



CMHC Housing Resources for Communities

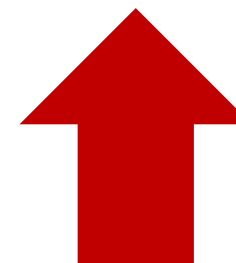
Ontario East Municipal Conference

Sept 11, 2019

Canada 



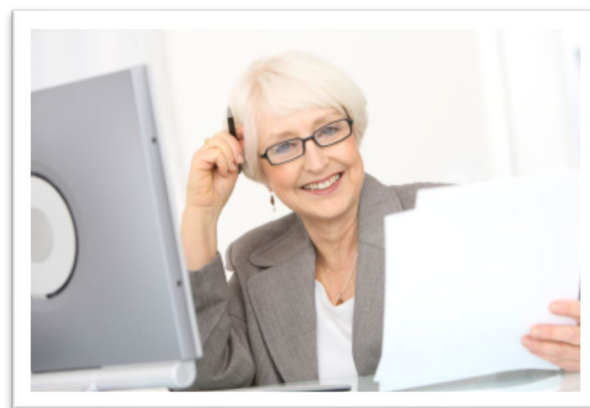
Population Changes in Ontario



55+



Housing Issues – No “One Size Fits All” Solution



CANADA MORTGAGE AND HOUSING CORPORATION





Fixing the Housing Affordability Crisis

Municipal Recommendations for Housing in
Ontario

14 August 2019



AMO Recommendations

- ✓ Recommendation #1: That municipal governments continue to work to ensure that zoning by laws are up to date with official plans.
- ✓ Recommendation #11: That housing developers take steps to ensure they submit complete, quality applications to reduce timelines and reduce the number of resubmissions.

Promote a Mix of Housing and Missing Middle Housing

- ✓ Recommendation #16: That municipal governments revisit zoning to explore zero-lot-line housing, tiny homes, laneway housing, flex housing, shared housing, and other types of housing that reduce land costs and increase density.



AMO Recommendations

- ✓ Recommendation #17: That the provincial government consider financial incentives for developers to encourage missing middle-type housing for moderate-income families.
- ✓ Recommendation #22: That developers consider the potential for expandable/reducible units (i.e. time-share units often have the option of combining adjoining units for larger floor plans or closing off access for small units).
- ✓ Recommendation #23: That developers design buildings in a way that allows for the future installation of accessible features.



AMO Recommendations

- ✓ Recommendation #27: That municipal governments continue to work with developers to encourage innovative housing while still conforming to the standards of the Ontario Building Code.
- ✓ Recommendation #28: That the provincial government research and disseminate promising practices from other jurisdictions about how to facilitate innovative housing supply.
- ✓ Recommendation #30: That the provincial government explore and pilot new innovative home ownership programs with municipal governments for low- and moderate-income people, with a special focus on first-time homebuyers, including shared-equity schemes and rent-to-own approaches.





Tiny house communities - Pocket communities



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OKOTOKS MICRO HOME ECO-VILLAGE PROJECT



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OKOTOKS MICRO HOME AND ECO-VILLAGE CONCEPT

Intentional Communities

IN THEIR OWN WORDS



FROM A FIELD OF DREAMS TO LIVING THE DREAM

Elmira's Good Neighbours Approach to Intentional Community

The Elmira Developmental Support Corporation has created its own version of intentional community. The pages that follow explain the "Good Neighbours" housing concept as conceived by EDSC, based on the voices of the people who live there and what it means to them.

"I have always wanted to have my own place to live, to be independent, to make friends. This has been a dream come true."



Home Sharing

Introducing the
Smart Housing Solution
for Students and 50+

HOME SHARE

HE'S
QUITE THE
KNITTER

SHE'S
ON THE
TWITTER



Three small squares (blue, orange, orange) are at the bottom left of the image.

