaces, non-residential space, and public roads should be included in the initial budget forecast. These items, coupled with the affordable units, create a sensitive business case that generates projects "at the margin," and government needs to be prepared to invest in the necessary elements to create a viable project. Projects like 705 Warden Avenue require private capital, in addition to government investment, to make the project work.

3.5 Christie Site – Toronto, Ontario

OVERVIEW

The Christie Site is a large-scale renewal and redevelopment of a 30-acre area on lands formerly occupied by a Mr. Christie's cookie factory in the Toronto administrative district of Etobicoke. Public real estate company First Capital Realty bought the land in 2016 and has brought in the Canada Pension Plan Investment Board as a 50% partner (White, 2019). The redevelopment is in the planning stages as of October 2020. In order to create a mixed-use community which serves the myriad needs of both residents and employees, the developers propose to build 15 multi-storey towers, consisting of residential units, as well as retail space, office space, and public amenities (White, 2019). The anticipated start date of construction and the delivery date of the residential units are presently undetermined.

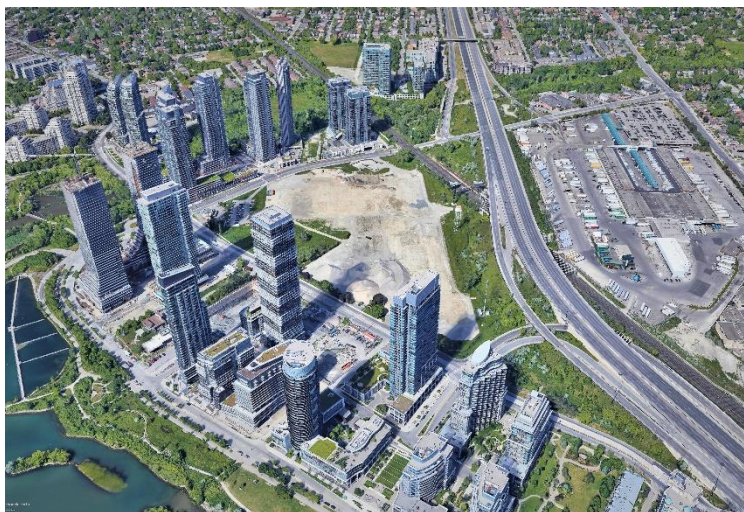


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The Christie Site is located at the intersection of Lake Shore Boulevard West and Park Lawn Road in the Humber Bay Shores area bordering Lake Ontario. The planning review process for the City's part in the redevelopment involves a proposal for a GO station on the northern end of the site, which, it is hoped, will become an intermodal transit hub. This future GO station will open an opportunity for a new stop along the Lake Shore Blvd. rail service between the Exhibition and Mimico GO stations. While the residential approvals are expected to be approved, the implementation of these approvals – that is, the next steps involving the acquisition of construction and building permits – are contingent on the approval and funding of the planned GO station. Currently, the site is served by Toronto Transit Commission bus routes and streetcars (Toronto Transit Commission, 2020). Included in this proposal are additional ground transit services, including more streetcar and bus connections. Due to the expectation of greater access to transit at the site, the proposed parking ratio is slightly below average at 0.4 spaces per unit.

The proposal by First Capital Realty calls for approximately 42,000 square metres of commercial office space; 43,000 square metres of retail, restaurants, shops, and entertainment; and 20,000 square metres for a hotel (Mitani, 2020; White, 2019). First Capital Realty has hired Allies and Morrison²³ of London, United Kingdom, and Urban Strategies Inc.²⁴, among others, to work on this project as part of the design team (Mitani, 2020; White, 2019).

²³ Allies and Morrison LLP is an architecture and urban planning practice based in London and Cambridge (Allies and Morrison, 2020).

²⁴ Urban Strategies Inc. is a Toronto-based global urban design and planning consultancy (Urban Toronto, 2020).

The residential component of the proposal involves a total of nearly 7,500 units. The eventual number and affordability period of the affordable housing units is subject to change until the planning application undergoes review by the City of Toronto. The City could achieve between 5% and 10% of the total units as affordable units, or 20% of the land conveyed to the City for the purposes of affordable housing. This could potentially result in 375 to 1,400 affordable units, depending on the delivery mechanism, the eventual ownership structure of the units, and the agreements related to length and depth of affordability²⁵.

The overall development unit mix proposes to allocate 10% as three-bedroom units, 40% as two-bedroom units, and 50% as one-bedroom units. The draft secondary plan, which applies to the Christie Site and is discussed in more detail in the sections below, proposes a unit mix requirement in which 40% of the units must have at least two bedrooms and an additional 10% of units must have at least three bedrooms.

Several options are under consideration pertaining to the ownership and management of the affordable units: the developer could build and own the affordable units, the developer could convey these units to the City or to a non-profit housing provider, or the developer could have a non-profit provider operate and manage the units while still retaining ownership. The developer could also convey land to the City for the purpose of developing affordable housing.

The City of Toronto is processing the planning application concurrently with a City-initiated planning study of the site (City of Toronto, 2019g, 2019h). The planning study will result in a secondary plan, a zoning by-law, as well as an urban design plan and streetscape guidelines for the area. These plans and guidelines are expected to be approved in the first quarter of 2021. The planning application was submitted by the developer in October 2019 and includes an official zoning amendment application. It is also expected to be reviewed and approved within approximately the same timeline.

One interviewee with the City of Toronto contributed information presented in this case study.

²⁵ Length of affordability refers to the time period that the units must remain affordable (20 years or 99 years). Depth of affordability refers to the percentage of the affordable rent threshold at which affordable unit rents are set (100% of affordable rent thresholds, 80% of affordable rent thresholds, or less.)

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several noteworthy local characteristics related to the area of the Christie Site project:

- ▶ Long commute times for a majority of area residents
- ▶ High need for affordable housing as shown by high asking rents
- ▶ Low vacancy rates and lack of family-size units in particular
- ▶ Recent rapid growth of Etobicoke, as part of rapid growth of Toronto as a whole

Table 8 presents a socio-economic profile for the area surrounding the Christie Site project.

Table 8: Socio-economic profile variables relevant to the area surrounding the Christie Site housing project		
Variable	Geographic unit	Value
Total population in 2016	CMA	5.86 million
Total population in 2016	DA	5,206
Total number of households in 2016	DA	3,891
Population growth 2011 to 2016	CT	118%
Average household size, all households	CT	1.6
Average household size, renters only	CT	1.6
Population with immigrant status	DA	33.8%
Visible minority population	DA	42.3%
Couples with children	DA	26.5%
Children 20 to 29 living with parents	CT	12.8%
Commute duration under 30 minutes	DA	30.2%
Commute to work within same area of residence	DA	62.8%
Apartments under construction, Sept. 2020	CZ	4,849
Apartments under construction, Sept. 2020	CT	1,253
Single-detached units under construction, Sept. 2020	CZ	97
Single-detached units under construction, Sept. 2020	CT	0
Vacancy rate, all apartments, Oct. 2019	CZ	1.7%
Average private apartment rent (2-bedroom), Oct. 2019	CZ	\$1,359
Median household income, all households	CT	\$77,464
Median household income, renters only	CT	\$66,526
Prevalence of low income based on Low Income Measure poverty line	DA	17.1%
DA (Dissemination Area) = 35204763 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 5350210.02 (von Bergmann & Cervantes, 2017); 0210.02 (CMHC, 2020) CZ (Census Zone) = Etobicoke South (CMHC, 2020) CMA (Census Metropolitan Area) = Toronto (CMHC, 2020) Note: All variables in the table are given for the smallest available census geographic unit, except for the CMA of Toronto. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017). Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 8, the DA (one of the smallest Census Canada standard geographic units) that contains the Christie Site project has a population of 5,206 residents, comprising 3,891 households. Etobicoke South is much denser than the average population density in Toronto overall, with over 11,000 residents per square kilometre, compared to approximately 1,000 residents per square kilometre within the CMA of Toronto (von Bergmann & Cervantes, 2017). The poverty rate of the area (17.6%) is only slightly higher than the overall poverty rate of 15.6% in the CMA of Toronto. A bit over one quarter (26.5%) of couples have children in the household. Although nearly two thirds of residents (62.8%) live and work in the same area, fewer than one third (30.2%) of them have a commute to work of less than half an hour, which reflects the long commute times in the Greater Toronto region overall (CMHC, 2020; von Bergmann & Cervantes, 2017).

Although affordable housing is a general need across the City of Toronto, there is a particularly urgent need for affordable housing in the areas close to the Christie site. The average rental rate in Etobicoke overall, for all property types, was \$2,409 in 2019, which is higher than many potential tenants can afford (Myers, 2020). Given that the median household income for renters is around \$66,500, as seen in Table 8, the average condominium asking rent would mean that the household would spend 43% of its yearly income on housing costs, well above the 30% of median income used by CMHC to denote affordability (CMHC, 2018c, 2020f).

The interviewee also points out that the number of households that are families with children is around three times greater than the number of existing apartments in the area with three or more bedrooms.²⁶ So, in addition to an overall high need for more affordable units, there exists a lack of family-size rental units as well. The pressing need for more housing in general, and more affordable housing in particular, is highlighted by the low vacancy rates Etobicoke South, which were as low as 1.7% as of October 2019. This average vacancy rate breaks down to 1.8% for one-bedroom apartments, 1.3% for two-bedroom apartments, and 0.3% for three-bedroom apartments (CMHC, 2020). The vacancy rate of nearly nil for three-bedroom apartments confirms the interviewee's statements regarding the high need for more family-size rental units, both market-rate and affordable.

South Etobicoke, where the Christie Site redevelopment is located, has grown in population by just over 18% from 2006 to 2016 (CMHC, 2020b). The district of Etobicoke as a whole has a highly diverse population, and housing developments have been dominated primarily by condominiums up to the present (City of Toronto, 2017f). The interviewee anticipates that, when it is built, the new rental housing developments on the project site will serve current residents and new residents.

The almost 30-acre site is currently undeveloped, but the draft secondary plan and the planning applications will incorporate public space requirements, according to the interviewee, which will contribute to creating a mixed-use community at the Christie Site. The surrounding areas close to the site feature walkable neighbourhoods and ample transit options, which is the anticipated outcome for the Christie Site as well. The planned developments contain proposals for new transit connections, two new public parks, new community services, at least two non-profit childcare facilities, a large community recreation centre comprising 6,000 square metres, a public library, and a community agency space. In addition, two Toronto school boards have identified a preliminary need for school sites in the development.

²⁶ In DA 35204763, which contains the Christie Site, the total number of families with children is 455, and the total number of apartments with three or more bedrooms is 130, which means families outnumber family-size apartments by 3.5 times (Statistics Canada, 2017b).

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

Providing affordable housing is a key priority for the City of Toronto and is reflected in its Official Plan, which aims to create “affordable housing choices that meet the needs of everyone throughout their life.” The policies laid out in the City’s Official Plan, described in more detail below, are the primary government initiatives that facilitated the inclusion of affordable housing within the Christie Site applications (City of Toronto, 2019c, 2019d, 2019i).

Under the Official Plan, the Christie Site requirements are governed by the Large Site Affordable Housing Policy because the site is greater than five hectares in size. The Site and Area Specific Policy approved in 2019 secures the implementation of Official Plan Policy 3.2.1.9 through a few delivery mechanisms. Official Plan Policy 3.2.1.9 states that a mix of housing that includes affordable units is specifically required on sites that are greater than five hectares in size and where the developer requests increases in height and density (City of Toronto, 2013, 2017c, p. 7).

The site and area specific policy # 15 in Chapter 7 of the Official Plan entails that the minimum amount of affordable housing for this site must be achieved through one or more of the following means:

- ▶ provision of 10% of the residential area as purpose-built rental units owned by the developer, where affordable rent is secured for a period no shorter than 20 years
- ▶ conveyance to the City of Toronto of 5% of the residential area as affordable purpose-built rental units or affordable ownership units
- ▶ conveyance of land to the City of Toronto sufficient to accommodate 20% of the residential area, thus allowing the City to develop and deliver affordable units in this 20% of land (City of Toronto, 2017c, p. 7)

As of October 2020, it has not yet been determined which option above, or combination of options, will apply to the residential component at the Christie Site. These affordable housing requirements will be carried forward into the secondary plan and the official plan amendment for the project. Because the Christie Site project is in the planning stages, discussions have not yet taken place regarding the method of delivery of the affordable housing component or whether there will be any partnerships in the delivery or the subsidization of the affordable housing.

A specific provincial policy in the Ontario Planning Act, Section 37, “protects the diversity of Toronto's neighbourhoods” by requiring developers who undertake new projects to contribute toward local community benefits that can include affordable housing, park and streetscape improvements, creation of facilities for childcare and non-profit organizations, among others. This is achieved through negotiating contributions from housing developers whose development applications exceed a site’s zoned height and density (City of Toronto, 2013, p. 37; Province of Ontario, 2020a). The Christie Site application involves such negotiations, as the developer application requests height and density bonuses. The interviewee states that a number of community benefit contributions are being sought as part of the Christie Site development.

Further, the City of Toronto is currently considering a new policy of Inclusionary Zoning (IZ), which would require a certain percentage of affordable housing units in certain new residential developments. While this IZ policy will likely not be approved in time to influence the provision of affordable housing at the Christie Site, it is hoped that, in the future, this policy will create mixed-income housing in order to address the housing needs of Toronto’s low- and moderate-income households earning between \$30,000 and \$70,000 per year (City of Toronto, 2019a, 2019e).

OUTCOMES, OPPORTUNITIES, CHALLENGES, AND LESSONS LEARNED

The Christie Site project is expected to add between 375 and 1,400 affordable housing units as part of a large-scale redevelopment of a previously commercial site in the Etobicoke South area of Greater Toronto – a new and rapidly growing transit-oriented development. The project is in the planning stages, with several applications geared towards specific components of the project currently going through the approvals process.

As of October 2020, the City is considering how the affordable housing component of the project will be secured: the delivery mechanism, the number of units, the type of units, timelines for delivery, and whether additional partnership or incentive options will be provided. The current assumption, according to the interviewee, is that the affordable units will be owned by the developer, First Capital Realty, unless they decide to either convey them to the City or to a non-profit provider, or to convey land to the City.

As a more general strategy for the City of Toronto, the interviewee sees a role for government initiatives at every stage of the affordable housing development process. For most housing developers, especially non-profit providers and smaller private affordable housing providers, securing funding in the initial planning stages is critical to ensuring that the development can proceed as planned. For instance, extra funding can offer support covering the time span between the proposal/design stage and the date when construction begins. Funding could also assist small and non-profit housing providers to reach higher density in their developments by subsidizing some of the affordable units.

The case study interviewee lists several challenges encountered by housing developers in the Greater Toronto region, including challenges encountered by the Christie Site development in particular:

- ▶ *Community benefit contributions to affordable housing units are affected by the widening gap between market rents and affordable rents.* In order to secure height and density bonuses for a new housing development, developers are required to contribute community benefits to the City, which can be used by the City as a tool to provide affordable units, as discussed above in regard to Section 37 of the Planning Act. However, when market-rate rents are high, fewer affordable units can be secured compared to when market rents are lower, because the community benefit contribution valuation takes into account the gap between market rents and affordable rents. In this way, high market-rate rental prices can cause the City to lose potential community benefit contributions from developers. The interviewee notes that this is an issue that could affect the Christie Site development.
- ▶ *Updating the current affordable housing framework to secure affordable housing units presents some challenges.* The interviewee states that, once the new IZ policy (mentioned above) is implemented in the City of Toronto, procedures for the provision of affordable housing in developments across the City, such as at the Christie Site, will provide clear expectations and certainty around the provision of affordable housing. However, provincial policy changes have delayed the implementation of the IZ policy.
- ▶ *Communication could be improved on the various policies and initiatives available to housing developers for the inclusion of affordable housing.* The interviewee states that the communication channels and information provided to housing developers could be enhanced. The spread of information on the types of policies and initiatives offered is important to ensuring that every level of government is connected to the networks that operate and deliver affordable housing in a given area.

The interviewee emphasizes that all levels of government should cooperate in addressing the City of Toronto's housing challenges. Toronto struggles with the triple challenges of rising rents, stagnating incomes, and a sharp anticipated population increase of one million by 2030, which will exacerbate the already urgent affordable housing situation (Toronto Foundation, 2019). Expanding existing policies on affordable housing is a pressing need across the region, and support from all levels of government is needed to address the issue. For example, once the City's IZ policy is in place, city planners can implement IZ more broadly in these areas where the demand for affordable housing is very high, including around major transit hubs.

3.6 The Haven – Ottawa, Ontario

OVERVIEW

The Haven is the newest and largest property site of the Multifaith Housing Initiative (MHI), an Ottawa-based non-profit organization with over 80 faith-based member organizations. The project, located in the Longfields neighbourhood of west Ottawa's Barrhaven district, consists of 98 affordable housing units in two low-rise apartments and four blocks of townhomes. The apartments consist of 29 one-bedroom units, 14 two-bedroom units, and seven three-bedroom units. The townhomes have 24 two-bedroom units, 20 three-bedroom units, and four four-bedroom units (MHI, 2015). Forty units are rented at Ontario Disability deep core need rates. Another 40 units are provided at below market rates, while 18 units are provided at Ottawa market rate rent (which is below the Barrhaven market rate).



Photo attribution: The Haven, Multifaith Housing Initiative.
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The Haven is 200 metres from the Longfields bus station on a main OC Transpo bus transitway which takes riders throughout the city (including connections to the newly opened O-Train). Fallowfield Station, a five-minute bus ride from Longfields Station, also has a Via Rail (inter-regional railway) terminal.

The philosophy of MHI is to develop cohesive communities where residents feel they are part of the larger neighbourhood. All housing units were intentionally designed to face a central “Grande Allée” walkway with a main seating area to promote community interaction. This central walkway also creates a corridor between the surrounding community and the multi-use pathway, promoting outside pedestrian traffic to pass through the site on their way to access public transportation.

Construction on the site began in 2015 and was completed in 2017 (MHI, 2015). MHI was supported by the Canadian Affordable Housing Development Corporation (Cahdco) in the development stages of the project. Cahdco helped MHI develop a proposal to receive land (Cahdco, 2020) which was awarded by Action Ottawa, a municipal body created in 2002 to allocate municipal resources to support the creation of affordable housing units (City of Ottawa, 2003).

The property was constructed to meet Leadership in Energy and Environmental Design (LEED) Gold Certification for sustainable construction. To meet the certification, properties must exceed energy efficiency requirements, be designed for reduced water consumption, use building materials free of harmful chemicals and hard flooring surfaces to improve air quality, recycle construction waste, and have homes within 200 metres of a transitway to reduce greenhouse gas emissions. The site also has a no-smoking policy (MHI, 2015).

The total building cost was \$19.3 million. Grants from federal, provincial, and municipal governments provided \$10 million in funding. \$1.2 million was raised by MHI through donations, and the remainder of the cost was financed through a long-term mortgage from Infrastructure Ontario (MHI, 2015, 2018).

A representative of the owner operator of the project was interviewed and contributed information presented in this case study.

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several noteworthy local characteristics related to the area of the Haven:

- ▶ High population density compared to CMA average, and fast growth of the neighbourhood
- ▶ Demographic factors, such as the high percentage of immigrants and visible minorities, and the high percentage of couples with children
- ▶ Limited availability of affordable housing units in the area
- ▶ The number of amenities in the area for residents

Table 9 below presents a socio-economic profile for the area surrounding the Haven.