Northumberland Home Share



Co-housing – Solterra and Abbeyfield - Canada

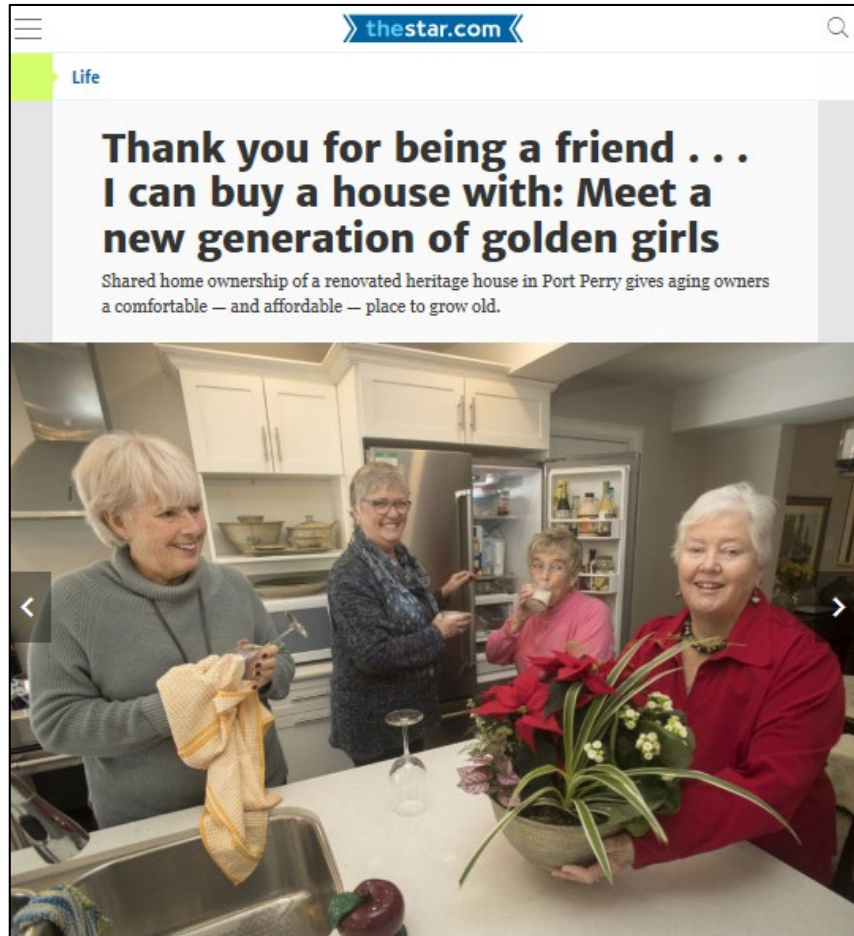


Co-Housing model – Benefits and Challenges

Benefits	Challenges
<ul style="list-style-type: none"> Improved affordability of home ownership 	<ul style="list-style-type: none"> Lack of consistent regulatory frameworks
<ul style="list-style-type: none"> Improved security of tenure 	<ul style="list-style-type: none"> Lack of clear understanding of these arrangements among consumers
<ul style="list-style-type: none"> Accumulate “wealth” through housing 	<ul style="list-style-type: none"> Possible greater administrative/operation costs
<ul style="list-style-type: none"> More predictable housing costs 	
<ul style="list-style-type: none"> Move “up the housing ladder” 	



New Generation of Golden Girls



Pre-Built Secondary Suites – Kingston, ON



Secondary Suites - Coach House Innovation



Top 50 Housing Ideas - Dweller – Pre-Fab



NHS Innovation fund: VAHA





CMHC Offerings

Housing Continuum



Continuum of housing solutions

FUNDING SOLUTIONS

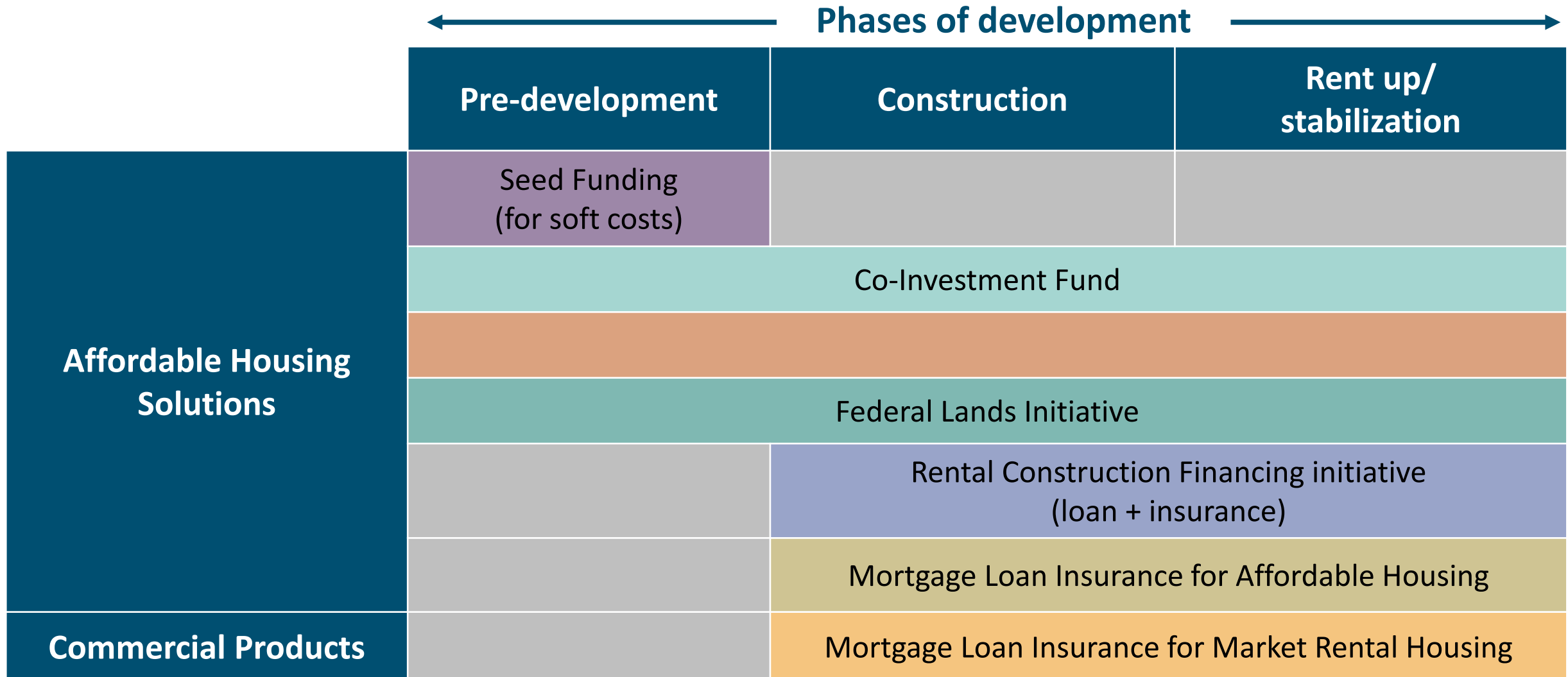
- Seed Funding
- Co-Investment Fund
- Federal Lands Initiative
- Rental Construction Financing



MORTGAGE LOAN INSURANCE

- Flexibilities for affordable housing
- Mortgage loan insurance for market properties

Phases of development and CMHC product offerings





SEED Funding

Seed Funding Program Design

**Seed Funding:
Two streams**

**NEW
CONSTRUCTION**
Up to \$150 K funding
contribution and up
to \$350K interest
free loan

PRESERVATION
Up to \$50 K
funding
contribution

Eligibility

New construction stream

Community
housing
providers

Municipalities,
provinces &
territories

Indigenous
governments
& organizations

Private sector
groups



Preservation stream

Those previously
under an operating
agreement or
transferred under
a Social Housing
Agreement