Table 9: Socio-economic profile variables relevant to area surrounding the Haven		
Variable	Geographic unit	Value
Total population in 2016	CMA	1.32 million
Total population in 2016	DA	2,087
Total number of households in 2016	DA	671
Population growth 2011-2016	CT	32%
Average household size, all households	CT	3.0
Average household size, renters only	CT	3.1
Population with immigrant status	DA	30.3%
Visible minority population	DA	38.1%
Couples with children	DA	69.2%
Children 20 to 29 living with parents	CT	59.4%
Commute duration under 30 minutes	DA	47.7%
Commute to work within same area of residence	DA	91.9%
Apartments under construction, April 2020	CZ	894
Apartments under construction, April 2020	CT	9
Single-detached units under construction, April 2020	CZ	385
Single-detached units under construction, April 2020	CT	0
Vacancy rate: all apartments, October 2019	CZ	2.5%
Average private apartment rent (2-bedroom), Oct. 2019	CT	\$1,555
Median household income, all households	CT	\$100,864
Median household income, renters only	CT	\$62,180
Prevalence of low income based on Low Income Measure poverty line	DA	7.5%
DA (Dissemination Area) = 35061392 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 5050141.05 (von Bergmann & Cervantes, 2017); 0141.05 (CMHC, 2020) CZ (Census Zone) = Nepean (CMHC, 2020) CMA (Census Metropolitan Area) = Ottawa-Gatineau (CMHC, 2020) Note: All variables in the table are given for the smallest available census geographic unit, except for the CMA of Ottawa-Gatineau. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017) Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 9, the DA (Longfields) that contains the Haven has a population of 2,087 residents, comprising 671 households. The Longfields area has a much higher population density than Ottawa's average (2,200 residents per square kilometre vs. 335). The Barrhaven district is a relatively new area of expansion in Ottawa, with 93% of rental dwellings built after 1980 (compared to only 42% for all of Ottawa). The population of Barrhaven also grew 32% between 2011 and 2016 (von Bergmann & Cervantes, 2017).

The population of the Longfields neighborhood has a higher proportion of immigrants (30% compared to 24%) and visible minorities (38% compared to 26%) than the city average. The population is also younger (average age of 33 years compared to 40 years) with a higher household size (3.1 compared to 2.5 among all Ottawa households and 2.1 among all Ottawa rental households), and there is a higher proportion of couples with children (69% compared to 47% in Ottawa) (von Bergmann & Cervantes, 2017). The interviewee noted that MHI wanted to develop the Haven to create an inclusive community to mirror this diverse demographic. The interviewee also noted that six units are set aside for refugees and six units have been reserved for adults with cognitive disabilities.

Numerous sources identified a need for the development of affordable housing in both Ottawa and the Longfields area. A 2014 report on community wellbeing noted that Ottawa had the highest median housing cost-to-income ratio among low-income renters for all of Canada's largest 12 municipalities (COCHRC, 2014). The neighbourhood has high market rates for rental properties, with the average monthly rent for a two-bedroom apartment being \$1,555 for Longfields and \$1,410 for Ottawa (von Bergmann & Cervantes, 2017). The Haven was the first affordable housing development built in the Longfields area. The only other affordable housing unit in the Barrhaven district is Farnworth Manor, a complex of 110 townhome units opened in 2002 and operated by Nepean Housing Corporation (NHC, 2020). There is generally a low proportion of rental units available in Longfields, with a ratio of ownership to rental units of 83:17 compared to a city average of 66:34 (CMHC, 2020b).

Similar to the rest of Ottawa, the vast majority of residents in Longfields (92%) live and work in the same area. However, 27% of Longfields residents use public transportation as their primary means of commuting compared to 21% for Ottawa. The proximity of the Haven to Longfields Station capitalizes on the tendency of residents to use public transit (von Bergmann & Cervantes, 2017).

The location was also desirable for the development, as many amenities exist near the Haven. Access to Longfields Station is along a multi-use bike/walk pathway providing residents with recreational opportunities. The Haven is near to elementary and secondary schools, parks, and a medical centre and is about a kilometre along the transitway to major shopping centres. The schools in the area provide additional recreational facilities, such as an ice rink, soccer fields, and playgrounds. The Haven has a community garden, promoting both community cohesiveness and food security. Volunteers from MHI member organizations also provide programs, including tutoring, knitting, cooking, and diabetes blood testing and events like community barbecues, outdoor movie nights, and art nights.

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

In 2002, the City of Ottawa initiated Action Ottawa to provide financial incentives, such as capital grants, property tax and building permit fee exemptions, rent supplements, and the provision of surplus municipal land to affordable housing developments (City of Ottawa, 2003). According to the interviewee, the City set aside a parcel of land in Longfields for affordable housing when the transitway was developed. MHI received the land for the Haven from Action Ottawa through a competitive request for proposal process in 2015 (MHI, 2016). In addition, a municipal property tax exemption has contributed to MHI's ability to maintain below market rental rates for tenants.²⁷ Action Ottawa was also an important partner in helping MHI engage with the City of Ottawa to obtain project approval. One specific example provided was that Action Ottawa attended numerous meetings to help MHI obtain construction permits when they faced challenges in meeting municipal visitability²⁸ requirements for 100% of units.

The City also developed plans to support the creation of affordable housing projects a few years before plans for the Haven were formulated. In 2011, the City included a strategic objective in its 2011-14 strategic plan to provide affordable, attractive, and accessible supportive housing to those in need and to improve the range of housing options (City of Ottawa, 2011). Building on this plan and extensive community consultation, in 2014, the City released *Our Ten Year Plan: A Home for Everyone* (City of Ottawa, 2013).

MHI received \$10 million in grants from federal, provincial, and municipal governments and a mortgage from Infrastructure Ontario for approximately \$7.8 million (MHI, 2015, 2018). Although the project wouldn't have happened without support from all these partners, the interviewee also noted challenges in understanding and navigating the complex requirements and funding agreements of three jurisdictions, especially because differences between jurisdictions sometimes put agreements in conflict with each other.

²⁷ While details of MHI's property tax exemption are not publicly available, an exemption granted to another Ottawa non-profit housing provider, Ottawa Community Housing, notes that the City granted an exemption beginning in 2015 for a term of twenty years (OCH, 2014).

²⁸ Visitability is a basic level of accessibility defined by the City as having a level and clear entry area, wider doors at entrance level, and a washroom on the entry level (City of Ottawa, 2015).

OUTCOMES, CHALLENGES, OPPORTUNITIES, AND LESSONS LEARNED

As described in the overview, the units added at the Haven are mixed in size and rental rates. Although almost 11,000 households were still registered on the centralized waiting list for affordable housing in Ottawa at the end of 2017, the 98 units added at the Haven are significant, being the only affordable housing units completed in Ottawa in 2017. Only 131 affordable units were completed in three projects from 2014 to 2017, and only one project of 42 affordable units was completed in 2018 (City of Ottawa, 2018a, 2018b). The 2014-2017 10-Year Housing and Homelessness Plan Progress Report noted that 1,849 affordable housing units have been created since 2003 (City of Ottawa, 2018b). The Haven has therefore contributed 5% to this stock of affordable housing units.

The key lesson learned from this case is the importance of relationships, collaboration, and support from many groups throughout all stages of a project, as these contributed to the project's successful completion and ongoing operations. The support of government financing was essential to enabling MHI to undertake the project. Cahdco supported MHI in the design and planning process. Action Ottawa provided land, planning process support, and ongoing financial incentives. Volunteers from MHI member organizations and tenants themselves help with ongoing support programming for residents.

Another lesson learned is that the project required significant organizational capacity from MHI to apply for funding and land, navigate approval processes, and manage the construction (as opposed to hiring a developer to manage the construction, which would have incurred a markup).

The interviewee described a number of challenges that the Haven faced in the development of the project:

- ▶ Costs were higher than anticipated due to the length of time between project conceptualization, approval, planning, and actual construction (even though the project didn't encounter any significant delays). The 2016 Annual Report estimated that building costs would be close to the original estimate of \$15.8 million, but the final cost over the approximately three-year project was \$19 million (a 20% increase) (MHI, 2017, 2018).
- ▶ Accessibility requirements can add time and cost to projects. The City required that 100% of units be visitable (basic accessibility), which cost MHI \$150,000 in additional consulting costs and four months of delays for negotiations with the City. Fully accessible units also add cost and, in this case, several accessible units were initially vacant due to a lack of demand, which lengthened the time to recoup the additional costs.
- ▶ The complexity of working with three jurisdictions for grants and loans created high administrative cost for the organization through legal fees to understand the various (and sometimes changing) regulations and to negotiate multiple agreements.
- ▶ Operating as a charity (as opposed to a private developer) adds another level of complexity for MHI as well. Although it gives the MHI the opportunity to raise funds through donations, there is a cost related to this, as well as non-profit reporting responsibilities that private developers do not incur.

3.7 Gladstone – Ottawa, Ontario

OVERVIEW

Gladstone Village is a transit-oriented development (TOD) being planned by Ottawa Community Housing (OCH) in Little Italy, west of the Ottawa’s downtown core. Gladstone Village is expected to have about 1,100 mixed-use residential units with one to four bedrooms (CMHC, 2020h). Together with two other OCH projects nearby (Rochester Heights Phase 1 and 2), the projects are expected to add about 1,940 residential units, including over 700 affordable units, with construction starting in 2022 or early 2023 (CMHC, 2020h). OCH is a subsidiary of the City of Ottawa²⁹ and was established in 2002. OCH provides housing to approximately 32,000 tenants across 143 properties with 15,000 rental units in Ottawa, making it Ottawa’s largest landlord (OCH, 2016, 2020a).



Photo attribution: Gladstone Village conceptual rendering by Hobin Architecture.
(Reproduced with permission.)

The project will be located at 933 Gladstone Avenue, adjacent to the planned Gladstone Station Light Rail Transit (LRT) (expected to be completed in 2022) along a new LRT line.³⁰ The planned north-south Trillium line will connect with the recently opened east-west Confederation line which goes to downtown Ottawa (OTrain Fans, 2018). In addition to the planned LRT station, a high frequency bus line already operates along Gladstone Avenue, connecting riders to the downtown core and the Confederation line.

Although a full project budget has not been developed yet, federal and provincial funding of approximately \$186 million and municipal funding of \$10 million have been received by OCH for the development of the three projects.

Two interviewees (one who works for the municipal government and one for an affordable housing developer), contributed information presented in this case study.

²⁹ “OCH is a corporation operating at arm’s length from the City of Ottawa, its sole shareholder” (OCH, 2016).

³⁰ Over seven acres of land for Gladstone Village was purchased by OCH from the Canada Lands Corporation (seller of surplus federal lands) in May 2017 for \$7 million (OCH, 2017). An interviewee noted that the land was offered by the Federal Government to OCH before being offered to private developers, and at lower than market value.

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several local characteristics that influenced the development of Gladstone Village:

- ▶ High population density of the neighbourhood compared to CMA average, despite a decrease in population in the Chinatown/Hintonburg area
- ▶ Population demographics of a high percentage of immigrants and visible minorities, small household size, and few households with children
- ▶ Aging rental infrastructure, high monthly rental cost, and low vacancy rate
- ▶ Low household median income and high prevalence of poverty compared to CMA average
- ▶ High proportion of residents using public transit, walking, or biking

Table 10 presents a socio-economic profile for the area surrounding the Gladstone Village project.

Table 10: Socio-economic profile variables relevant to the area surrounding Gladstone Village		
Variable	Geographic unit	Value
Total population in 2016	CMA	1.32 million
Total population in 2016	CT	3,589
Total number of households in 2016	CT	1,929
Population growth 2011 to 2016	CT	-15%
Average household size, all households	CT	1.8
Average household size, renters only	CT	1.7
Population with immigrant status	CT	38.0%
Visible minority population	CT	45.0%
Couples with children	CT	31.9%
Children 20 to 29 living with parents	CT	16.8%
Commute duration under 30 minutes	CT	70.2%
Commute to work within same area of residence	CT	92.5%
Apartments under construction, August 2020	CZ	1,437
Apartments under construction, August 2020	CT	378
Single-detached units under construction, August 2020	CZ	15
Single-detached units under construction, August 2020	CT	1
Vacancy rate-all apartments, October, 2019	CT	0.2%
Average private apartment rent (2-bedroom), Oct. 2019	CZ	\$1,653
Median household income, all households	CT	\$33,315
Median household income, renters only	CT	\$28,866
Prevalence of low income based on Low Income Measure poverty line	CT	39.6%
CT (Census Tract) = 5050042.00 (von Bergmann & Cervantes, 2017); 0042.00 (CMHC, 2020) CZ (Census Zone) = Chinatown/Hintonburg/Westboro N (CMHC, 2020) CMA (Census Metropolitan Area) = Ottawa-Gatineau (CMHC, 2020) Note: While Gladstone Village is located in the Little Italy Dissemination Area (DA), OCH's additional developments near the planned Gladstone Station are in the neighbouring Rochester Heights DA. Demographics of both DAs as well as for the broader Chinatown/Hintonburg CT have influenced the planning for Gladstone Village. Therefore, in the table, the smallest census geographic unit included is for the Chinatown/Hintonburg CT. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017) Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

The Chinatown/Hintonburg Census Tract (CT) has a population of 3,589 (1,929 households). The CT actually experienced a 15% decrease in population between 2011 and 2016 as rental properties relocated tenants and applied to demolish aging properties to make way for new developments (City of Ottawa, 2019; Harrap, 2017). However, as the area is just outside the downtown core, the population density is still much higher than the City average (6,213 residents per square kilometre compared to 335). Further developments in the Gladstone Station Secondary Plan are anticipated to increase the population of the neighbourhood from around 3,000 to 14,900 and increase the number of households from 2,000 to 7,000 (City of Ottawa, 2020c). The 2,000 estimated units added in OCH's three developments will therefore contribute 16% of that anticipated growth.

The population of the Chinatown/Hintonburg CT has a higher proportion of immigrants (38% compared to 24%) and visible minorities (45% compared to 26%) than the City average. The average age for the Chinatown/Hintonburg CT is comparable to Ottawa (41 years compared to 40 years), with a smaller household size (1.8 compared to 2.5 among all Ottawa households) and lower proportion of couples with children (32% compared to 47%) (von Bergmann & Cervantes, 2017).

The City wants the Gladstone Station development to consolidate these diverse populations and revitalize the entire area, which has been under-utilized in recent decades (City of Ottawa, 2020b). The following quote from the Secondary Plan summarizes the City's vision for the development:

"The Gladstone Station District will be a compact, livable, transit-oriented community that is vibrant, diverse, green and focuses on sustainable transportation as the primary means of mobility throughout the area. Future development will be fully integrated and strengthen the existing community character and create a sense of place which reflects that identity" (City of Ottawa, 2020a).

A diverse portfolio of amenities is being planned for Gladstone Village. Generous green spaces are planned, including the integration of an existing multi-use pedestrian/cycling pathway along the LRT line. The City already operates a recreation centre and soccer field adjacent to the property to the northeast. The highest density buildings will be located along the LRT corridor (CMHC, 2020h). The multi-project development will also include commercial, institutional, and retail spaces and private home ownership opportunities in addition to the rental units (City of Ottawa, 2020a; OCH, 2020b). There are plans for the Gladstone Village area to include a new French-language elementary school with the Conseil des écoles publiques de l'Est de l'Ontario (CEPEO) (OCH, 2017). An interviewee noted that a memorandum of understanding has now been signed with CEPEO.

The new rental units planned in Gladstone Village address a need for affordable and market rate housing in the Chinatown/Hintonburg CT, which has a much lower median household income than the City average (\$33,315 compared to \$85,981). Poverty levels are high, with a prevalence rate for low-income households of 40% (compared to 12.6% for Ottawa). Market rates for rental properties are also high, with the average monthly rent for a two-bedroom apartment being \$1,653 compared to \$1,410 for Ottawa (von Bergmann & Cervantes, 2017). The vacancy rate for rental properties is extremely low — 0.2% compared to 1.8% for the municipal average (CMHC, 2020b). The rental infrastructure in the Chinatown/Hintonburg CT is aging, with 35% of buildings built before 1980 (compared to 42% for all of Ottawa) (von Bergmann & Cervantes, 2017).

More Chinatown/Hintonburg residents use public transportation (26%) or walking/biking (36%) as their primary means of commuting compared to Ottawa averages (21% and 10% respectively) (von Bergmann & Cervantes, 2017). An interviewee noted that the Secondary Plan for Gladstone Village includes multi-use bike/pedestrian pathways and easy access to both LRT and bus services, and the project is targeting 80% non-auto transportation.

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

In 2014, the City released *Our Ten Year Plan: A Home for Everyone* (City of Ottawa, 2013). In a 2018 10-Year Housing and Homelessness Plan progress report, the City noted that the Centralized Waiting List for social housing assistance had grown to 12,163 households³¹ (City of Ottawa, 2018a).

The City declared a housing and homelessness emergency in January 2020 and City Council announced a refreshed housing and homelessness plan designed to add 5,700 to 8,500 new affordable units over the next ten years (Pringle, 2020). The plan was approved in June 2020 (City of Ottawa, 2020d) and of the estimated \$1 billion in required funding, the City has suggested that \$415 million in federal funding and \$395 million in provincial funding will be required, although no formal agreements have been signed (Vlasveld, 2020). The City announced a \$15 million commitment in 2020 for affordable housing, with \$10 million of the commitment allocated to OCH to demonstrate municipal collaboration in support of the Gladstone Village/Rochester Heights Phase 2 application to Canada Mortgage and Housing Corporation (CMHC) for funding under the National Housing Co-Investment Fund (NHCF) (City of Ottawa, 2020e). The City also provided the project with relief from development and building fees, a value of approximately \$2.8 million (CMHC, 2020h).

As noted in the overview, the City's Secondary Planning process influenced the development of OCH's projects near Gladstone Station. Besides contributing to affordable housing units, the City is also ensuring the project encourages sustainable transit usage and reduces the emissions of greenhouse gases emitted from automobiles; concentrates the densest and tallest buildings along the O-Train corridor; makes use of vacant or underutilized lots; improves the amount, types, and quality of spaces for living; and that new developments target net-zero carbon emissions (City of Ottawa, 2020a).

In September 2020, the Federal Government announced \$167.9 million in loan funding for the Gladstone/Rochester Heights projects — the largest federal investment in Ottawa affordable housing. The loan was provided from the NHCF³² and includes a forgivable portion of \$10.8 million. The announcement noted that the City will also allocate \$18.3 million of the joint Federal/Provincial Investment in Affordable Housing/Social Infrastructure Fund for the Rochester Heights Phase 1 project (CMHC, 2020h).

³¹ For the City of Ottawa, a spectrum exists, from emergency shelters, to social/community housing, to affordable housing, and finally to market rental. While the focus of this case study is on an affordable housing project, the progress report and interviewees note that the Centralized Waiting List continues to grow as residents of social housing units cannot vacate their units because they cannot pay market rent, and there are insufficient affordable housing units. The progress report noted OCH's Rochester Heights Phase 1 project as a future contribution to the ongoing efforts to increase the stock of affordable housing for seniors and families.

³² The NHCF is a \$13.2 billion commitment over 10 years with the aim of creating 60,000 new housing units and repairing 240,000 existing units. Loans are a minimum of \$1 million and have a 10-year initial term with an optional 10-year renewal term. Forgivable loans are available based on an application scoring matrix with up to 40% of project cost available for non-profit developers. New buildings must meet criteria for affordability, energy efficiency, and accessibility. Applicants are also encouraged to include the following priority outcomes in their plans: collaborative projects, proximity to amenities, community supports and transit, social inclusion, and support to priority people or groups that are vulnerable (CMHC, 2020d).

OUTCOMES, CHALLENGES, OPPORTUNITIES, AND LESSONS LEARNED

The 2014-2017 10-Year Housing and Homelessness Plan progress report noted that 1,849 affordable housing units have been created since 2003 (City of Ottawa, 2018b). The estimated 700 affordable units to be created by OCH in the three new Gladstone Station district developments will therefore add 38% to the total affordable units. An addition of 700 affordable units would also represent 12% of the City's minimum target of 5,700 units that was set in the 2020 update to the 10-year strategy.

An interviewee noted that OCH will be the developer for at least half of the residential units, focussing on the affordable housing component. For the remaining residential units and the commercial spaces, OCH will work with private developers. The interviewee noted that OCH is deciding to work with private developers because the large size of the land will allow for multiple buildings, and more population density will be required by the City than OCH includes in their affordable housing projects.

A number of lessons learned regarding project success factors were noted by interviewees, including the following:

- ▶ The selection of OCH as the developer for Gladstone Village has allowed units for this project to be developed for families. Normally, developments near transit hubs do not include units with more than two bedrooms, as the focus of private developers is to maximize the number of units by reducing unit size. A recommendation to address this disincentive to provide family housing would be for Ottawa's City Council Planning Committee to shift new project targets to provide for a certain number of tenants instead of maximizing the number of units.
- ▶ The provision of property tax³³ and development fee exemptions by the City has been a tremendous benefit to the project.
- ▶ The collaborative planning process has been beneficial to the City, allowing the project to contribute to the affordable housing challenges in the City and to help the City recoup investment in the LRT line by promoting ridership. There will be additional opportunity for the City to include affordable housing in future planned TODs (and also a challenge to ensure the properties are not gentrified by exclusively private development).
- ▶ Learning from previous experience, OCH believes that developing the area with a healthy mix of mixed-income residential (both rental and owned) units, retail and commercial spaces, and amenities has a more positive impact on the wellbeing of residents than previous, homogenous social housing projects which tend to deteriorate as isolated projects. The large size of OCH gives it enough staff and economies of scale (internal support staff and financial resources) to provide amenities and supports, not just a physical housing structure.
- ▶ The City's willingness to acknowledge that there is an affordable housing crisis did not create any new legal powers, but has brought greater public awareness of the issue and allowed the City to bring affordable housing requirements into discussions with private developers in planning negotiations for high-density residential projects.
- ▶ Both interviewees also noted that the City is developing inclusionary zoning policy for TOD (in accordance with Ontario's *More Homes, More Choices Act*), which could be presented to Council late in 2021. The inclusionary policy should create greater predictability for the developers of future TODs and provide the City with additional resources to support affordable housing developments. Although still in development,

³³ The City granted a property tax exemption to OCH beginning in 2015 for a term of twenty years (OCH, 2014).

interviewees stated that the inclusionary policy could be used to require a percentage of affordable housing units in new TODs, or the provision of other community benefits, in exchange for additional density requested by developers.

One interviewee noted that the main challenge faced by OCH in planning for Gladstone Village has been the lengthy planning process. Working with multiple stakeholders makes it hard to find a mutually agreeable vision for the buildings and layout for the entire area. Municipal and private stakeholders often have goals and requirements which are sometimes not aligned with a non-profit approach to providing holistic, affordable housing.

An additional challenge is that public consultations required by the City take time and delay projects. Community consultations for Gladstone Station took place from 2013 to 2015, but then stalled and did not restart until 2019. The long process is a disincentive for developers to enter into new, large-scale projects. OCH has sufficient resources to hold land and incur costs during extended planning stages. Beyond OCH, however, the field of affordable housing providers consists of many smaller providers with limited capacity to incur these types of delays and costs.

While government programs provide funding for future affordable housing development, one interviewee questioned whether they will address housing affordability for clients with the greatest financial needs. According to this key informant, additional rent supplements are required from federal and provincial sources in order to allow low-income households to access the new developments. Another interviewee illustrated this by describing that Gladstone Village residential units will meet CMHC criteria for affordability, but will not meet the “deep needs” of traditional OCH projects and low-income clients. However, this does not mean that the project is not meeting social housing needs in the City. One reason the social housing waiting list is not being reduced is that lower income families have lacked opportunities to move out of social housing projects because of a broader lack of available rental properties in Ottawa. The new rental units at Gladstone will provide these types of opportunities. OCH also anticipates that in 20 to 30 years, when buildings have aged, rates can be further reduced and units can be offered to such deep needs clients. In this way, the project is taking a long-term approach to contributing to Ottawa’s diverse housing needs.

3.8 Le Suroit – Montréal, Québec

OVERVIEW

In partnership with Le Suroit, a housing cooperative established by residents of Montréal's Outremont neighbourhood in 2009, Le Groupe Conseil en Développement de l'Habitation (Groupe CDH) undertook this project in order to build new affordable housing for low- and mid-income households in the Outremont transit-oriented development (TOD) in Montréal.³⁴ The land belongs to the City of Montréal and was made available for community



Photo attribution: Le Suroit, conceptual rendering by Douglas Alford, Architect. (Reproduced with permission.)

housing. The Le Suroit cooperative was retained by the city to head the project; Groupe CDH will be a partner, accompanying the cooperative through this work. This housing project will provide 134 rent-subsidized affordable housing units over two construction phases. Phase 1, which targets families as well as smaller households, will create 48 housing units, which will include 16 one-bedroom units, 14 two-bedroom units, 12 three-bedroom units, and six four-bedroom units. Phase 2 will create 86 affordable housing units, with the precise breakdown of units still to be determined.

The Le Suroit project is located approximately 315 metres from the Outremont metro station and 550 metres from the Acadie metro station. Several bus lines serve the streets immediately adjacent to the project, with three of these bus lines traveling on Avenue Outremont.

The project borders the southern perimeter of the future Campus MIL, which is part of the Université de Montréal system. The Campus MIL, where the MIL refers to “milieu” (i.e., “environment”), is a pilot project in sustainable development that is LEED (Leadership in Energy and Environmental Design) certified. LEED is an internationally recognized green building certification system (U.S. Green Building Council, 2020). Inside the perimeter of the Campus MIL, 1,300 new housing units will be created, of which 30% will be social/community or affordable housing. Outside its perimeter, an additional 1,300 housing units will be built, of which 225 units will be social and community housing (Université de Montréal, 2016). Since the Campus MIL was designed to be part of a LEED neighbourhood, the accompanying LEED requirements for the inclusion of affordable housing influenced the decision to include Phase 1 of the Le Suroit project, according to one interviewee for this case study.

³⁴ Le Groupe CDH is a technical resources group, which is a social economy organization dedicated to the development of social and affordable housing and the improvement of housing conditions for low-income households (Association des groupes de ressources techniques du Québec, 2020).

The planning and development stage for Phase 1, located at the intersection of Avenue Manseau and Avenue Outremont, close to the Outremont metro station, began in March 2013. Construction on Phase 1 is expected to begin in September 2020 and is anticipated to last approximately one year. Possession date is estimated to take place in December 2021. Phase 2 is, as of March 25, 2020, in the planning and development stage. Construction on this second phase of the project is expected to begin in the summer of 2021 on 86 affordable housing units, with a projected possession date of March 2023.

The total budget for the Le Suroit project is approximately \$11 million. The principal financier is the Québec housing society, Société d'habitation du Québec (SHQ), through the AccèsLogis program, whose aim is to create affordable housing for low-income households through financial aid and subsidies to housing developers (Société d'habitation Québec, 2020).

Three interviewees who work with the municipal government or with an affordable housing developer contributed information presented in this case study.

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several noteworthy local characteristics related to the area of the Le Suroit project:

- ▶ Socio-economic factors, including high population density and level of poverty compared to CMA average
- ▶ Rapid development of mixed uses in the area, such as shopping areas and public spaces, due to the construction of the Campus MIL
- ▶ Low vacancy rates
- ▶ High need for affordable housing

Table 11 presents a socio-economic profile for the area surrounding the Le Suroit project.

Table 11: Socio-economic profile variables relevant to the area surrounding the Le Suroit project		
Variable	Geographic unit	Value
Total population in 2016	CMA	4.01 million
Total population in 2016	DA	803
Total number of households in 2016	DA	381
Population growth 2011 to 2016	DA	N/A
Average household size, all households	CT	2.5
Average household size, renters only	CT	2.4
Population with immigrant status	DA	26.5%
Visible minority population	DA	14.7%
Couples with children	DA	59.0%
Children 20 to 29 living with parents	CT	26.1%
Commute duration under 30 minutes	DA	52.1%
Commute to work within same area of residence	DA	82.1%
Apartments under construction, April 2020	CZ	594
Apartments under construction, April 2020	CT	0
Single-detached units under construction, April 2020	CZ	0
Single-detached units under construction, April 2020	CT	0

Table 11: Socio-economic profile variables relevant to the area surrounding the Le Suroit project

Variable	Geographic unit	Value
Vacancy rate, all apartments, October 2019	CZ	1.7%
Average private apartment rent (2-bedroom), Oct. 2019	CZ	\$1,299
Median household income, all households	CT	\$77,050
Median household income, renters only	CT	\$68,336
Prevalence of low income based on Low Income Measure poverty line	DA	19.9%
DA (Dissemination Area) = 24661362 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 4620365.00 (von Bergmann & Cervantes, 2017); 0365.00 (CMHC, 2020) CZ (Census Zone) = Outremont (CMHC, 2020) CMA (Census Metropolitan Area) = Montréal (CMHC, 2020) Note: All variables in the table are given for the smallest available census geographic unit, except for the CMA of Montréal. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017) Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 11, the Dissemination Area (one of the smallest Census Canada standard geographic units) that contains the Le Suroit project has a population of 803 residents, comprising 381 households. The Outremont borough is fairly dense in comparison to the average density of Montréal boroughs, with approximately 6,550 residents per square kilometre (von Bergmann & Cervantes, 2017). The poverty rate of the borough reaches nearly one fifth of households (19.9%), which is slightly lower than Montréal's overall poverty rate of 23%. Almost six out of 10 (59%) couples have children in the household. The majority of residents (82%) live and work in the same area, and approximately 52% of them have a commute to work of less than half an hour (CMHC, 2020; von Bergmann & Cervantes, 2017).

Case study interviewees emphasized that, unlike many affordable housing projects, this project is not a re-development of a purely industrial area. The area around the Le Suroit project was once a train station, but is now a moderately developed and quite dense neighbourhood. Due to the ongoing development of the Campus MIL, the area is expected to continue to experience rapid growth of mixed-use community amenities. As a result, housing in this area, similarly to all areas in Montréal that are in close proximity to metro stations, is considered very desirable. Vacancy rates in the area surrounding the project are close to zero; the October 2019 vacancy rate for one-bedroom apartments was 0.3%, and the October 2018 vacancy rate for three-bedroom apartments (i.e., family units) was 0.7% (CMHC, 2020b).

Although the area does not currently contain the full mix of services that define a TOD "complete community"³⁵ that meets the living, housing, and transit needs of its residents, the development of the Campus MIL is expected to contribute significantly to the diversification of uses that the area offers in terms of housing, commerce, and public spaces. According to interviewees, affordable housing in general is already scarce throughout the city of Montréal and particularly so near transit. The Université de Montréal's plan to turn its new property, the Campus MIL, into a LEED neighbourhood further contributes to the advancement of the Le Suroit project, since a certain number of affordable housing requirements must be met in order to be certified as a LEED neighbourhood (Université de Montréal, 2016). The development of Campus MIL presented opportunities for the construction of new affordable housing to Montréal developers, one of which was the Le Suroit cooperative due to the LEED requirements.

³⁵ Complete communities are places where homes, jobs, schools, community services, parks, and recreation facilities are easily accessible by its residents (Government of Ontario, 2016).

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

The City of Montréal's 2005 inclusionary strategy for housing ("Stratégie d'inclusion de logements abordables dans les nouveaux projets résidentiels")³⁶ contributed to supporting the Le Suroit project. The forthcoming Regulation for a Mixed Metropolis³⁷ (sometimes referred to as the Regulation "20/20/20") will also support this project and its future phases. Some of the specific tools which the project benefited from included:

- ▶ maximizing the leverage of existing housing subsidy programs;
- ▶ using municipally owned land to ensure a variety of residential housing products; and
- ▶ utilizing the programs offered by the Office municipal d'habitation de Montréal (OMHM), SHQ, and other government entities dedicated to the production of new social and affordable housing (Ville de Montréal, 2005).

For the Le Suroit project in particular, 50% of the units will be eligible for a rent subsidy with the Montréal housing office (the OMHM). These tenants will pay a rent that is a function of their income — specifically, 25% of their income. Additionally, service fees and utilities, such as Hydro Québec, will be included in the rent.

The main financing partner on the Le Suroit project is the SHQ, through its AccèsLogis program. The total budget for the project is approximately \$11 million. Other financing partners include the following:

- ▶ The Montréal metropolitan community, Communauté métropolitaine de Montréal, contributes approximately \$1 million.
- ▶ The City of Montréal contributes approximately 10% of the financing, or \$1.1 million.
- ▶ Novoclimat, a new Government of Québec home program which helps households reduce heating costs by requiring housing developers to build according to energy-maximizing performance principles, provides some complementary funding for this project by financing expenses that involve environmental energy measures that go beyond standard construction codes and objectives (Transition énergétique Québec, 2020).

³⁶ The City of Montréal's inclusionary strategy for housing ("Stratégie d'inclusion de logements abordables dans les nouveaux projets résidentiels"), which took effect in 2005 and was revised in 2015, outlines a set of tools available to city governments designed to facilitate the inclusion of affordable housing in new residential projects (Ville de Montréal, 2005).

³⁷ A new regulation that will replace the city's current inclusionary strategy, called the Regulation for a Mixed Metropolis (sometimes referred to as the Regulation "20/20/20"), is currently in the process of being approved, and is expected to be implemented in January 2021 (Iskander, 2020; Ville de Montréal, 2019a). This new regulation would require all private housing developers who create 50 housing units or more to meet the following three stipulations:

- 20% affordable units among the units for purchase; this means the rent falls below the price ceilings defined by the regulation.
- 20% social housing; this means constructing housing that is subsidized by government programs.
- 20% family housing; this means units with three bedrooms or more, and the requirements for the family housing component may be spread out over the entire project (Ville de Montréal, 2019b).

Phase 1 of the Le Suroit project was included in the Campus MIL plans as part of the affordable housing requirements of LEED neighbourhoods (described above in the section “*Influence of local characteristics on the development of affordable housing*”). This has meant that the Groupe CDH has had to plan for being a part of a LEED project; according to case study interviewees, they are still in the process of adapting the project to LEED requirements. One interviewee stated that this is the first time Groupe CDH has participated in a project with LEED requirements, so the process is complex and has added some delays and complications to the project timeline. For this aspect of the construction and development, Novoclimat, one of the financing partners, will support the project with complementary funding that will help to meet the environmental energy measures.

OUTCOMES, CHALLENGES, OPPORTUNITIES, AND LESSONS LEARNED

The units created by the Le Suroit project will target low- and mid-income single persons, families, and autonomous seniors, since approximately one quarter of its units are family-size units, and the rest are aimed at couples or single persons. Almost 10,000 affordable housing units are supported by an AccèsLogis subsidy program, and just over 63%³⁸ of these (approximately 6,300) are reserved for these populations (Communauté métropolitaine de Montréal, 2013). When both phases of the project are completed, Le Suroit will have added 134 affordable housing units to this stock of 6,300 households, which is an increase of over 2%. Phase 1 is ready to begin construction in September 2020. Phase 2 is currently in the planning and development stage and is expected to begin construction in the summer of 2021.

The opportunity for Groupe CDH to initiate a second phase of this project resulted, in part, due to pressure for a greater number of units, as affordable housing units are always in high demand in areas close to transit. The cooperative Le Suroit sought renters as soon as the first phase of the project began, and stated that they were ready to enter a second phase soon after renters were found.

The partnership between the cooperative Le Suroit and Groupe CDH contributed to the successful initiation of this project. Cooperative and non-profit housing developers in Québec can partner with technical resources groups (described in Footnote 1) in order to create affordable housing. A technical resources group’s objective is to accompany the housing provider through every phase of the process, from the preliminary planning stages to one year past the tenant possession date. This arrangement has proven an efficient method of providing affordable housing in the province because the process is managed end to end by this partnership between the housing provider and the building developers.

LEED requirements help to encourage the construction of affordable housing in areas where they are implemented, but the need to integrate LEED-neighbourhood principles into this project also led to a greater degree of complexity throughout the process, as stated above. Phase 2 will be located within the perimeter of the Campus MIL and therefore will be required to adhere to LEED conditions. Groupe CDH attempted to integrate LEED principles into the first phase of Le Suroit as well, but since this phase was already in progress at the time, achieving this objective was not feasible.

³⁸ The remaining 37% are reserved for seniors with mild losses of autonomy and populations with special housing needs (such as temporary or group housing) (Communauté métropolitaine de Montréal, 2013).

One of the primary challenges encountered by this type of development project in general, and by Le Suroit in particular, involves proving that investments in an affordable housing project will benefit the investors. For projects that rely on external funding from government agencies and other entities in order to run their projects, including co-op projects such as Le Suroit, potential investors often wait to confirm whether other parties are willing to invest before they commit to investing in the project themselves, which creates difficulties for project developers. Housing developers suggest that coordination between programs should be improved, for example through consultations between stakeholders, more frequent meetings between developers and governments, or designated liaison personnel, in order to reduce the risk that projects will fail to launch due to agencies' reluctance to get involved and the consequent hesitation by investors.

The project encountered opposition from the neighbouring condominium owners who had been lobbying for a new park to be built on the site of an old municipal parking garage located very close to the land now belonging to the Le Suroit project. The condominium owners claimed that the new housing development would encroach on their access to the new park, and also that a low-cost housing project aimed at low-income households would devalue the price of their own housing units (Lacroix-Couture, 2018). Following discussions between the City of Montréal, the condominium owners, and various other involved parties in the Outremont borough, an agreement was reached whereby a green alleyway will be added to the project's building plans in order to separate Le Suroit from the condominiums so that the condominium owners' property will not be encroached upon. While this meant that the scope of the Le Suroit project had to be extended in order to accommodate this solution, it resolved the opposition to the project among the local community stakeholders.

Another substantial — and unanticipated — delay was caused by the COVID-19 pandemic. Beyond pausing construction, it remains to be seen how the delays caused by the pandemic will ultimately impact this project.

Overall, the Le Suroit project encountered difficulties due to various delays in the timeline of the project, including local opposition and disturbances caused by the COVID-19 pandemic, which caused Groupe CDH and their partnering co-op, Le Suroit, several complications. If the various stages of the project cannot be completed on schedule due to reasons outside of the developers' control, the project and its designers may experience consequent delays in receiving funding, which may further delay the project.