Benefits

New construction stream

Pre-development
activities for new
affordable
housing



Preservation stream

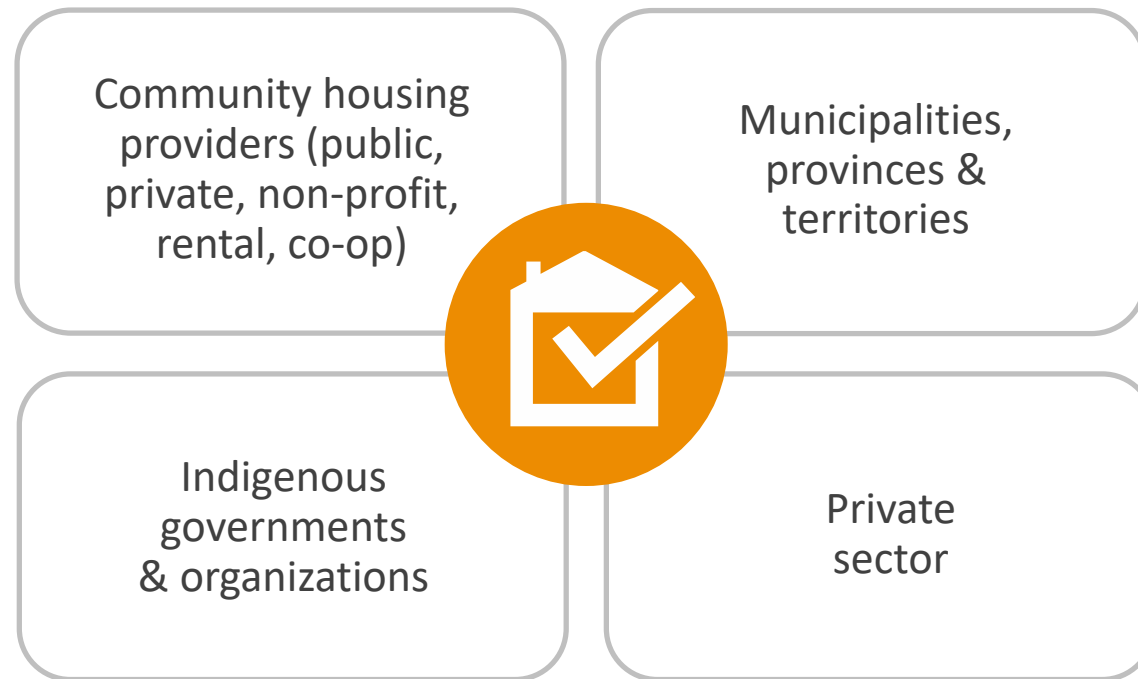
Preservation
activities for
existing housing



National Housing Co-Investment Fund

Eligibility

Groups



Eligibility

Projects

Urban Indigenous
community housing

Mixed-use market
and/or affordable
rental housing

New construction
and/or conversion
from a non-
residential use to
affordable multi-unit
housing

Shelters

Transitional and
supportive housing

Project requirements



**Have at least 5 units or
beds.**



**Ensure primary use is
residential.**



**Meet minimum
requirements for:**

Partnerships, financial viability,
affordability, energy efficiency,
and accessibility.



Rental Construction Financing

Eligible borrowers



Municipalities



Private sector
developers and
builders



Non-profit housing
providers



Partnerships

Eligible projects

STANDARD APARTMENTS

Excludes niche-type housing such as retirement homes, single room occupancy and student housing

Benefits

- ✓ Offers low-cost loans during the riskiest phases of financing development (construction and stabilization/rent-up)
- ✓ Delivers financing features not available in the private market, such as fixed-rate construction/stabilization loans and mortgage loan insurance from the onset
- ✓ Stimulates rental housing construction sector
- ✓ Complements and is compatible with local affordable housing initiatives
- ✓ Incentivizes projects for great social outcomes



Minimum Eligibility requirements

SOCIAL OUTCOMES

Financial viability

Affordability

Energy efficiency

Accessibility

Borrowers must demonstrate an
affordability commitment for a minimum of 10 years
from first occupancy under the CMHC Loan.

Minimum Eligibility requirements - Affordability

1

- The total residential rental income must be at least 10% below its gross achievable residential rental income; and
- **20%** of units with rents at or below **30%** of the median household income
- Affordability maintained for at least 10 years

OR

2

- Proposal already approved under other government housing program
- Programs/initiatives aimed at developing affordable rental housing (capital grants, concessions, expedited planning processing);
- Affordability maintained for at least 10 years



Social Inclusion

Social inclusion is about individuals having the resources and opportunities to be involved in their communities in the way they want to be.