3.9 Îlot Rosemont – Montréal, Québec

OVERVIEW

Commissioned by Montréal's municipal housing office, Office Municipal d'Habitation de Montréal (OMHM), Îlot Rosemont is a mixed-use project that combines the creation of affordable housing units for low-income seniors with the provision of office space for OMHM employees. The affordable housing component of the project will create 193 housing units for seniors aged 65+ with mildly reduced autonomy. In addition, the project will build 60,000 square feet of new office space for approximately 300 employees of OMHM (Office municipal d'habitation de Montréal, 2018).



Photo attribution: Îlot Rosemont, Lapointe Magne et Associés.
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The Îlot Rosemont is currently being constructed on top of the Rosemont metro station in the Rosemont area transit-oriented development (TOD) in Montréal. It is located on the site of the old municipal workshops, which was previously used for firetruck and road equipment maintenance. The planned West wing (comprising 10 stories) and the planned South wing of the building (comprising eight stories) will feature a private entrance to tenants' residences, separate from the metro station entrance.

The project was developed by the technical resources group Bâtir Son Quartier (BSQ). Technical resources groups are social economy organizations dedicated to the development of social and affordable housing, and the improvement of housing conditions for low-income households (Association des groupes de ressources techniques du Québec, 2020). At a total project cost of \$112 million, this is currently the most expensive project supported by the AccèsLogis program to date (Gouvernement du Québec, 2019). The AccèsLogis program is run by the Québec housing society, Société d'habitation du Québec (SHQ), and aims to facilitate the creation of affordable housing for low-income households through various forms of financial aid and subsidies to housing developers (Société d'habitation Québec, 2020).

Three interviewees, who work either with the municipal government or with an affordable housing developer, contributed information presented in this case study.

INFLUENCE OF LOCAL CHARACTERISTICS ON THE DEVELOPMENT OF AFFORDABLE HOUSING

The case study identified several noteworthy local characteristics related to the area of the PÎR:

- ▶ High population density of the neighbourhood compared to CMA average
- ▶ Fairly high level of poverty compared to CMA average
- ▶ Low vacancy rates
- ▶ High need for affordable housing

Table 12 below presents a socio-economic profile for the area surrounding the Îlot Rosemont project:

Table 12: Socio-economic profile variables relevant to area surrounding Îlot Rosemont		
Variable	Geographic unit	Value
Total population in 2016	CMA	4.01 million
Total population in 2016	DA	1,445
Total number of households in 2016	DA	846
Population growth 2011-2016	DA	27.5%
Average household size, all households	CT	1.8
Average household size, renters only	CT	1.7
Population with immigrant status	DA	26.3%
Visible minority population	DA	21.8%
Couples with children	DA	41.7%
Children 20 to 29 living with parents	CT	12.0%
Commute duration under 30 minutes	DA	56.6%
Commute to work within same area of residence	DA	90.1%
Apartments under construction Feb. 2020	CZ	962
Apartments under construction Feb. 2020	CT	0
Single-detached units under construction Feb. 2020	CZ	2
Single-detached units under construction Feb. 2020	CT	0
Vacancy rate, all apartments, October 2019	CZ	1.3%
Average private apartment rent (2-bedroom), Oct. 2019	CZ	\$790
Median household income, all households	CT	\$49,787
Median household income, renters only	CT	\$38,845
Prevalence of low income based on Low Income Measure poverty line	DA	26.7%
DA (Dissemination Area) = 24661444 (von Bergmann & Cervantes, 2017) CT (Census Tract) = 4620215.00 (von Bergmann & Cervantes, 2017); 0215.00 (CMHC, 2020) CZ (Census Zone) = Rosemont/La Petite-Patrie (CMHC, 2020) CMA (Census Metropolitan Area) = Montréal (CMHC, 2020) Note: All variables in table are given for smallest available census geographic unit, except for the CMA of Montréal. Census geographic units are listed above in ascending order of size. Sources: (CMHC, 2020; von Bergmann & Cervantes, 2017) Note: Vacancy rates for rental apartments increased in many of Canada's cities, sometimes significantly, due to the economic impact of the pandemic (CMHC, 2021). In consultation with CMHC, it was therefore determined to report vacancy rates for 2019 (even though data for 2020 was available), since 2019 is more representative of a typical year for vacancy rates.		

As shown in Table 12, the Dissemination Area (one of the smallest Census Canada standard geographic units) which contains the Îlot Rosemont project has a population of 1,445 residents, comprising 846 households. More broadly, the Rosemont/La Petite-Patrie borough is the third-densest neighbourhood in Montréal, with just over 8,800 residents per square kilometre (Statistics Canada, 2017b; Ville de Montréal, 2018). The area features a fairly high rate of poverty at nearly 27% of households, which is representative of the surrounding area, but higher than Montréal's overall poverty rate of 23%. Over four out of 10 (42%) of couples have children in the household. The vast majority of residents (90.1%) live and work in the same area, and approximately 57% of them have a commute to work of less than half an hour (CMHC, 2020; von Bergmann & Cervantes, 2017).

The immediate area around the Îlot Rosemont project features several future affordable housing projects that are currently under construction, several private housing projects consisting primarily of condominiums (both re-sale and first-buyer), a new park, and a new municipal library. There are also diverse services in the areas adjacent to the PÎR site, such as offices, cafés, and gyms.

Nonetheless, case study interviewees note that the mix of services of an “exemplary” TOD – such as a variety of shopping options for essential and non-essential goods – is not yet present in the Rosemont TOD. The Îlot Rosemont project is expected to contribute to the neighbourhood in terms of diversification in the types of uses the area offers: housing units, commerce of various kinds, parks, and public infrastructure, among others. It is hoped that new regulations (which will be discussed below in sub-section “*Influence of government initiatives and programs*”) will effect a more diverse mix of socio-economic populations in TODs such as Rosemont, as well as contribute to improving access to these desirable sites for people or groups that are vulnerable who otherwise would lose the opportunity to populations with greater means and resources.

In the Census Metropolitan Area (CMA) of Montréal, affordable housing units represent just under 11% of all available rental housing units. The interviewees reported that there is a critical need for affordable housing in the Rosemont area in Montréal, and further emphasize that as housing prices continue to escalate, the gap between rental costs and tenants' ability to pay this rent grows wider. Vacancy rates in the area surrounding the project are close to zero; the October 2019 vacancy rate for three-bedroom apartments (i.e., family units) was 0.1% (CMHC, 2020b). Case study interviewees also point out that any housing sold close to metro stations is considered very desirable, and is therefore also very expensive. As an example, they mentioned that when a recently completed affordable housing project became available to new tenants, the waiting list for 95 available units had over 300 names on it.

INFLUENCE OF GOVERNMENT INITIATIVES AND PROGRAMS

The City of Montréal's inclusionary strategy for housing ("Stratégie d'inclusion de logements abordables dans les nouveaux projets résidentiels"), which took effect in 2005 and was revised in 2015, outlines a set of tools available to city governments designed to facilitate the inclusion of affordable housing in new residential projects such as the Îlot Rosemont project. Some of these tools, which the project benefited from, include:

- ▶ maximizing the leverage of housing subsidy programs;
- ▶ using municipally owned land to ensure a variety of residential housing developments;
- ▶ encouraging government ministries, government agencies, Crown corporations, and other public institutions to incorporate affordable housing objectives into their plans prior to selling surplus land that they own;
- ▶ using regulatory and planning tools to ensure that a variety of residential units are built in large projects; and
- ▶ promoting the programs offered by the OMHM, SHQ, and other government entities dedicated to the production of new social and affordable housing (Ville de Montréal, 2005).

A new regulation that will replace the city's current inclusionary strategy, called the Regulation for a Mixed Metropolis (sometimes referred to as the Regulation "20/20/20"), has been approved and is expected to be implemented in January 2021 (Ville de Montréal, 2019a, 2019b). This new regulation would require all private housing developers who create 50 housing units or more to meet the following three stipulations:

- ▶ 20% affordable units among the units for purchase; this means the rent falls below the price ceilings defined by the Regulation.
- ▶ 20% social housing; this means the construction of housing that is subsidized by government programs.
- ▶ 20% family housing; this means three bedrooms or more, and the requirements for the family housing component may be spread out over the entire project (Ville de Montréal, 2019b).

The main financing partner on the Îlot Rosemont project is the OMHM, which is funding the entire project except for the amounts covered by other partners, listed below. The total cost of the project is estimated to be approximately \$112 million. Other financing partners include the following:

- ▶ The SHQ will contribute close to \$21 million through its AccèsLogis program.
- ▶ In total, the Government of Québec will contribute \$22.8 million.
- ▶ The City of Montréal will contribute \$20.5 million.
- ▶ Of the above amount, the Montréal metropolitan community, Communauté Métropolitaine de Montréal, will reimburse \$4.1 million through its social housing fund that all 82 municipalities pay into (Société d'habitation Québec, 2019).

OUTCOMES, CHALLENGES, OPPORTUNITIES, AND LESSONS LEARNED

Almost 10,000 affordable housing units are supported by an AccèsLogis subsidy program, and nearly 20% of these (or 2,000) are reserved for seniors with reduced autonomy (Communauté métropolitaine de Montréal, 2013). When completed, the Îlot Rosemont project will have added 193 affordable housing units to this stock of 2,000 households, which is an increase of almost 10%. Half of these 193 units will be reserved for households eligible for a rent subsidy from the Québec government, and half will be rented to households with low incomes at below-market rental prices (Delacour, 2019).

As of March 2020, the project's construction was approximately 8% advanced, with the foundations of the new structure now built. The project established its construction site in August 2019; the total project timeline is estimated at 36 months (Office municipal d'habitation de Montréal, 2019). Delivery is estimated at approximately two years from the date of this case study, according to interviewees. As of November 2019, the official expected date of delivery was set for the fall of 2022 (Delacour, 2019).

Case study interviewees all agreed that developing projects in TOD areas present specific economic challenges. For the Îlot Rosemont project in particular, they pointed to the following challenges and barriers:

- ▶ More complex financing structures, due to need for grants, subsidies, and government funding of various types
- ▶ High number of stakeholders involved, due to various levels of governments' involvement in matters of affordable housing policy
- ▶ More frequent meetings, discussions, negotiations, requests for various approvals required
- ▶ More constrained physical spaces, due to building in a TOD where densities are already high
- ▶ High number of logistical challenges, due in part to constrained physical spaces, as well as due to the high number of stakeholders involved

Some of the work on the project needed to be coordinated with various partners due to parallel construction work being carried out. Interviewees related that the Société de Transport de Montréal (STM) is piggy-backing off of the Îlot Rosemont project in order to modernize its metro station, by outfitting it with new safety features and physical additions that aim to improve accessibility.

In terms of physical barriers, the close proximity of the Canadian Pacific commercial railway nearby presents challenges to the construction process, especially in terms of sound infringement on future residents. Careful thought was given to distances from the railway, as well as placement and angles of outer building walls, in order to mitigate this possible problem. A further physical constraint was the challenge of building so close to a metro station — in this case, on top of the metro entrance shelter. On the other hand, this particular challenge was also an opportunity, in that the STM partnered with the PIR to modernize the metro station, as stated above.

Initially, the City of Montréal had intended to allow the construction site to be placed in a newly opened public park adjacent to the building site, but public opposition prevented this plan. Instead, the construction site was placed on the surrounding streets. This required the STM to close down its nearby bus terminal for a duration of three years, and displace six lines of inter-city buses, which carried a total of up to 12,000 riders per day. These types of challenges need to be accounted for by the developer. In this case, they created additional costs to the Îlot Rosemont project, both in terms of finances and time — costs that would likely arise for any development project of this type.

3.10 Summary of key findings from case studies

Projects	Marine Gateway Vancouver, BC	Bridgeland Calgary, AB	Park City Commons Winnipeg, MB	705 Warden Toronto, ON
Stage	Completed	Completed	Partially completed	Planning
Usage	Mixed use	Residential	Mixed use	Mixed use
Developer	Private developer	City	Private developer	Undetermined
Management	Private developer	Municipal non-profit	Private developer	Option for private developer to own or transfer to city or have non-profit manager
Tenure	Mixed tenure	Rental	Rental	Mixed tenure
Programs & Policies:				
Funding	No government funding	- Provincial grant funding - Municipal land used	- Federal loan (RCF) - Private capital funding - Municipal land discounted - FCM funding for brownfield remediation	City-owned land lease
Policies	- City incentive program to build rental housing - Property tax re-assessments favouring rentals - Development cost waivers - Parking reductions - Density bonuses - Expedited permit processing	- Strong community engagement in planning - Integrated municipal planning - Property tax exemption	- Re-zoning for commercial / residential mixed use - Reduced fees in lieu of land remediation - Alignment with municipal long-term plans	- Affordable housing city initiative - City retains control of land and sets requirements for affordable housing on specific projects - Zoning bylaws require a minimum affordable housing - Reduced parking requirements
Barriers	- Housing affordability challenges throughout city - Time-consuming re-zoning process - Greater financial benefits to building condos over rentals	- Reduced parking spaces a challenge for ongoing management - Lack of funds to build to available density - Reduction in provincial funding for life-cycle management	- Short construction season (weather) - Provincial and municipal supports lacking or unclear	- Complex approvals process at provincial level - Land costs and construction costs - Parking costs in greater region

Projects	Christie Site Toronto, ON	The Haven Ottawa, ON	Gladstone Village Ottawa, ON	Le Suroit Montréal, QC	Îlot Rosemont Montréal, QC
City, Province	Toronto, Ontario	Ottawa, Ontario	Ottawa, Ontario	Montréal, Québec	Montréal, Québec
Stage	Planning	Completed	Planning	Planning	Under construction
Usage	Mixed use	Residential	Mixed use	Residential	Mixed use
Developer	Undetermined	Non-profit developer	Non-profit developer	Housing cooperative	City
Management	Option for private developer to own or transfer to city or have non-profit manager	Non-profit developer	- Non-profit developer - Planned sub-development with private developers	Housing cooperative	Municipally owned
Tenure	Undetermined	Rental	Mixed tenure	Rental	Rental
Programs & Policies:					
Funding	Provincial or city subsidies for affordable units	- Government grants (jurisdictions not disclosed) - Loan from province - Private donations for some capital - Municipal land donation	- Federal loan (NHCF) - Discounted federal land - Municipal capital grant	- Provincial funding through subsidized housing program - Municipal land and funding	- Provincial funding through housing subsidies - Municipal funding - Municipal land
Policies	- City-wide official plan that prioritizes affordable housing - Specific site policies and secondary plans which set minimum amounts of affordable housing - Provincial policy requiring developers to contribute community benefits	Property tax exemption	- Property tax & development fee exemptions - Secondary planning - Potential for inclusionary zoning (being developed)	- City-wide inclusionary zoning policy - Financial aid and housing subsidy program (RGI) - Project included as part of large-scale LEED project	- City-wide inclusionary zoning policy - Grant funding and subsidies to housing developers who create affordable housing
Barriers	- Wide gap between market rents and affordable rents is a disincentive to creating affordable housing - Affordable housing policies need updating	- Municipal accessibility requirement - Inflation during approval process - Multi-funder complexity	- Long planning process (8 years ongoing) - Public consultation - Complexity of multi-use, multi-stakeholders - Not meeting deep needs affordability	- Uncertainties by investors - Opposition from adjacent condominium owners - Delays caused by COVID-19 pandemic	- Complex financing structures - High number of stakeholders - Constrained physical spaces inside city centre

Projects	Marine Gateway Vancouver, BC	Bridgeland Calgary, AB	Park City Commons Winnipeg, MB	705 Warden Toronto, ON
Local factors:				
Location	• High poverty rate and high housing costs • Lack of retail per capita in area • Redevelopment of primarily industrial area	• High density • Low household income and high poverty • High volume of city's non-market housing in area • GIS identified priority area • Close to downtown	• Very high growth • Young population and larger household size • High household income and low poverty	• Mainly residential developments near project site • Underdeveloped area
Access to transit	• Access to rapid transit rail station and bus lines	• Access to LRT and bus • Walkable to downtown	• Access to priority bus service, future planned transit corridor and active transport options	• Access to subway station, bus routes
Costs	• Federal and provincial priorities around affordable housing influenced property purchase • Extra costs due to LEED requirements	• Reduced cost through construction bidding • Municipal land used • Property tax exemption	• None	• Land lease through city • High cost for developers to include affordable housing due to high market rents
Need for affordable housing	• Municipal and regional growth plans dictated need for affordable housing in this area	• Lack of affordable units • Limited primary rental market • Aging affordable stock • Very low % of non-market housing	• Low apartment vacancy and high market rental rates • Lack of affordable housing units	• Lack of affordable housing in greater region • High density, high growth area

Projects	Christie Site Toronto, ON	The Haven Ottawa, ON	Gladstone Village Ottawa, ON	Le Suroit Montréal, QC	Îlot Rosemont Montréal, QC
Local factors:					
Location	- Project site undeveloped - Located in high-growth, diverse neighbourhood - Low vacancy rates especially for families	- Diverse population - High growth - Many families - Good amenity access - Suburban	- Under-developed area (population decreasing) - Low household income and high poverty - Just out of high-density downtown core	- High growth area due to local university's new LEED-certified campus in construction - Low vacancy rates, especially for families	- High population density - Full mix of services not yet achieved - Several housing projects under construction in area
Access to transit	- Access to buses and streetcars - Planned future train station near site	Access to bus, regional rail, active transport	Access to bus, new LRT line/station and active transport	Access to subway station and several bus lines	Access to subway station and several bus lines
Costs	- Land purchased and owned by private developer - Private developer pays fees and charges to the city	- Land donation - High consulting costs - Inflation of construction costs in approval period	- Land at reduced cost - Economies of scale by non-profit developer for planning, construction management, tenant services	- Land donation through city - Extra costs to project due to LEED requirements - Provincial rent subsidies to all tenants	- Land donation through city - Complex logistics involving grants, subsidies, government funding
Need for affordable housing	- High need for affordable housing throughout greater region - High market rental rates	- Lack of affordable units - High market rental rate	- Lack of affordable units - Aging rental property stock - Low vacancy and high market rental rate	- High need for affordable housing in area - Affordable housing requirements included in LEED regulations	- High need for affordable housing in area - Most new housing projects are condominiums

Projects	Marine Gateway Vancouver, BC	Bridgeland Calgary, AB	Park City Commons Winnipeg, MB	705 Warden Toronto, ON
Outputs:				
Number of units (affordable)	461 (46)	24 (24)	600 (600)	600 (250)
Types of units	- Mixed size - Market-rate, purpose-built rental units - Mixed demographic target	- Mixed size (1-3 bedroom) - Mixed income: all below market rent - Some accessible units - Mixed demographic target: mainly families and those with accessibility needs	- Mixed size with 60% 2-3 bedroom - All affordable per CMHC criteria - Demographic target: some buildings targeted as seniors complexes and some accessible units. Some buildings target young singles and families.	- Mixed size (1-3 bedrooms), mixed income - Some below-market rental units - Demographic target: families and smaller households
Other services and amenities on site or nearby	- Complete community with diverse amenities - Grocery, banks - Various retail, other services	- Schools - Retail - Recreation facilities - Community association and meeting space	- Retail services built on-site - Schools - Recreation - Commercial - Planned medical service providers	- Planned mixed-use community - Planned upgrades to public amenities
Partnerships	No partnerships	- Non-profit a subsidiary of City - Engagement with community association in planning - Participation in municipal affordable housing coalition	Joint venture with city for land remediation	- City will partner with housing developer through lease agreement - Developer partner undetermined
Governance structures	Private owner manager	Non-profit owner manager	Private owner manager	- Government owner manager (municipal) - Partnership with private or non-profit developer
Sustainability	- Constructed to LEED Gold standards - Sustainably built units	Property tax exemption	- Inclusion of retail businesses - near market rental rates	Natural environmental features of area will be maintained in partnership agreement

Projects	Christie Site Toronto, ON	The Haven Ottawa, ON	Gladstone Village Ottawa, ON	Le Suroit Montréal, QC	Îlot Rosemont Montreal, QC
Outputs:					
Number of units (affordable)	7,500 (375 - 1,400)	98 (98)	1,900 (700) (including 2 related developments)	134 (134)	193 (193)
Types of units	- Mixed size (1-3 bedrooms) - Unit breakdown undetermined - Mixed demographic targets	- Mixed size (1-4 bedrooms) - Mixed income: all rents below market rent - All visitable units - Mixed demographic target: mainly families and those with accessibility needs	- Mixed size: non-profit developer to include family-sized units - Affordable units (80-90% of market) developed by non-profit - Market rent/owned units to be developed by private developers	- Mixed size - All units rent-subsidized - Demographic target: families and smaller households	- Mixed size - All units rent-subsidized - Demographic target: seniors with mildly reduced autonomy
Other services and amenities on site or nearby	- Project site undeveloped - Planned complete community - Public parks - Libraries and other public spaces	- Volunteer programs - Social inclusion, community meeting area - Schools - Retail - Recreation nearby	- Non-profit developer also provides tenant support services - Planned amenities: Commercial and retail space - Schools - Recreation	- Large university campus adjacent to site - Fast growth in amenities expected	- Higher diversity of amenities planned in area - Some retail, restaurants - Parks
Partnerships	- Provincial and municipal planning partnerships - Private developer partnerships with urban planners, designers, architects	- Non-profit consulting organization & municipal planning support - Member and tenant volunteers	- Non-profit developer is a subsidiary of City - Memorandum of Understanding with French school board - Planned partnerships with private developers	- Housing cooperative - Technical resources group - Provincial housing subsidy programs - City and municipal finance partners	- Technical resources group - Municipal housing office - Provincial housing subsidy programs
Governance structures	- Private owner manager - Possible ownership by city or non-profit of affordable housing units	Non-profit owner manager	Non-profit owner manager	Housing cooperative owner manager	Government owner manager (municipal)
Sustainability	Walkable neighbourhood, parks and other public spaces	- Property tax exemption - LEED energy efficiency	- Inclusion of private developers and market rentals and owned units - Some net-zero carbon buildings planned	- LEED requirements and certification - Provincial energy efficiency program funding	Renewal and re-purposing of city-owned land and resources

Section 4. Key informant observations

4.1 Government programs and policies which enhance/restrict the creation of affordable housing units in TODs

Development of affordable housing in TODs is still relatively new in Canada. The National Housing Strategy and related programs were only introduced three years ago and most key informants noted that policies at all levels of government which affect their affordable housing developments were only recently introduced or are still in development. The government interventions most commonly mentioned by key informants focused on programs and policy tools that reduced costs and managed risks so that developments near TODs can incorporate affordable housing. These included programs to provide financing and land and policies related to favorable zoning and property tax and fee exemptions. Key informants also noted that measures to expedite approval processes and plan affordable housing developments in collaboration with transit projects were valuable.

PROGRAMS TO PROVIDE FINANCING OR PUBLIC LAND

Key informants pointed to several mechanisms that provided financing or public land which encouraged affordable housing and also offered suggestions that would increase their effectiveness.

- **Loans, grants, and subsidies:** The CMHC's Rental Construction Financing initiative (RCF) and National Housing Co-Investment Fund (NHCF) provide capital loan funding and are having a positive impact in encouraging the development of housing in TODs, according to key informants. The importance of federal programming is reflected in the comments of several municipal government key informants who noted that due to economic conditions or other competing priorities, most provincial governments are providing limited capital (or capital loan?) funding for affordable housing.

According to key informants, the RCF and NHCF could further encourage the development of affordable housing with some changes to their requirements and criteria. A few municipal key informants commented that the requirements, provisions and priorities of CMHC funding programs may not always align with the funding requirements or priorities of the province or their municipality. This lack of alignment can make it complicated to meet the requirements of the various programs. This complexity in addition to frequent changes to CMHC program requirements creates challenges for municipalities and developers in applying for relevant programs. Several municipal key informants also said that the RCF's qualifying rental rate is set too high for their cities and, as a result, will not lead to the development of housing units that are affordable for low-income residents most in need of housing assistance.³⁹ A few municipal key informants suggested that CMHC should engage in more local consultation to understand local needs and tailor support to local priorities.

While capital funding is important, several municipal key informants suggested that additional federal or provincial government subsidies (which would be paid to landlords to cover the difference between

39

One municipal informant noted that, for one project, the rental rate of \$2,400 per month met the CMHC criteria under the RCF. However, their city uses a definition of affordability that only considers households earning less than 65% of median household income for the city. Based on CMHC statistics, this would cap the maximum affordable rent at about \$1,600 per month.

market rent and the amount paid by low-income tenants) are also required to allow cities to address the growing number of homeless and create access for the most vulnerable to new affordable housing units.

Provision of public land: The contribution of public land through various means (either free, below cost or through long-term leases) also encourages affordable housing development by substantially reducing project costs. Interviewees emphasized the importance of reducing project costs, specifically land costs, near TODs where speculation increases land values and makes it challenging to construct affordable housing without mechanisms to reduce project costs. Several developers mentioned that provision of municipal land had been critical for financial project feasibility. Municipal key informants credited this incentive with enabling municipalities to include affordable housing requirements in new developments. A few key informants noted that CMHC's federal land initiative that makes surplus federal land available for affordable housing was helpful.

POLICY AND PLANNING TOOLS AND STRATEGIES

Key informants commented on a variety of policy and planning tools which can support the development of affordable housing in TODs. However, the tools can also create some disincentives if designed or applied without considering the local context.

- **Inclusionary zoning:** While inclusionary zoning is still in development or new for many municipalities in Canada, most municipal and regional key informants believe that it will be an important mechanism for requiring affordable housing generally as well as within TODs although political and financial barriers must be considered.

Municipal key informants noted that the process of developing inclusionary zoning can be complex and lengthy, requiring multiple levels of consultation and approval, and once approved, the authority can be restricted. For example, cities have been given the authority to enact inclusionary zoning, but only in designated transit areas, which adds an additional approval process for the municipality to first designate an area for TOD. Inclusionary zoning can also encounter political roadblocks, according to municipal key informants. They noted that some in city government are not supportive of inclusionary zoning for affordable housing near TODs as it is considered to impact the ability to maximize financial returns through new private and commercial developments.

A few municipal key informants noted that affordable housing requirements must be balanced with the need for private developers to offset costs with a financially viable number of for-profit units. While inclusionary zoning may be useful in requiring affordable housing development and in reducing uncertainty for developers (by creating consistent regulation for all TOD housing developments), a municipal key informant offered the view that a potential drawback to developing inclusionary zoning is that any new regulation is a disincentive for private housing development and may prevent private developers from building housing (including affordable housing) in transit areas (where municipalities want to create high density).

Municipal and academic key informants mentioned two additional zoning tools that are being used: pre-zoning unused land around TODs for residential development, which limits the risk and cost associated with obtaining zoning approval; and rental only zoning to ensure affordable housing rental developments are built instead of condos and to keep affordable housing units from being converted to condo units.

- ▶ **Increased density and density bonusing:** Density bonuses are a popular tool that benefits cities and developers and can be used to encourage affordable housing near TODs. Planners and developers noted that developers valued density bonuses (the ability to build in excess of the existing zoned density limit) around TODs to make their housing projects more profitable. Municipal key informants also noted that cities want to increase density near TODs to promote public transit use and recoup investments in transit infrastructure. Density bonuses may not work as effectively to encourage affordable housing near TODs in certain situations, such as in smaller cities where the permitted density is already high. Non-profit developers also may not have the funding to build the desired density in TODs, which could limit the type of projects supported by density bonuses. Another drawback noted by an academic informant is the extra time required to negotiate the density bonus.
- ▶ **Parking measures:** Measures that reduce the number of required parking spaces enable developers to increase the number of rental units, which supports the feasibility of including affordable housing. Municipalities favour these measures as they further encourage use of public transit. Most key informants mentioned that there is less requirement for parking for households that rent or those in TODs as they often do not have or need cars. A few municipal key informants commented, however, that it can be challenging to reduce the number of spaces when there is public pressure to provide parking.
- ▶ **Fee and tax waivers and exemptions:** Development-related charges can add substantial costs for housing developers but can be reduced or waived by municipal governments. Both municipal planners and developers commented that waiving some of these fees is important for decreasing costs and supporting the long-term viability of providing affordable housing, especially for non-profit developers whose revenues are reduced by the provision of rental units below market rates.
- ▶ **Integrated planning:** Most regional and municipal planners commented that the integrated planning between housing and transportation projects that is needed to create affordable housing in TODs can generate benefits through improved land management, increased transit ridership and support to affordable housing residents. This is an area for improvement as planners and an academic believe that planning for infrastructure and housing has often been inadequately coordinated. For example, large transit developments planned at a provincial level without considering municipal housing objectives has placed constraints on housing planners to try and include affordable housing in a TOD after transit infrastructure had already been planned or built (and land values had appreciated from speculative buying). As transit development receives considerable funding from all levels of government, some municipal key informants suggested that it would be helpful if there were requirements attached to this funding for provision of social benefits, such as affordable housing.

Another policy challenge exists when multiple municipalities are in close proximity. One private developer said that differing policies between neighboring municipalities led them to build where the most advantageous incentives were provided. The developer noted that not all municipalities have the legislated authority to offer the same incentives while others may simply not understand the power they have to direct affordable housing development.

- ▶ **Streamlining approval processes:** Lengthy and complex approval processes are considered a barrier to affordable housing developments in TODs. Most key informants stated that the approval process for affordable housing projects is too long and should be reduced (one developer described a project not yet approved after eight years of planning). A few private and large non-profit developers noted that smaller, non-profit developers have less capacity to hold land and navigate complex municipal approval processes. One non-profit developer added that they had to pay more for construction than originally budgeted due

to inflation that occurred during the approval process. Developers described lengthy processes for community engagement, secondary planning, re-zoning, fee exemptions, environmental impact assessment, construction permits and density bonuses and suggested that any ways to reduce the complexity and time required of processes is valuable.

- **Advocacy:** Advocacy is needed to increase the understanding about the benefits of affordable housing and the potential tools governments can use to promote their development. Municipal and regional key informants suggested that CMHC and provincial housing planners should fill this role and advocate to elected officials and departments not directly involved in housing development to help them understand the benefits of affordable housing or the policy alternatives to support affordable housing. Some examples provided of advocacy topics included an understanding of the benefits of density in transit areas, the ability to leverage inclusionary zoning for the inclusion of affordable housing, and the potential of redeveloping underutilized or vacant land to generate property tax revenues. Another municipal key informant suggested that leadership at all levels of government should advocate to build public support and overcome community resistance to affordable housing projects.

COMMUNICATION OF PROGRAMS AND PRACTICES BY CMHC

Most key informants were familiar with CMHC programs and several said information was clear and communicated well online and through email updates. Several municipal key informants said they appreciated the opportunity for frequent engagement to clarify questions at CMHC local offices. A couple of municipal key informants mentioned participating in local or regional networks and coalitions as a means of both obtaining information and advocating affordable housing issues with higher level government key informants.

Several municipal informants suggested CMHC could increasingly act as an information broker, sharing lessons from successful project developments, available incentives across jurisdictions and promising practices and tools for municipalities to support affordable housing development. An academic key informant suggested that developers would appreciate a 'one-stop shop' for information to help navigate the complex approval processes, support programs available and emerging best practice for affordable housing developments. A municipal key informant noted that this is also critical for non-profit developers who often lack internal capacity to conduct their own research.

Finally, education campaigns, workshops and industry networking events hosted by CMHC, other program funders and local coalitions of affordable housing developers were noted by several key informants as useful and suggested as important for the ongoing dissemination of information.

4.2 Local community characteristics that enhance or restrict integration of affordable housing in TODs

As noted above, programs and policies need to consider local context in their design and implementation. Key informants across the country all noted an increasing demand for affordable housing due to high market rental rates and an inability of supply to keep up with replacing aging affordable housing units. In discussing affordable housing projects in their cities, there was consensus about locating new projects in TODs as well as providing an array of basic services and amenities. However, efforts to respond to the demand for affordable housing in TODs face a number of challenges which make it costly to build enough affordable housing units meet the needs of a variety of clients.

NEED FOR AFFORDABLE HOUSING AND CAUSES

All municipal key informants and non-profit developers indicated that the demand for affordable housing in their cities has been increasing faster than the supply of affordable housing units. As evidence, all referred to the growth in waiting lists for affordable housing. Several noted that their city councils have officially declared housing crises. Most stated that municipal needs assessments indicated a need for housing units across all levels of the housing spectrum. One municipal key informant noted that in addition to a lack of affordable housing units, there is a lack of reasonably priced market rentals. This creates a bottleneck as tenants in affordable housing units are unable to graduate to market rentals and vacate the affordable housing units for those on the waiting list.

One of the reasons identified by municipal key informants for a lack of affordable housing units is that many existing affordable housing units are aging and becoming obsolete or being converted to market rentals. Interviewees from major metropolitan areas and academia described that low vacancy rates have put market pressure on rental rates, which have been increasing faster than household income. A few municipal and academic key informants in Eastern Canada said that a large inflow of immigrants in recent years has increased the demand for affordable housing units. The long approval and construction process and high land and construction costs described by developers makes it difficult to create new units.

FACTORS OF IMPORTANCE FOR LOCATING AFFORDABLE HOUSING

The two main factors in locating affordable housing are proximity to transit and a mixed neighbourhood with a variety of amenities. Key informants in major cities were able to identify planned or completed affordable housing projects in TODs, and described the importance of coordinated housing and transit development. However, municipal key informants in smaller cities with less sophisticated transit networks struggled to identify projects where transit orientation was the primary location criteria. A few municipal key informants described the synergy of affordable housing in TODs – reducing costs for low-income individuals by providing a public transit option while increasing municipal income by promoting public transit ridership.

Providing access to amenities is an important factor in creating housing in affordable communities for the benefit of residents. As transportation is a significant cost, especially for low-income households, a couple of developers suggested that programs supporting affordable housing development should have criteria for affordability that consider not only the projected rental rate but also transportation cost. In addition to transit access, all key informants noted that their planning ensures affordable housing units are near a variety of key amenities – grocery stores, schools, health care, recreational facilities and support services – to create complete communities, not just isolated housing projects. A couple of municipal key informants said their cities are using GIS technology to help prioritize affordable housing development sites with comprehensive amenity access. Private developers noted that inclusion of commercial and retail spaces as part of affordable housing developments created synergy by

stimulating demand for housing units because of the access to amenities. Businesses are subsequently attracted to lease space in the developments because of increasing residential density.

AFFORDABLE HOUSING PROJECT COSTS

Building affordable housing in TODs faces a number of cost challenges due to the high initial costs to meet energy efficiency and accessibility criteria of funders, land costs, costs related to the type of construction, and a lack of incentives to build larger affordable units intended for large households, especially with children.

- ▶ **Energy efficiency and accessibility:** A couple of developers noted that while building housing with increased energy efficiency may produce cost savings in the long run, the initial cost can be prohibitive. One municipal key informant said that the RCF and NHCF program incentives for energy efficient development don't adequately offset this cost. These and some municipal programs also have criteria related to accessible units which are more expensive to build. A few key informants (municipal key informants and developers) said accessibility criteria were in excess of actual need.
- ▶ **Land cost:** As discussed earlier, land cost is the primary early cost challenge and most projects received land at significantly reduced cost. Most municipal key informants believe their municipalities possess significant inventory that is or could be used for affordable housing in TODs if affordable housing is prioritized and integrated planning occurs.
- ▶ **Construction costs:** Several municipal key informants noted that building in TOD areas, especially for large, high density buildings is more expensive due to the concrete construction required. A couple of municipal key informants noted that there are also few companies in their region able to undertake these large projects which drives up construction labour cost.
- ▶ **Unit size:** While all key informants said that the most desirable design for affordable housing projects was to have mixed unit size, most also recognize that the cost of larger units for families is challenging for developers to absorb. A couple of non-profit developers said they design for the inclusion of family-sized units (three or more bedrooms) to meet the need of low-income families but one said common density requirements based on the number of units in new affordable housing developments is an inherent disincentive for building larger units. The developer suggested new developments should instead have criteria to provide housing for a certain number of residents to incentivize the creation of family units.

4.3 Expected or achieved affordable housing outcomes

There is a diverse range of social and affordable housing need across Canada. In order to meet these needs and make investment financially attractive for developers at the same time, a variety of building types, unit mixes and ownership and management models are being used. Interviewees described apartments with varied sizes, accessibility, and targeted clientele, as well as condos and commercial and retail spaces. These diverse range of units are also provided with varied levels of affordability (market rate, affordable housing, deeply discounted rates). Some properties are held and managed by the original developer with others being transferred to property managers. Hybrid management structures are also available in some instances.

UNIT TYPES AND AFFORDABILITY

Municipal and regional planners and non-profit developers all expressed a desire to create inclusive communities through creating affordable housing projects with a diverse range of unit sizes and accessibility and which accommodate tenants of various income levels. As discussed above, larger units are desirable to cities to meet the needs of families but the cost is challenging for developers to absorb so the number of units with three or more bedrooms is limited (a couple of developers suggested planning for around 10% in upcoming affordable housing developments).

Interviewees involved with projects offering a mixture of affordability levels are usually allocating approximately equal amounts of units with near market rents, affordable rents (no more than 30% of tenant income) and deeply discounted units for low-income tenants. Interviewees involved with larger projects (more than 100 units and often with multiple buildings) said that almost all units will be closer to market rental rates (not discounted below 80 or 90% of market rates). While NHCF and RCF programs have affordability criteria as a condition of loan funding, a couple of municipal key informants said that proposed rents for these projects are not accessible, even for moderate income households.

SUSTAINABILITY

Sustainability as affordable units: Several policy tools are important for governments to implement to ensure new affordable housing units continue as affordable rentals while allowing for long-term financial sustainability for the property owners.

Rental only zoning was mentioned above to ensure buildings remain as rentals and inclusionary zoning has a similar potential. Municipal and academic key informants also said that housing agreements can be negotiated with developers in exchange for land rights or density bonusing. One municipal key informant said that the length of housing agreements has been limited to 40 years by provincial regulation. They believe this is problematic as units can then be redeveloped for market rental or ownership. A private developer noted that some municipalities establish rent caps to try and maintain affordability. The developer suggested this practice is a disincentive to private investment in affordable housing due to the risk of operating costs increasing more quickly than rents.