access to
affordability support services

social opportunities
distance to work accessibility
distance to transit



Rewarding for Greater Social Outcomes

Prioritization Tiers	Based on the following:	Max. Points
Up to 100% LTC (from 19 to 25 points)	Duration of affordability beyond 10 years	3
	Greater depth of affordability in rents	3
	Greater proportion of affordable units	3
	Energy efficiencies beyond minimum requirements <ul style="list-style-type: none"> Maximum points given for net zero ready energy or equivalent performance standards 	5
Up to 95% LTC (from 10 to 18 points)	Accessibility for future needs (adaptable units) and for greater social inclusion (universal design)	4
Up to 90% LTC (from 0 to 9 points)	Collaboration, partnerships, and other government supports	5
	Transit Oriented	2



Federal Lands Initiative

Federal Lands Initiative

Support the transfer surplus federal lands and buildings to eligible participants at discounted to no cost to encourage the development of affordable homes.

The discount on the land will depend on the maximization of socio-economic and environmental outcomes achieved.

Once transferred, the property will be developed into affordable, sustainable, accessible and socially inclusive developments

Eligibility

Groups



Non-profit
organizations or
registered
charities



Co-operative
housing
organizations



Municipal,
provincial and
territorial
governments
including their
agencies



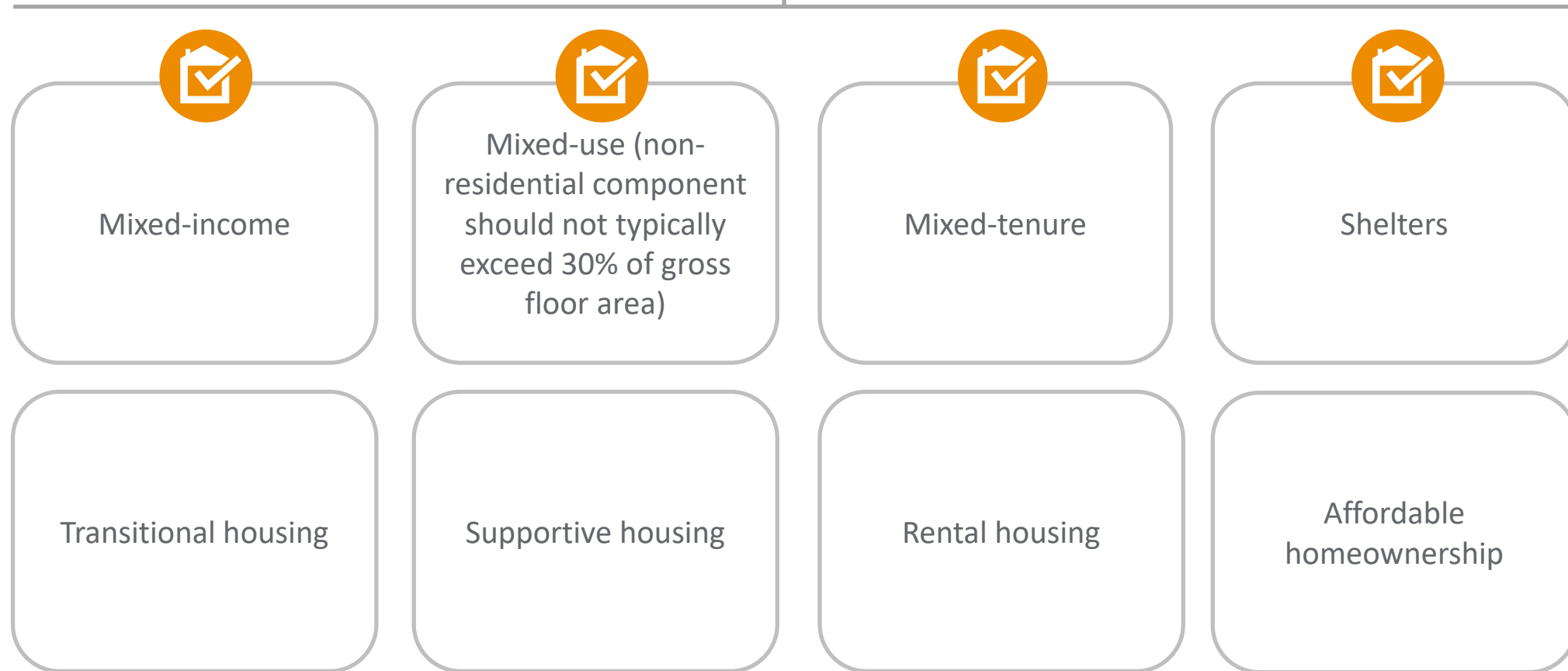
Indigenous
governments and
organizations,
including Tribal
Councils