Other municipal key informants said that some municipal affordable housing projects were originally built in suburbs that are now more developed with good transit networks and amenities. Redeveloping these sites to sustain affordable housing supply is more cost effective than purchasing new land for affordable housing development.

Operational sustainability: In considering financial sustainability, integrating market level rentals, ownership units and commercial space was described by most key informants as important for all projects to be financially feasible in the long-term and essential in projects relying on private investment. Managers of any projects

providing below-market rental units to lower-income individuals noted the necessity of subsidies or ongoing incentives like property tax exemptions to sustain operations.

Several planners and developers were aware of government and private incentive programs to support environmentally friendly construction and renovation and noted that energy efficient design will contribute to long-term cost reductions, although one municipal key informant mentioned that these incentives were no longer available in their jurisdiction due to the cancellation of provincial retrofit supports.

Building sustainability: Using buildings for longer periods of time also supports the sustainability of affordable housing. Some non-profit developers said that they are designing projects to be built with more durable materials to extend the service life of affordable housing developments. Some municipal key informants noted that planning for life-cycle maintenance and government programs to support maintenance can help sustain the affordable housing supply.

OWNERSHIP AND MANAGEMENT STRUCTURE

A range of affordable housing ownership and management structures exists across Canada which promote a sufficient return on the initial investment into the property and allow for sustainable ongoing operations. While most key informants said that non-profit and private developers retain ownership of rental buildings, other models are also possible. In one municipality, developers have the option to maintain ownership and management of affordable units, transfer ownership of these units to the city or non-profit organization, or to hire a non-profit organization to manage the units.

In another case, a developer detailed negotiating an innovative approach to meet municipal affordability requirements. The requirement for municipal ownership of affordable units was waived with the condition of provincial management to ensure the leasing of these units at affordable rates. A provincial Crown Corporation, whose mandate is to provide affordable housing, acts as a guarantor that the below-market units will be operated as intended by the municipal housing affordability strategy, including ensuring that below-market units are occupied by people who meet the income bracket criteria. The developer pays a fee to the Crown Corporation for this service and also maintains ownership of the below-market rental units in the building. Maintaining ownership of all the units, including the below-market units, allows the developer to operate the entire building consistently, without differentiation in the management of the market-rate rental units compared to the below-market units.

Municipal key informants and developers described several large housing developments that are being planned with both rental and ownership options. The owned units provide incentive for private developers to increase project profitability while helping cities increase affordable housing supply through creation of an agreed upon number of rental units. One non-profit developer said they have a large parcel of land and will develop an affordable housing component of the project but are planning to collaborate with private developers to create increased density through both market rental and ownership units.

A couple of municipal key informants described a close relationship between their cities and a subsidiary municipal housing authority. In one case the city builds and owns properties while in the other, the subsidiary is the developer and owner. In both cases the municipal housing authority is responsible for building management, maintenance and tenant support services. One other project structure identified by an academic informant and described by a key informant from a technical resources group was a co-operative affordable housing project where residents will participate in collective ownership and property management.

4.4 Implementing government policies and programs across building life-cycle stages

Interviewees were unanimous that policies and programs supporting affordable housing in TODs should be communicated as early as possible in the development process to reduce project uncertainty. However, the potential policy and program tools available to governments can be applied at many stages across the development spectrum including planning, design, construction, operations and renewal.

- ▶ **Planning:** Most municipal key informants said that integrated planning for affordable housing within proposed transit developments was critical to allocate land for affordable housing development before speculative buying drives up land cost. Developers said that zoning and density requirements and related agreements on affordable housing requirements must be known during planning to create financially viable project proposals. One non-profit developer noted that projects are sometimes held up when financiers and municipal project approvers wait for each other to provide initial support. Incentives to stimulate either side to commit to project support are therefore helpful in getting projects off the ground.
- ▶ **Design:** Municipal key informants suggested that incentives to promote desired unit size, accessibility and energy efficiency are best applied at the project design stage so that projects meet municipal affordable housing goals. Developers note the need for incentives that offset the higher cost of specialized designs and that municipal accessibility criteria should be based on actual demand, although known challenges identified by city planners to using demand-based criteria may preclude this approach.
- ▶ **Construction:** A few non-profit and municipal developers noted the importance of expediting approval processes to avoid inflation risk related to construction costs. One municipal developer described the city's competitive bidding process as useful in reducing construction costs. This is also important to mitigate the challenge of a limited number of construction companies with the capacity to undertake complex developments. One municipal planner suggested that incentives to encourage more wood construction would reduce costs for developers, although this is not possible in projects requiring high density.
- ▶ **Operating:** Non-profit developers and an academic said ongoing tax exemptions and rent subsidies are helpful in sustaining operations. Other measures supporting sustainable operations mentioned above include mixed-use developments which include commercial and retail spaces, mixed-income rental units with subsidies to boost discounted rental rates, and mixed-tenure innovations allowing developers, municipalities and residents to find the structure of ownership and ongoing management most appropriate to local conditions.
- ▶ **Renewal:** Several municipal key informants noted that it is difficult for cities to maintain the current supply of aging affordable housing units and suggested that increased incentives should be provided for maintenance and renovation of existing buildings as opposed to financing new construction.

Section 5. Results

This section summarizes the findings presented in this report based on the three lines of evidence used and provides a description of how each line of evidence informed the answers to the five research questions set out in this study.

5.1 Research question 1: Government-related tools for providing affordable housing in TODs

The study found that zoning practices and regulations, as well as direct cost reductions to developers, were cited in the literature and by key informants as crucial tools for encouraging the inclusion of affordable housing in TODs.

LITERATURE REVIEW RESULTS

- ▶ **Federal commitment to affordable housing.** The federal government demonstrates commitment to the creation of affordable housing near transit through several types of initiatives. Federal investment in large-scale transit infrastructure has resulted in attendant growing interest in the inclusion of affordable housing near major transit hubs. The federal government partners with provinces and municipalities to fund affordable housing projects primarily through the following strategies:
 - The Government of Canada's 12-year Investing in Canada Plan, which started in 2016, is investing \$180 billion in infrastructure projects. This plan is a comprehensive, long-term commitment to expand federal investments in key areas of public transit and social infrastructure.
 - The National Housing Strategy (NHS) is a federal initiative to fund the community housing sector, committing over \$16 billion over 11 years. In November 2020, the Government of Canada announced new federal commitments to affordable housing through the expansion of existing programs led by CMHC. Several federal programs are offered under the NHS, including investment fund programs, construction financing plans, and federal land donation programs.
- ▶ **Provincial and municipal tools.** Numerous provincial- and municipal-level policies and programs enhance inclusion of affordable housing in TODs. Some of these programs are run in partnership with the federal government. These provincial and municipal tools can be grouped into three broad categories: funding to directly support housing developments (such as fee exemptions), relaxation of zoning requirements or other regulatory requirements in exchange for affordable housing units or other community benefits, and the provision of government-owned land at low or no cost. Some common policies in these three categories are as follows:
 - **Funding policies and programs which directly support housing developments** include development charges, fee exemptions and waivers, and tax increment financing. This type of policy is considered effective in encouraging developments near transit by directly cutting costs to developers.
 - **Policies and programs which relax the zoning requirements or other regulatory requirements** in exchange for affordable housing units (or other community benefits) include inclusionary zoning policies, community amenity agreements, density bonuses, expedited approvals processes, reduced parking requirements, and rental-only zoning. Limitations include decreased financial viability of housing projects and resistance by developers and local governments.

- **Policies which allow for the provision of government-owned land at low or no cost** include land sale or lease agreements between municipalities and housing developers, city plans which set minimum affordable housing targets, and right of first refusal for municipalities on land where rental housing is in short supply. Several municipalities have taken measures to expedite approvals processes in conjunction with land sale/lease measures so that developers can obtain faster permissions to begin building on these lands.

CASE STUDIES

- **Multiple policies and programs used throughout Canada.** Affordable housing projects that made up the set of case studies in this report benefited from a variety of provincial and municipal policies and programs. The type of government tool used in specific housing projects depended largely on the location of the project. The type of programs used in Montreal, both provincial and municipal, differed from the types used in Toronto or Vancouver.
 - **Zoning practices and policies.** Various municipal zoning practices and regulations played an important role in facilitating the inclusion of affordable housing in projects in several cities. Inclusionary zoning policies, pre-zoning land for rental, or re-zoning land for mixed uses influenced projects in Montreal, Ottawa, Toronto, and Winnipeg. In most cases, these policies aligned with municipalities' long-term plans aimed at the creation of affordable housing overall. Developers who specialize in rental-only projects credit such practices with creating incentives to build more rental housing and fewer condominiums. Developers also approve of having these policies in place before the project begins, as this cuts down on application timelines for re-zoning.
 - **Grants and subsidies.** Government subsidies, grants, and financial aid, applied either to the construction of the project itself or to the rent prices paid by tenants, affected projects that were owned, managed, or constructed by municipalities or by non-profit partners. Projects in Montreal were eligible for a number of subsidies from both provincial and municipal governments. Grants and subsidies are useful as intervention tools at every part of the building life cycle, as each stage of construction entails its own set of specific costs. Interviewees emphasized that these projects could not have proceeded without these grants and subsidies.
 - **Waivers and exemptions.** A diverse list of cost exemptions and waivers were used across Canada in several case study projects. Development cost waivers, property tax exemptions, reduced fees, and permit exemptions are examples of waived fees that applied to projects in Vancouver, Calgary, Winnipeg, and Ottawa. Developers stated that these waivers and exemptions helped projects remain financially viable.
 - **Density and parking regulations.** Density bonuses and reduced parking requirements benefited projects run by private housing developers. This type of cost-reduction tool did not as heavily affect city-run projects or projects run by non-profit organizations, since these tools mainly influence expenses. Projects run by municipalities and non-profit entities are not under pressure to produce high profits, and the success of these projects is measured by such indicators as depth of affordability and number of low-income renters housed.

KEY INFORMANT INTERVIEWS

- ▶ **New and growing interest in affordable housing in TODs for a wide variety of stakeholders.** Policies at all levels of government targeted specifically at affordable housing near transit are a recent addition to official planning documents or are still the subject of policy discussions.
- ▶ **Reducing costs and managing risk.** The most common types of government interventions mentioned by key informants that support affordable housing in TODs were policies and programs that reduce costs and manage the risks borne by housing developers who attempt to incorporate affordable units in their projects. Specific policies and programs include the following:
 - Programs that provide financing and land, such as CMHC's Rental Construction Financing initiative and the National Housing Co-Investment Fund.
 - Policies that focus on favourable zoning practices and regulations – especially in the early stages of planning and design – such as inclusionary zoning regulations embedded in official city plans, pre-zoning of unused city-owned land in TODs for affordable housing, and rental-only zoning to encourage the construction of rental units instead of condominiums.
 - Targeted measures intended to directly reduce costs to housing developers at every stage of the building lifecycle, such as fee waivers and tax exemptions; and measures to increase profits for housing developers, such as density bonuses and reduced parking requirements, which allow developers to build a greater number of units.
 - Streamlining approval processes to mitigate the effects of complex and lengthy approvals procedures inherent to affordable housing projects.

5.2 Research question 2: Local socio-economic and other factors that influence the inclusion of affordable housing in TODs

The country-wide shortage of affordable housing, caused by a combination of factors led by rising costs of housing and stagnating incomes, was a key finding across the lines of evidence.

LITERATURE REVIEW

- ▶ **High cost of housing in major metropolitan areas coupled with shortage of affordable housing.** Nearly all major city centres throughout Canada are experiencing an affordable housing crisis, in which the supply of affordable housing cannot keep up with the rapidly increasing demand. The need for affordable housing is evident in that shelter costs are comprising a growing share of most households' expenses, and as noted above in Section 1.2, nearly 25% of Canadian households live in dwellings with shelter costs that were not considered affordable according to NHS criteria. Vancouver and Toronto are especially hard hit, as housing prices in these cities soar and waiting lists for affordable units grow longer.
- ▶ **Land and construction cost barriers.** The cost of land and construction is a barrier to building affordable housing. Where land costs are high, as is usually the case in TODs, rising property values and the resulting gentrification of these areas pose challenges for housing developers who want to create rental units. These types of costs are therefore common to most provinces and large cities across Canada. Further, developers cite expenses associated with community service or amenity improvements as an additional challenge to creating affordable units in place of market-rate rental units or condominiums.

- ▶ **NIMBY-ism.** Neighbourhood opposition to residential developments, especially affordable rental developments, is a challenge encountered by housing developers in cities across Canada. This challenge is referred to as NIMBY-ism (“Not In My Backyard”). Some housing developers respond to this challenge by engaging the community in public consultations on new developments, especially in the early stages of planning.
- ▶ **Generational shift in young adults’ residential preferences towards high-density urban areas.** The ability to access transit is a greater priority for some demographic groups in Canada, particularly for young adults, who increasingly tend to live in high-density urban areas. This movement towards urban centres may reflect a generational shift in residential preferences, and a response of younger Canadians to adverse economic conditions. The convenience of residing near their place of employment, or in proximity to fast transportation to their workplace, is another reason why young adults choose to live near transit hubs.
- ▶ **Integrated planning.** In response to the affordable housing shortage across Canada, integrated planning of housing and transit is necessary, including measures to supply new affordable housing units as well as preserve existing units near transit hubs.

CASE STUDIES

- ▶ **High need for affordable housing in the area.** In all case studies, without exception, there existed a high need for affordable housing. All case study interviewees confirmed that affordable housing units were in low supply, for current residents of the area as well as the greater surrounding areas of the municipality. Units for larger households, especially those with children, were in especially low supply, and several of the housing projects – in Vancouver, Winnipeg, Toronto, Ottawa, and Montreal – included specific requirements and/or negotiations to build family-size affordable units.
- ▶ **High density, high growth, low vacancy rates.** With few exceptions, the case study projects were located in high-growth, high-density areas featuring a diverse mix of demographic groups. Low vacancy rates were common to all project areas, and many projects were located in areas with higher than average poverty rates (in comparison with the city average poverty rate).
- ▶ **Projects located in well-developed or rapidly developing TODs.** Approximately half the case study projects were located in areas already well-developed as TODs, with a diverse mix of services and public amenities. The other half were located in areas that were not yet “complete communities” that feature the mix of services that define an established TOD. However, in every case, the latter half were located in areas that are either currently experiencing fast growth of services and public amenities or in areas in which such mixed uses are planned in the near future.

KEY INFORMANT INTERVIEWS

- ▶ **Rising demand, stagnating supply.** All key informants uniformly noted the rapidly growing demand for affordable housing due to high market rental rates, rising property rates in TODs, and the current supply being built up or replaced too slowly to keep up with demand. Key informants pointed to the growth in waiting lists for affordable housing as evidence attesting to this growing demand.
- ▶ **Myriad reasons for low supply.** Key informants suggest that the reasons for the upward pressure on demand for affordable housing, which current supply cannot keep up with, are varied: aging/obsolete affordable units, low vacancy rates for all types of housing, stagnant average household incomes, high immigration rates, and long approval processes and construction timelines.
- ▶ **Access to amenities key to reducing household transportation costs.** The two most important factors for the location of affordable housing in TODs are proximity to transit and a mixed neighbourhood with diverse amenities. Key informants consequently pointed to the importance of coordinating housing and transit development in city planning. Access to a variety of amenities was considered a key factor because transportation is a significant cost for households, especially low-income households.
- ▶ **Ideal mix of unit sizes challenged by developer costs.** Key informants agreed that affordable housing projects would ideally feature a mix of unit sizes but noted that the inclusion of larger units may impose costs that are difficult for developers to absorb.

5.3 Research question 3: Overcoming the restrictive factors to including affordable housing in TODs

The literature and key informants agreed that a combination of incentives and tools are needed to overcome the restrictive factors to affordable housing near transit. These incentives should aim to lower risk and facilitate planning for housing developers in order to keep costs low and projects financially viable.

LITERATURE REVIEW

- ▶ **A combination of incentives needed.** Overcoming barriers and restrictive local factors to the inclusion of affordable housing requires a combination of assistance and incentives aimed at housing developers, which could include measures aimed at directly reducing costs for developers, as well as steps taken by municipalities to loosen regulations that target access to land and land usage.
- ▶ **Measures to lower investment risk.** Housing developers particularly value such measures as density bonuses, reduced parking requirements, fee waivers, and expedited approvals processing as helpful in lowering the investment risks inherent in creating rental housing in general, and especially affordable rental housing near transit.
- ▶ **Pre-zoning land.** Pre-zoning of government-owned land close to transit is a tool used by municipalities to address the challenge of neighbourhood opposition towards residential rental developments and to obtain acceptance from the surrounding communities for these new developments.
- ▶ **A better measure of housing affordability that accounts for proximity to transit.** Amending conventional measures of housing affordability that do not account for transportation costs in favour of a more meaningful measure that accounts for proximity to transit would ultimately serve to encourage the creation of affordable housing in TODs. As transportation is the second most significant cost burden on

lower income households (after housing), building housing near transit would make it possible for municipalities or developers to charge higher rental prices while maintaining affordability.

CASE STUDIES

- ▶ **Different strategies dependent on type of housing contributor.** The strategies used by municipalities and housing developers to counter restrictive factors differed depending largely on whether the developer was private or public/government/non-profit. Two case study projects were managed by private developers, two projects would potentially partner with private developers, and the remaining five projects were managed by municipalities, non-profit organizations, or housing cooperatives.
- ▶ **Strategies cited by private developers.** Private housing developers cited relaxation of regulations, such as rent caps and density requirements, rental-only zoning, and expedited permit processing as factors that encouraged them to include affordable housing in their projects.
- ▶ **Strategies cited by public developers.** Public, government, and non-profit housing developers cited increased funding targeted at the creation of affordable housing, improved approvals procedures, and stronger coordination between government departments in charge of affordable housing as factors that facilitate inclusion of affordable housing overall, and especially in areas where rents and property values are high.
- ▶ **Public-private partnerships.** Partnerships between private and public housing developers featured in at least six case studies, with potential for such partnerships in two additional case study projects. Private housing developers stated that partnering with government tended to assist with approvals procedures, which benefited both parties as well as eventual residents of affordable units. Municipalities benefit from partnering with private or non-profit developers who have the resources to design and build housing, while the city maintains at least some control over the management of affordable units included in housing projects.

KEY INFORMANT INTERVIEWS

- ▶ **Opportunities throughout the building lifecycle.** Opportunities exist at all stages of the building lifecycle for governments to intervene to assist housing developers who want to include affordable housing in their developments. Key informants unanimously agreed that policies and programs that target affordable housing in TODs can best reduce uncertainty and mitigate risk through interventions in the early stages of planning and design.
 - **Planning and design.** Municipal key informants and developers agreed that interventions in the planning and design phases are preferred in order to conform to municipal affordable housing goals, provide incentives that offset design costs, and maintain the ability to create financially viable projects.
 - **Construction and operations.** Developers noted the importance of expediting approval processes and efficient bidding processes in avoiding inflation related to construction costs. Ongoing cost exemptions and subsidies were cited as helpful in sustaining operations for the duration of a project.
 - **Renewal.** Greater incentives for maintenance and renovation of existing buildings is preferred over financing new construction, as cities struggle to maintain the current supply of aging affordable housing units.

- ▶ **Advocacy in support of affordable housing.** Key informants suggested that advocacy to bolster public support for affordable housing would be beneficial and further suggested that CMHC could play a role in such initiatives.
- ▶ **Coordinated infrastructure planning.** Improved land management can be achieved through integrated planning, which considers affordable housing objectives at all three levels of government – federal, provincial, and municipal. Incentives for housing developers can be offered through such coordinated infrastructure planning.

5.4 Research question 4: Outputs and success measures of affordable housing projects in TODs

The three lines of evidence agreed that successful affordable housing projects in TODs confer a multitude of benefits to its residents, as well as increase diversity and inclusivity of these neighbourhoods.

LITERATURE REVIEW

- ▶ **Outcomes of successful TODs with affordable housing.** The literature consistently recommends high-density, mixed-use, pedestrian-friendly developments in TODs, which include a range of housing forms and affordability levels. The outcomes that showcase sustainably successful TODs that include affordable housing are based on several key strategies: residential, mixed-use developments; high frequency of transit use; conserved green space; increased revenue for local businesses; and increased collaboration between policy stakeholders.
- ▶ **Multiple benefits for residents.** The expected benefits of affordable housing projects in TODs for residents and the economy are myriad. These benefits include inclusive neighbourhoods, reduced environmental impacts due to factors such as decreased car use, and improved public health due to public green spaces and pedestrian-friendly streets, among others.
- ▶ **Affordable housing in TODs in early stages in Canada.** Inclusion of affordable housing in TODs as an overarching strategy is in its early stages in Canada, although several larger cities have produced or are producing official city plans with a specific focus on affordable housing near transit.

CASE STUDIES

- ▶ **Total of 3,500 affordable units added.** In total, the 10 case studies discussed in this report will add approximately 3,500 affordable rental housing units to the Canadian rental housing stock. All ten projects will offer units in a variety of sizes, with most of them offering a portion of family-size units (two, three, or four bedrooms) among them.
- ▶ **Varying affordability parameters.** The affordability parameters vary across projects; some units will be offered at below-market rental prices with no additional subsidies, and some will be significantly subsidized through measures such as government programs.
- ▶ **Varied ownership and governance structures.** Some projects were owned and managed by private developers, whereas others were managed by the municipality, by a non-profit organization, or by a housing cooperative. Each project made use of disparate sets of incentives, policies, programs, and tools in order to successfully provide affordable units.

- ▶ **Varied demographic targets.** The demographic targets of these projects also vary widely. Two projects target specifically senior residents, and most of the others mainly target families and smaller households.
- ▶ **Environmentally conscious design.** Three case studies comprised elements of projects that adhered to LEED (Leadership in Energy and Environmental Design, a green building rating system) standards and/or had LEED certification. Developers on these projects stated that, while the LEED requirements placed additional costs and presented additional challenges to the project design and construction, being part of a LEED project also conferred benefits, such as funding from environmental agencies, access to government subsidies related to sustainable development, and prestige in the form of awards and public recognition.
- ▶ **Long-term objectives, successes, and benefits to residents.** In alignment with the long-term planning objectives of municipalities, nearly all the case study projects count among their successes the increased walkability of the neighbourhood, improvements and additions to public spaces and amenities such as libraries and parks, neighbourhood inclusivity, and the renewal and repurposing of city-owned land.

KEY INFORMANT INTERVIEWS

- ▶ **Range of unit sizes, features, and affordability levels.** Key informants emphasized the importance of creating affordable housing that offers a range of unit sizes, accessibility features, and affordability levels.
 - Larger units to meet the needs of families are in short supply in most Canadian cities, but developers find it challenging to absorb the greater cost of providing these units.
 - Some demographic groups who are vulnerable, such as disabled residents and seniors, require units with accessibility features or units suited to reduced levels of autonomy.
 - Key informants noted that rent prices should accommodate tenants with varying income levels. Presently, proposed rental prices for some projects are not accessible even for mid-income households.
- ▶ **Financial viability of affordable housing projects.** Financial viability of affordable housing projects, as well as financial sustainability of these projects for the property owners, require diverse policy tools in order to be maintained. Integrating market-rate rental units in projects and including non-residential commercial and office space into project design were described by key informants as key elements of maintaining financial feasibility.
- ▶ **Tools to sustain financial viability.** Ongoing incentives and long-term subsidies were also mentioned as important tools to sustain operations of housing projects while keeping them financially viable.
- ▶ **Housing that lasts longer.** Lifecycle maintenance measures, such as the usage of more durable materials in the construction of affordable housing projects, would also support the sustainability of these projects, as buildings would last for longer periods of time.

5.5 Research question 5: Promising practices to communicate government tools to housing contributors

Although few sources in the literature discuss promising practices in communicating government tools to housing contributors, key informants and case study interviewees described several successful methods, such as improved online dissemination and CMHC advocacy.

LITERATURE REVIEW

Online resources aimed at a wide audience. Few sources discussed the question of communication pathways between governments and housing contributors aimed at facilitating the inclusion of affordable housing in TODs. Some of the literature suggested that informational websites aimed at a broad audience that includes many types of housing stakeholders are a useful resource and should be implemented more systematically.

CASE STUDIES

- ▶ **Early interventions by government preferred.** Case study interviewees universally endorsed the idea that any government interventions or assistance in affordable housing projects should take place as early as possible in the planning stages of these projects. In this way, it is possible for housing developers to incorporate such assistance and/or requirements into their initial proposals and design plans.
- ▶ **Strong awareness and accessibility of information.** Interviewees mostly agreed that information on the various government policies and programs available to facilitate affordable housing near transit was easily accessible and that awareness of the available programs was strong. However, most interviewees also pointed out that improved coordination between programs would be beneficial, as well as faster processing times for approvals and applications. Interviewees also approved of the idea of gathering as much information as possible together into a single website, thus eliminating the need to search for policies and forms in different places.

KEY INFORMANT INTERVIEWS

- ▶ **Engagement with CMHC local offices.** Key informants indicated that CMHC local offices were a valuable resource for frequent engagement to clarify questions related to housing programs and initiatives.
- ▶ **Advocacy role for CMHC.** Municipal key informants proposed a greater role for CMHC in advocating for more provincial engagement with municipalities, a role in which CMHC acts as an information broker that shares lessons from successful projects, cross-jurisdictional incentives, and promising practices and tools that support affordable housing developments.
- ▶ **More efficient dissemination of information to various levels of government.** Participation in local or regional networks and coalitions was cited as a means of disseminating information about affordable housing issues to higher levels of government.
- ▶ **Online tools for developers.** A single website that collects and presents information to help developers identify available government programs, navigate complex approval procedures, and learn about emerging promising practices was recommended as a valuable tool.
- ▶ **In-person tools for developers.** Another useful tool recommended by key informants was educational campaigns, workshops, and industry networking events. These could be hosted by CMHC, other program funders, or local coalitions of affordable housing developers.

Section 6. Conclusions

The purpose of this research was to enhance understanding of how to increase affordable housing in new TODs in Canadian cities. The intent was to provide insights to policymakers and housing providers on strategies that encourage the inclusion of affordable housing located near public transportation and services.

The study found that a varied set of tools at all government levels is necessary to confront the myriad barriers to the inclusion of affordable housing in TODs. The most effective tools, policies, programs, and initiatives depend on the location and socio-economic conditions of the specific housing project. Nonetheless, several common themes emerged across the lines of evidence used in this report:

- ▶ **The need for more affordable housing is critical** in most large Canadian cities, especially in TODs, due to the desirability of residing in close proximity to transit, with all its attendant benefits. Unfortunately, the ability of many Canadian households, especially low-income households, to afford the rising costs of housing in TODs is shrinking.
- ▶ **Integrated planning between housing and transportation**, which considers housing objectives at provincial and municipal levels, is essential to maximize the benefits to residents of affordable housing in TODs.
- ▶ **High-density, mixed-use projects** are a critical component of successful residential housing projects in TODs. Projects comprised of a combination of residential, commercial, and office space offer the best prospects of maintaining financial viability — and these projects therefore offer the best opportunities for the inclusion of a significant number of affordable units.
- ▶ **Zoning practices** — which may include inclusionary zoning policies, pre-zoning for rental-only projects, and re-zoning previously under-utilized city-owned land — play a crucial role in creating opportunities for municipalities and housing developers to add affordable housing to projects.
- ▶ **Partnerships** between provinces, municipalities, private housing developers, and public/non-profit housing developers help to create opportunities to include affordable housing in a greater number of projects.
- ▶ **Cost of land and construction** are the most significant barriers to private housing developers who want to create affordable housing in TODs, as cited in the literature, as well as by key informants and case study interviewees.

Fruitful areas of future research on this salient and rapidly evolving topic should focus on the following:

- ▶ Promising methods to include regulations and requirements governing affordable housing near transit in all official city plans.
- ▶ Promising practices to disseminate lessons learned and success measures of completed projects that achieved integration of affordable housing in TODs.
- ▶ Methods to increase and improve coordination between government levels and to support public-private partnerships on projects that propose to build affordable units in TODs.

Appendices

Appendix A – Bibliography

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Appendix B – Interview Guides

AFFORDABLE HOUSING IN NEW TRANSIT-ORIENTED DEVELOPMENTS IN CANADIAN CITIES

CASE STUDY GUIDE FOR KEY INFORMANTS

Thank you for agreeing to participate in this interview as part of a case study for the research project on affordable housing in transit-oriented developments (TOD) in Canadian cities. Canada Mortgage and Housing Corporation (CMHC) has hired PRA Inc., an independent research company, to conduct this research. The aim of the project is to enhance understanding of how to increase affordable housing (rental or ownership) in new TOD projects in Canada. One part of the research is to conduct key informant interviews and case studies on TODs with affordable housing.

The interview should require up to 60 minutes of your time and will be audio-recorded with your permission. The information that you provide will be combined with what is said through consultations with other stakeholders as part of the key informant report as well as towards a case study. Your name will not be used in reporting and the information you provide will be aggregated with input from other participants. Your comments on the affordable housing development that is part of a TOD that we discuss as part of the case study will be highlighted in the case study report. If you cannot address a question, please let the interviewer know and they will go on to the next one.

Introduction

1. To begin, please briefly describe your position and how you have been involved in TODs, as well as to what extent this included affordable housing in TODs?
 - a. How have you been involved in the housing development we are discussing for the case study?
2. Can you tell me more about this housing development?
 - a. Where is it located?
 - b. What stage of development is it at (e.g., planned, in progress, completed)?
 - c. When was it built or when is it expected to be completed?
 - d. Who was involved in its development (e.g., private developer, non-profit organization, government)?
 - e. How many units does the development have and how many of these are affordable housing?
 - f. What type of affordable housing is provided (e.g., bachelor, 1 bedroom, 2 bedrooms, etc.)?
 - g. Is there a specific target population (e.g., seniors, families, etc.)?
 - h. Are they rentals or owner-occupied? How are rents or purchase prices determined?
 - i. What type of transit serves this development? How far away are the transit stations that serve the development (e.g., walking time or distance)?
 - j. Is this development located in what is considered a recognized TOD?
 - k. If yes, what organizations/agencies/governments were or are involved in developing the TOD?
 - l. What amenities are offered in or close to the TOD (e.g., shopping, schools, other services, entertainment, parks and other recreation)?

Influence of local characteristics

We would like to first discuss with you how the local conditions of an area factor into the inclusion and success of affordable housing in TODs.

3. What were some of the local economic conditions of the area that factored into decisions around the inclusion of affordable housing in this TOD/transportation hub (e.g., employment growth, average incomes, cost of living, land values, costs of construction, availability of materials/skilled trades)? These might include, for example, decisions made by private or non-profit developers of affordable housing or municipal funders of affordable housing projects.
 - a. How did these economic conditions encourage or enhance inclusion of affordable housing in this area?
 - b. How did these economic conditions restrict or challenge the ability to include affordable housing in this area?
 - c. If challenges were encountered, how were they addressed?
4. What housing-related factors either enhanced or presented challenges for including affordable housing in this TOD/transportation hub (e.g., vacancy rates, rental rates, costs of ownership, existing ownership structures, and current supply of and demand for social and affordable housing units)? If challenges were encountered, how were they addressed?
5. Were there any social or demographic factors that were considered in the planning and implementation of this affordable housing in this TOD/transportation hub? How were these considered?

Government initiatives

The next set of questions asks about how government initiatives influenced the inclusion and success of this affordable housing in the TOD/transportation hub.

6. What, if any, government initiatives facilitated the inclusion of this affordable housing in the TOD/transportation hub and how? These could be, for example, government policies, programs, or strategies related to, for example, zoning strategies, financing or tax incentives/disincentives for developers, or home ownership programs for buyers? Were these offered by the municipal, provincial, or federal government, or perhaps a partnership between levels of government and housing providers?
7. Similarly, were there any government structures (e.g., policies or regulations) that presented barriers or challenges in including this affordable housing in the TOD/transportation hub? If so, were these at the federal, provincial, or municipal level?
 - a. How were these restrictive government structures addressed?
8. In your opinion, what other government initiatives (policies, programs, strategies, etc.) are needed to facilitate the inclusion of affordable housing in TODs? Should these be offered at the federal, provincial, or municipal level, or a combination thereof? Why?
9. Where in the following building life cycle stages would government mechanisms and initiatives be most effective for facilitating inclusion of affordable housing in TODs? Why? Can you provide examples of such programs, policies, planning tools, or strategies? Were you able to access any such programs, policies, planning tools, or strategies at these life cycle stages for this affordable housing development?
 - a. Planning
 - b. Designing
 - c. Construction
 - d. Operating
 - e. Renewal of affordable housing stock

10. What do you believe are the most effective ways for government to communicate with organizations and inform them of available mechanisms (planning tools, policies, programs, collaborative efforts) for including affordable housing in TODs?

Other success factors and outcomes

11. How important were partnerships and collaborations for this affordable housing development in the TOD/transportation hub? Can you provide specific examples of partnerships and collaborations and how they contributed to the success of this housing development (other than government ones that might have been discussed already)? Who were the partners/collaborators? What made these partnerships/collaborations particularly effective?
12. Are you able to comment on some of the other characteristics of successful affordable housing offerings in TODs? For example, how did the following factor into the success of this affordable housing that we are discussing today:
 - a. Community input in planning?
 - b. Ownership models (e.g., owner-occupied or rental units)?
 - c. Management and governance structures (e.g., private or non-profit organizations, co-operatives, municipal housing corporations)?
 - d. Other?
13. In your opinion, what is needed to ensure the sustainability of the affordable housing that is integrated into this TOD/transportation hub? What are the challenges in sustaining affordability? Can you give any examples of successful measures taken for sustaining affordability?
14. Are there any other challenges and barriers or lessons learned with respect to integrating affordable housing in this TOD/transportation hub or into TODs in general that we have not discussed?
 - a. If yes, what measures were taken, or could be taken to mitigate these challenges?
15. Are there any other proven or potential positive outcomes of integrating affordable housing in TODs that we have not discussed?

Thank you for you participation.

Logements ABORDABLES et nouveaux projets d'aménagement axé sur le transport en commun dans les villes canadiennes

GUIDE D'ENTREVUE POUR LES INTERVENANTS CLÉS

Merci d'avoir accepté de participer à cette entrevue dans le cadre d'une étude de cas pour la recherche sur les logements abordables prévus dans les projets d'aménagement axés sur le transport en commun (AATC) dans les villes canadiennes. La Société canadienne d'hypothèques et de logement (SCHL) a retenu les services de la société de recherche indépendante PRA Inc. pour mener cette recherche. Le projet vise à mieux comprendre la façon d'accroître le nombre de logements abordables (logements locatifs ou de propriétaires-occupants) dans les nouveaux projets d'aménagement axé sur le transport en commun au Canada. L'un des volets de la recherche consiste à mener des entrevues auprès d'intervenants clés et d'effectuer des études de cas sur les projets d'AATC qui comprennent des logements abordables.

L'entrevue devrait durer au plus 60 minutes et sera enregistrée avec votre permission. Les informations que vous fournirez seront combinées à celles collectées dans le cadre des consultations menées auprès d'autres intervenants. L'information que vous fournirez sera combinée aux renseignements recueillis dans le cadre des consultations menées auprès d'autres intervenants. Tous les renseignements seront consignés dans un rapport sur les intervenants clés et serviront à soutenir l'étude de cas. Votre nom ne figurera pas dans les rapports, et les informations que vous nous communiquerez seront regroupées avec celles des autres participants. Vos commentaires sur l'ensemble de logements abordables faisant partie d'un projet d'AATC examiné dans le cadre de l'étude de cas seront mis en évidence dans le rapport d'étude de cas. Si vous ne pouvez pas répondre à une question donnée, veuillez en informer l'intervieweur, qui passera à la question suivante.

Introduction

1. Pour commencer, veuillez décrire brièvement votre poste et votre participation à des projets d'aménagement axé sur le transport en commun, en précisant la place accordée au logement abordable.
 - a. Comment avez-vous participé à la production de logements dont nous discutons dans le cadre de l'étude de cas?
2. Pourriez-vous m'en dire plus sur la production de ces logements?
 - a. Où ces logements sont-ils situés?
 - b. À quelle étape la production en est-elle (p. ex., planifié, en cours, terminé)?
 - c. Quand les logements ont-ils été construits ou quand devraient-ils être achevés?
 - d. Qui a participé à son élaboration (p. ex., promoteur privé, organisme sans but lucratif, gouvernement)?
 - e. Combien de logements l'aménagement compte-t-il et combien sont des logements abordables?
 - f. Quel type de logement abordable est offert (p. ex., studio, logement d'une chambre, de deux chambres, etc.)?
 - g. Une population particulière est-elle ciblée (p. ex., aînés, familles, etc.)?
 - h. S'agit-il de logements locatifs ou de logements occupés par le propriétaire? Comment les loyers ou les prix d'achat sont-ils déterminés?
 - i. Quel type de transport en commun dessert cet aménagement? À quelle distance se trouvent les stations de transport en commun qui desservent l'aménagement (p. ex., temps de marche ou distance)?
 - j. Cet aménagement est-il situé dans ce qui est considéré comme un projet d'AATC reconnu?
 - k. Si oui, quels organismes/agences/gouvernements y ont participé ou y participent actuellement?
 - l. Quelles commodités sont offertes sur place ou à proximité de l'ensemble? (p. ex., commerces, écoles, autres points de service, lieux de divertissement, parcs et autres installations récréatives)

Influence des conditions locales

Nous aimerions d'abord discuter avec vous de la façon dont les conditions locales d'un secteur jouent un rôle dans l'inclusion et le succès du logement abordable dans les TOD.

3. Quelles conditions de l'économie locale de la région ont influé sur la décision d'inclure des logements abordables dans ce projet d'AATC ou cette plaque tournante du transport (p. ex., croissance de l'emploi, revenu moyen, coût de la vie, valeur des terrains, coûts de construction, disponibilité des matériaux et des travailleurs spécialisés)? Il pourrait notamment s'agir de décisions prises par des promoteurs du secteur privé ou du secteur sans but lucratif offrant des logements abordables ou par les bailleurs de fonds municipaux d'ensembles de logements abordables.
 - a. Comment ces conditions économiques ont-elles favorisé ou amélioré l'inclusion de logements abordables dans cette région?
 - b. Comment ces conditions économiques ont-elles limité ou compromis la capacité d'inclure des logements abordables dans cette région?
 - c. Si des difficultés sont survenues, comment ont-elles été abordées?
4. Quels sont les facteurs liés au logement qui ont amélioré l'inclusion de logements abordables dans ce projet d'AATC ou cette plaque tournante du transport, ou, au contraire, l'ont rendue plus difficile (p. ex., taux d'inoccupation, loyers, coûts de possession, propriétés existantes, état actuel de l'offre et de la demande de logements sociaux et de logements abordables)? Si des difficultés sont survenues, comment ont-elles été abordées?
5. Des facteurs sociaux et démographiques ont-ils été pris en compte dans la planification et la mise en œuvre de ces logements abordables dans ce projet d'AATC ou cette plaque tournante du transport? Comment ces éléments ont-ils été pris en compte?