For profit
organizations

Eligibility

Projects



Project Requirements

- ✓ **30%** of units must be less than **80%** of Median Market Rent
- ✓ **25%** decrease in energy consumption and greenhouse gas emissions
- ✓ **20%** of units must be accessible and access to project and common areas is barrier free
- ✓ Required length of affordability is **25 years**
- ✓ Minimum DCR of **1.10**



Building Conversions & Smaller Rural Projects

McCarthy Street Residence – Powassen (Trout Creek) Ontario



Oxford Manor - Tavistock, Ontario



Harvey Woods – Woodstock, Ontario



Affordable Housing - Strathroy, Ontario



Affordable Housing Options – Elgin, Ontario



Housing Incentives

- Waive fees or taxes or conversion fees
- Below-market land leases
- Housing fund
- Loan guarantees and forgivable loans
- Land banking
- Modification of development standards
- Donations of land or facilities
- Exemption from parking requirements
- Expedited approval process



F. M Walker - Alliston



CMHC Resources

Developing a Housing Strategy for an Age-Friendly Community

Range of Housing Options				
				
Independent living in the community	Accessible or adaptable housing and home renovations	Alternative living arrangements (for example, secondary suites, co-housing, shared housing)	Assisted living in the community	Long-term care

EXAMPLE

Grand Falls–Windsor, Newfoundland and Labrador

Grand Falls–Windsor (pop. 14,000) serves as a regional service centre about 430 km northwest of St. John's.

Without affordable housing, local seniors could lose connections to their community and their social networks. A&A Realty Company Limited built 12 units at an average cost of \$100,000 each. The Canada–Newfoundland and Labrador Affordable Housing Program provided \$35,000 per unit to make rents affordable for senior households with incomes of \$32,000 per year. [\(Project profile\)](#)¹⁵



Developing a
Housing Strategy for
an Age-Friendly Community

GUIDE FOR MUNICIPALITIES

Canada



Housing Supply Challenge



Canada Mortgage and Housing Corporation

Housing Supply Challenge

[← Back to all challenges](#)



[Home](#) [Identified Issues and Trends](#)

Housing Affordability Matters

Everyone in Canada deserves a home that they can afford and that meets their needs. However, many Canadians struggle to find, maintain and afford a good place to live. A lack of supply in cities with significant demand for housing can push prices up. The Housing Supply Challenge (Challenge) will result in new ideas and solutions that will help more people find an affordable place to call home.

Investing in Change

Shape the Challenge Design

We need your help to design a Challenge that will yield the most innovative, impactful and lasting solutions.

What is a challenge prize?

A challenge prize is an incentive-based approach that rewards the first or best solution to a problem, based on a set of pre-determined criteria.

[Issues and trends](#) that affect housing supply and where a challenge prize could focus include:

- Supporting urban densification
- Enhancing productivity in construction
- Improving data on land availability and value
- Reducing building timelines
- Addressing land availability constraints
- Expanding flexible tenure options
- Aligning transport infrastructure and housing

Here's how you can help shape the Housing Supply Challenge

Send us your feedback



Share your feedback on the [potential areas of focus](#) for the Challenge.

Share




Know someone whose input might be relevant to this challenge? Share this page with them.

CMHC Housing for Newcomers


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CMHC is the Government of Canada's national housing agency and the go-to resource to better help you settle in Canada. We are providing you with housing information to help you make decisions and find a safe, affordable home for your family.

 **Select Your Language**

English	Français	عربي
中文	ਪੰਜਾਬੀ	Español
Tagalog	اردو	



www.cmhc.ca/newcomers

Information for Newcomers

- Resources for renting or buying
- Available in
 - English
 - French
 - Mandarin
 - Tagalog
 - Punjabi
 - Arabic
 - Urdu
 - Spanish



Connect with us!

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Canada 