Initiatives gouvernementales

La prochaine série de questions porte sur la façon dont les initiatives gouvernementales ont influé sur l'inclusion de ces logements abordables au sein du projet d'AATC ou de la plaque tournante du transport et sur le succès de cette inclusion.

6. Quelles initiatives gouvernementales, le cas échéant, ont facilité l'inclusion de ces logements abordables dans le projet d'AATC ou la plaque tournante du transport et comment l'ont-elles facilité? Il pourrait notamment s'agir de politiques, de programmes ou de stratégies du gouvernement liés, par exemple, aux stratégies de zonage, au financement ou aux incitatifs/obstacles fiscaux pour les promoteurs, ou encore aux programmes d'accession à la propriété pour les acheteurs. Ces initiatives ont-elles été offertes par le gouvernement municipal, provincial ou fédéral, ou bien par un partenariat entre les ordres de gouvernement et les fournisseurs de logements?
7. De même, des structures gouvernementales (p. ex., politiques ou règlements) ont-elles restreint ou compliqué l'inclusion de ces logements abordables dans le projet d'AATC ou la plaque tournante du transport? Le cas échéant, s'agissait-il de structures fédérales, provinciales ou municipales?
 - a. Comment ces structures gouvernementales restrictives ont-elles été abordées?
8. Selon vous, quelles autres initiatives gouvernementales (politiques, programmes, stratégies, etc.) sont nécessaires pour faciliter l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun? Ces initiatives devraient-elles être déployées à l'échelon fédéral, provincial ou municipal, ou une combinaison de ceux-ci? Pourquoi?

9. À quel stade du cycle de vie d'un immeuble (ci-après) est-ce que les mécanismes et initiatives du gouvernement sont les plus efficaces afin de faciliter l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun? Pourquoi? Avez-vous pu accéder à de tels programmes, politiques, outils de planification ou stratégies aux étapes suivantes du cycle de vie de cet aménagement de logements abordables?
 - a. Planification
 - b. Conception
 - c. Construction
 - d. Fonctionnement
 - e. Renouvellement
10. Selon vous, quels sont les moyens les plus efficaces pour le gouvernement de communiquer avec les organisations et de les informer des mécanismes s'offrant à elles (outils de planification, politiques, programmes, efforts de collaboration) pour inclure des logements abordables dans les projets d'aménagement axé sur le transport en commun?

Autres facteurs de succès et résultats

11. Quelle importance ont revêtu les partenariats et collaborations pour cet aménagement de logements abordables dans le projet d'AATC ou la plaque tournante du transport? Pouvez-vous donner des exemples précis de partenariats et de collaborations et expliquer en quoi ils ont contribué à la réussite de cet aménagement de logements (autres que ceux du gouvernement dont il a déjà été question)? Qui étaient les partenaires/collaborateurs? Qu'est-ce qui a rendu ces partenariats/collaborations particulièrement efficaces?
12. Êtes-vous en mesure de commenter d'autres caractéristiques d'une offre de logements abordables réussie dans les projets d'AATC? Par exemple, dans quelle mesure les facteurs suivants ont-ils influé sur la réussite de l'aménagement de logements dont nous discutons aujourd'hui?
 - a. Participation des acteurs communautaires à la planification
 - b. Modèles de propriété (p. ex., logements occupés par le propriétaire ou logements locatifs)
 - c. Structures de gestion et de gouvernance (p. ex., organismes privés ou sans but lucratif, coopératives, sociétés d'habitation municipales)
 - d. Autre
13. Que faudrait-il, selon vous, pour assurer la viabilité des logements abordables intégrés à ce projet d'AATC ou à la plaque tournante du transport? Quels sont les défis à relever pour maintenir l'abordabilité? Pouvez-vous donner des exemples de mesures efficaces adoptées à cette fin?
14. Y a-t-il d'autres défis et obstacles ou d'autres leçons à tirer en ce qui concerne l'intégration de logements abordables dans ce projet d'AATC ou cette plaque tournante du transport, ou dans les projets d'AATC en général, qui n'auraient pas été abordés dans le cadre de l'entrevue?
 - a. Si oui, quelles mesures ont été prises ou pourraient l'être pour atténuer ces difficultés?
15. Y a-t-il d'autres résultats positifs, confirmés ou potentiels, de l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun dont nous n'aurions pas discuté?

(Interviewer: Ask if there are any pictures they could share with us on this housing development, or reports or planning documents? Also if there is anyone else they would recommend we interview as part of the case study – how they were involved and contact information.)

Merci de votre participation!

AFFORDABLE HOUSING IN NEW TRANSIT-ORIENTED DEVELOPMENTS IN CANADIAN CITIES

INTERVIEW GUIDE FOR KEY INFORMANTS

Thank you for agreeing to participate in this interview for the research project on affordable housing in transit-oriented developments (TOD) in Canadian cities. Canada Mortgage and Housing Corporation (CMHC) has hired PRA Inc., an independent research company, to conduct this research. The aim of the project is to enhance understanding of how to increase affordable housing (rental or ownership) in new TOD projects in Canada. One part of the research is to conduct interviews with stakeholders with knowledge and experience with TODs.

The interview should require up to 60 minutes of your time and will be audio-recorded with your permission. The information that you provide will be combined with what is said through consultations with other stakeholders. Your name will not be used in reporting and the information you provide will be aggregated with input from other participants. However, examples of specific TODs that you are involved in and speak of in the interview may be highlighted in reporting. If you cannot address a question, please let the interviewer know and they will go on to the next one.

Introduction

1. To begin, please briefly describe your position and how you have been involved in TODs, as well as to what extent this included affordable housing in TODs?
2. If you have been, or currently are, involved in a specific TOD, could you please describe the TOD?
 - a. Where is it located?
 - b. When was the TOD first initiated? What is the TODs current stage of development?
 - c. What organizations/agencies/governments were or are involved in developing the TOD?
 - d. What, if any, affordable housing is offered in the TOD (e.g., number and type of units, size of units, ownership of the units, target population — individuals, families, seniors)?
 - e. Are there other types of housing offered in the TOD?
 - f. What public and active transit modes are available?
 - g. What amenities are offered in or close to the TOD (e.g., shopping, schools, other services, entertainment, parks and other recreation)?

Influence of local characteristics

We would like to first discuss with you how the local conditions of an area factor into the inclusion and success of affordable housing in TODs.

3. What, in your opinion, are some of the local economic conditions of an area that factor into decisions around the inclusion of affordable housing in a TOD (e.g., employment growth, average incomes, cost of living)? These might include, for example, decisions made by private or non-profit developers of affordable housing or municipal funders of affordable housing projects.
 - a. How do these economic conditions encourage or enhance inclusion of affordable housing in a TOD?
 - b. How do these economic conditions restrict or challenge the ability to include affordable housing in a TOD?
4. What housing-related factors either enhance or present challenges for including affordable housing in a TOD (e.g., vacancy rates, rental rates, costs of ownership, existing ownership structures, and current supply of and demand for social and affordable housing units)?

5. In the TOD projects you have been involved in, or are familiar with, what social and demographic factors were considered in the planning and implementation of the TOD as well as housing offerings in the TOD? How were these considered?
6. If any challenging or restrictive factors were mentioned above, what steps have affordable housing providers or governments taken to overcome these challenges? Or what steps do you believe could be taken to overcome such challenges?

Government initiatives

The next set of questions asks about how government initiatives influence the inclusion and success of affordable housing in TODs.

7. Can you comment on what government initiatives have enhanced developers' ability to include affordable housing in TODs and how they do so? These could be, for example, government policies, programs, or strategies related to, for example, zoning strategies, financing or tax incentives/disincentives for developers, or home ownership programs for buyers? If possible, can you provide examples of such initiatives available for each order of government and/or offered through partnerships between the levels of government and housing providers:
 - a. Federal government?
 - b. Provincial governments?
 - c. Municipal governments?
8. Similarly, are you aware of government structures (e.g., policies or regulations) that place restrictions or challenges for including affordable housing in TODs? If so, are these at the federal, provincial, or municipal level?
 - a. How have these restrictive government structures been overcome, or what steps might be taken to overcome them, in order to include affordable housing in TODs?
9. In your opinion, what other government initiatives (policies, programs, strategies, etc.) are needed to facilitate the inclusion of affordable housing in TODs? Should these be offered at the federal, provincial, or municipal level, or a combination thereof? Why?
10. Where in the following building life cycle stages would government mechanisms and initiatives be most effective for facilitating inclusion of affordable housing in TODs? Why? Can you provide examples of such programs, policies, planning tools, or strategies?
 - a. Planning
 - b. Designing
 - c. Construction
 - d. Operating
 - e. Renewal of affordable housing stock
11. What do you believe are the most effective ways for government to communicate with organizations and inform them of available mechanisms (planning tools, policies, programs, collaborative efforts) for including affordable housing in TODs?

Other success factors and outcomes

12. How important are partnerships and collaborations for integrating affordable housing in TODs? Can you provide specific examples of effective partnerships and collaborations with respect to affordable housing in TODs (other than government ones that might have been discussed already)? Who were the partners/collaborators? What made these partnerships/collaborations particularly effective?
13. Are you able to comment on some of the other characteristics of successful affordable housing offerings in TODs? For example, how do the following factor into the success of affordable housing offerings in TODs:
 - a. Community input in planning?
 - b. Ownership models (e.g., owner-occupied or rental units)?
 - c. Management and governance structures (e.g., private or non-profit organizations, co-operatives, municipal housing corporations)?
 - d. Other?
14. In your opinion, what is needed to ensure the sustainability of affordable housing that is integrated into a TOD? What are the challenges in sustaining affordability? Can you give any examples of successful measures taken for sustaining affordability?
15. Are there any other challenges and barriers or lessons learned with respect to integrating affordable housing in TODs you are aware of that we have not discussed?
 - a. If yes, what measures were taken, or could be taken to mitigate these challenges?
16. Are there any other proven or potential positive outcomes of integrating affordable housing in TODs that we have not discussed?

Thank you for you participation.

LOGEMENTS ABORDABLES ET NOUVEAUX PROJETS D'AMÉNAGEMENT AXÉ SUR LE TRANSPORT EN COMMUN DANS LES VILLES CANADIENNES

GUIDE D'ENTREVUE POUR LES INTERVENANTS CLÉS

Merci d'avoir accepté de participer à cette entrevue dans le cadre de la recherche sur les logements abordables et les projets d'aménagement axé sur le transport en commun dans les villes canadiennes. La Société canadienne d'hypothèques et de logement (SCHL) a retenu les services de la société de recherche indépendante PRA Inc. pour mener cette recherche. Le projet vise à mieux comprendre la façon d'accroître le nombre de logements abordables (logements locatifs ou de propriétaires-occupants) dans les nouveaux projets d'aménagement axé sur le transport en commun au Canada. L'un des volets de la recherche consiste en la réalisation d'entrevues avec des intervenants qui connaissent ces projets et possèdent une expérience en la matière.

L'entrevue devrait durer au plus 60 minutes et sera enregistrée avec votre permission. Les informations que vous fournirez seront combinées à celles collectées dans le cadre des consultations menées auprès d'autres intervenants. Votre nom ne figurera pas dans les rapports, et les informations que vous nous communiquerez seront regroupées avec celles des autres participants. Il se peut toutefois que l'on mentionne dans les rapports des projets d'aménagement axé sur le transport en commun auxquels vous participez et que vous avez donnés en exemple lors de l'entrevue. Si vous ne pouvez pas répondre à une question donnée, veuillez en informer l'intervieweur, qui passera à la question suivante.

Introduction

1. Pour commencer, veuillez décrire brièvement votre poste et votre participation à des projets d'aménagement axé sur le transport en commun, en précisant la place accordée au logement abordable.
2. Si vous avez participé ou participez actuellement à un projet d'aménagement axé sur le transport en commun particulier, pourriez-vous le décrire?
 - a. Où le projet est-il situé?
 - b. Quand le projet d'aménagement a-t-il été lancé? À quelle étape en est-il maintenant?
 - c. Quels organismes, agences ou gouvernements y ont participé ou y participent actuellement?
 - d. Dans quelle mesure le projet d'aménagement axé sur le transport en commun inclut-il des logements abordables? (nombre et type de logement, taille des logements, propriétaire des logements, population cible : personnes seules, familles, aînés, etc.)
 - e. Le projet d'aménagement axé sur le transport en commun inclut-il d'autres types de logement?
 - f. Quels modes de transport en commun et de transport actif sont accessibles dans le projet?
 - g. Quelles commodités sont offertes sur place ou à proximité de l'ensemble? (p. ex., commerces, écoles, autres points de service, lieux de divertissement, parcs et autres installations récréatives)

Influence des particularités locales

Nous aimerions d'abord discuter avec vous de la façon dont les conditions locales contribuent à l'inclusion de logements abordables au sein de projets d'aménagement axé sur le transport en commun et au succès de leur inclusion.

3. Selon vous, quelles conditions de l'économie locale influent sur la décision d'inclure des logements abordables dans un projet d'aménagement axé sur le transport en commun (p. ex., croissance de l'emploi, revenu moyen, coût de la vie)? Il pourrait notamment s'agir de décisions prises par des promoteurs du secteur privé ou du secteur sans but lucratif offrant des logements abordables ou par les bailleurs de fonds municipaux d'ensembles de logements abordables.
 - a. Comment ces conditions économiques favorisent-elles ou améliorent-elles l'inclusion de logements abordables dans un projet d'aménagement axé sur le transport en commun?
 - b. Comment ces conditions économiques limitent-elles ou compromettent-elles la capacité d'inclure des logements abordables dans un projet d'aménagement axé sur le transport en commun?
4. Quels sont les facteurs liés au logement qui améliorent l'inclusion de logements abordables dans un projet d'aménagement axé sur le transport en commun ou, au contraire, la rendent plus difficile (p. ex., taux d'inoccupation, loyers, coûts de possession, propriétés existantes, état actuel de l'offre et de la demande de logements sociaux et de logements abordables)?
5. Dans le cadre des projets d'aménagement axé sur le transport en commun auxquels vous avez participé ou que vous connaissez, quels facteurs sociaux et démographiques ont été pris en compte dans la planification et la mise en œuvre, ainsi que dans l'offre de logements? Comment ces éléments ont-ils été pris en compte?
6. Si une difficulté ou un facteur restrictif a été mentionné ci-dessus, quelles mesures les fournisseurs de logements abordables ou les gouvernements ont-ils adoptées pour surmonter ces obstacles? Sinon, quelles mesures pourraient être prises, selon vous, en vue de les surmonter?

Initiatives gouvernementales

La prochaine série de questions porte sur la façon dont les initiatives gouvernementales influent sur l'inclusion de logements abordables au sein de projets d'aménagement axé sur le transport en commun et sur le succès de cette inclusion.

7. Pouvez-vous nous dire quelles initiatives gouvernementales ont amélioré la capacité des promoteurs d'inclure des logements abordables dans les projets d'aménagement axé sur le transport en commun, et comment? Il pourrait notamment s'agir de politiques, programmes ou stratégies du gouvernement liés au zonage, au financement ou aux incitatifs ou obstacles fiscaux pour les promoteurs, ou encore aux programmes d'accès à la propriété destinés aux acheteurs. Dans la mesure du possible, donnez des exemples d'initiatives offertes par chaque ordre de gouvernement ou dans le cadre de partenariats entre les ordres de gouvernement et les fournisseurs de logements :
 - a. Gouvernement fédéral
 - b. Gouvernements provinciaux
 - c. Administrations municipales

8. Dans le même ordre d'idée, à votre connaissance, y a-t-il des structures gouvernementales (p. ex., politiques ou règlements) qui restreignent ou compliquent l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun? Le cas échéant, s'agit-il de structures fédérales, provinciales ou municipales?
 - a. Comment s'est-il avéré possible de composer avec ces structures gouvernementales restrictives, ou quelles mesures pourraient être adoptées dans cette perspective, afin d'inclure des logements abordables dans les projets d'aménagement axé sur le transport en commun?
9. Selon vous, quelles autres initiatives gouvernementales (politiques, programmes, stratégies, etc.) sont nécessaires pour faciliter l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun? Ces initiatives devraient-elles être déployées à l'échelon fédéral, provincial ou municipal, ou une combinaison de ceux-ci? Pourquoi?
10. À quel stade du cycle de vie d'un immeuble (ci-après) est-ce que les mécanismes et initiatives du gouvernement sont les plus efficaces afin de faciliter l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun? Pourquoi? Pouvez-vous donner des exemples de tels programmes, politiques, outils de planification, ou stratégies?
 - a. Planification
 - b. Conception
 - c. Construction
 - d. Fonctionnement
 - e. Renouvellement
11. Selon vous, quels sont les moyens les plus efficaces pour le gouvernement de communiquer avec les organisations et de les informer des mécanismes s'offrant à elles (outils de planification, politiques, programmes, efforts de collaboration) pour inclure des logements abordables dans les projets d'aménagement axé sur le transport en commun?

Autres facteurs de succès et résultats

12. Quelle importance revêtent les partenariats pour l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun? Pouvez-vous donner des exemples précis de partenariats efficaces pour les logements abordables dans ces projets (autres que ceux du gouvernement dont il a déjà été question)? Qui étaient les partenaires? À quoi l'efficacité particulière de ces partenariats était-elle attribuable?
13. Êtes-vous en mesure de commenter d'autres caractéristiques du succès d'une offre de logements abordables dans les projets d'aménagement axé sur le transport en commun? Par exemple, dans quelle mesure les facteurs suivants influent-ils sur ce succès?
 - a. Participation des acteurs communautaires à la planification
 - b. Modèles de propriété (p. ex., logements occupés par le propriétaire ou logements locatifs)
 - c. Structures de gestion et de gouvernance (p. ex., organismes privés ou sans but lucratif, coopératives, sociétés d'habitation municipales)
 - d. Autre
14. Selon vous, que faudrait-il faire pour assurer la viabilité des logements abordables inclus dans un projet d'aménagement axé sur le transport en commun? Quels sont les défis à relever pour maintenir l'abordabilité? Pouvez-vous donner des exemples de mesures efficaces adoptées à cette fin?

15. À votre connaissance, y a-t-il d'autres défis et obstacles ou d'autres leçons à tirer en ce qui concerne l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun qui n'auraient pas été abordés dans le cadre de l'entrevue?
 - a. Dans l'affirmative, quelles mesures ont été prises ou pourraient l'être pour atténuer ces difficultés?
16. Y a-t-il d'autres résultats positifs, confirmés ou potentiels, de l'inclusion de logements abordables dans les projets d'aménagement axé sur le transport en commun dont nous n'aurions pas discuté?

Merci de votre participation!