City of Yorkton & Yorkton Housing Committee

Community Housing Funding Model Options Supplement Report

Yorkton Community Housing Plan Project

October 13, 2015

Prepared by

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Executive Summary

Community Housing Funding Model Options

The Yorkton Area Community Housing Funding Model Options Supplement Report compiled information on types of housing programs, local housing program options, seniors affordable housing project profiles, and select information on the Yorkton Census Agglomeration (CA) housing market and forecast housing needs from a number of sources. Various community based housing project types, funding model options, community market segments, and funding approaches were examined considering the fit to the Yorkton area housing need and demand.

Community Housing Project Considerations

A range of factors can impact a housing project's sustainability as noted in the following exhibit:

- The financial means or capacity of the project's target residents
- The proposed facility construction type ranging from a building conversion to new construction
- Housing tenure along the community housing continuum
- The organization type developing and operating the housing project from community based to for profit developers
- The type of spaces for residents from independent living to heavy long term care
- The type of housing project model utilized for a project
- The sources and types of funding options used for a project
- Community policies and competitive environment for a project
- Needs of particular groups or demographic segments of the community
- The overall need and demand for particular housing in a community

Exhibit 0.1 - Housing Project Viability and Sustainability Factors

Source: Preferred Choice

Yorkton Housing Market Segments Growth Potential

The Yorkton Area Housing Need and Demand Market Assessment and Yorkton Area Demographic Market Segments Supplement Reports examined population and housing growth, forecast potential future population and housing growth and market segments projections to 2025.

The Yorkton Area Population Growth Forecast Model with Growth by Population Origin Segment presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

The total changes in the Census Agglomeration (CA) population forecast may result in:

- 1,294 more seniors age 65 and over between 2011 and 2025
- An increase of 800 additional Aboriginal people of all ages from 2011 to 2025
- An increase of 382 additional Immigrant people of all ages from 2011 to 2025
- An increase in Parkland College enrollment by about 350 FLEs as fast as the market allows

The intent in considering various community housing funding models was to consider options particularly for the growing seniors segment of the population. The need for Community Housing Options should be examined for a range of demographic segments considering funding options.

Conclusion #1: The Yorkton CA population and housing growth will be driven by a combination of demographic segments with a range of housing needs across the housing continuum. Housing and Funding Options will need to be pursued for Aboriginal Identity people, Immigrants, and Non-Aboriginal Born Canadians through a range of housing projects for families, single persons, students, and seniors.

The changes in the housing forecast by 2025 may result in 1,816 more dwelling units including:

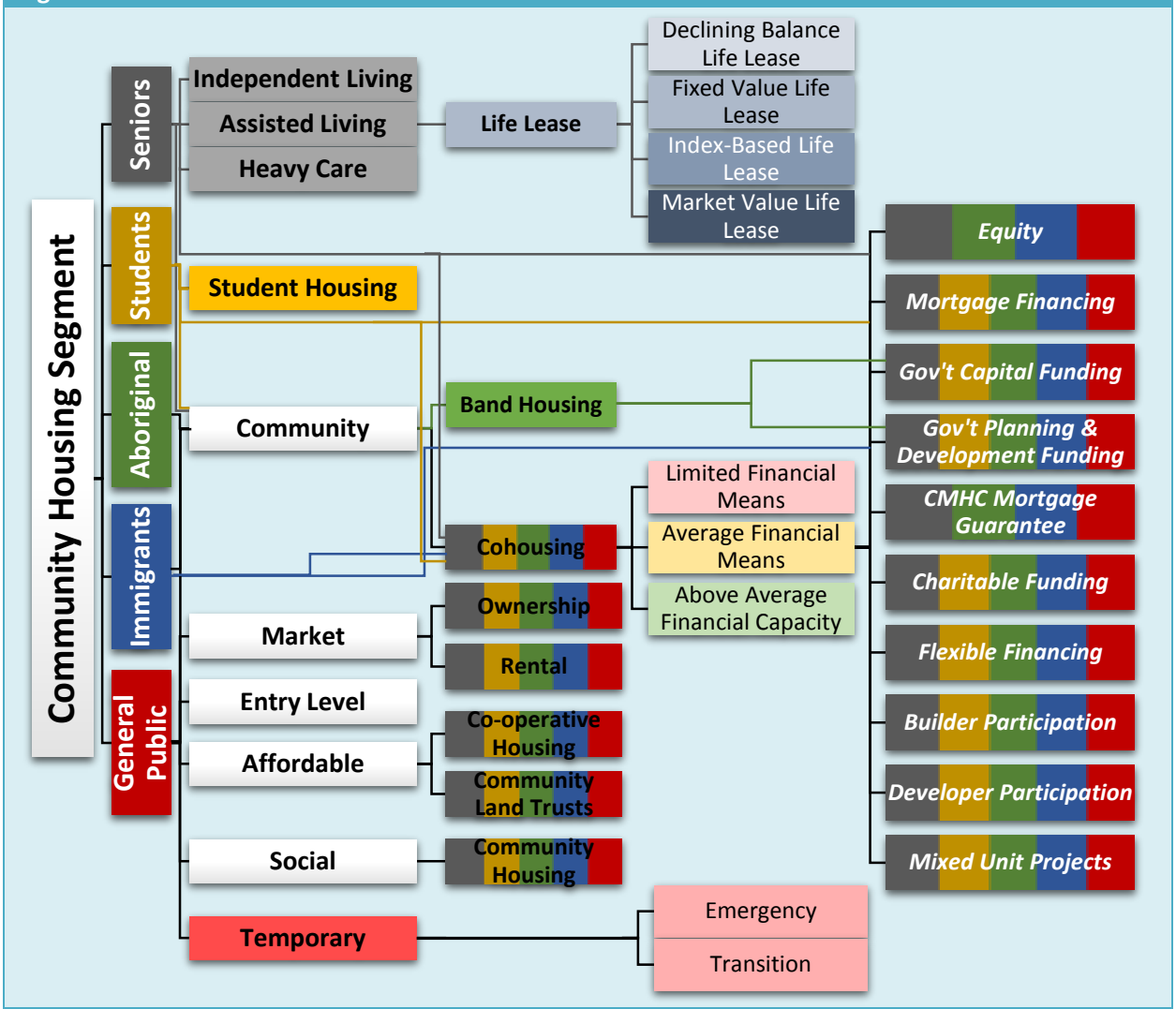
- The potential need for a further 650 to 900 more dwelling units for seniors age 65 and over from 2011 to 2025 or on average 45 to 65 net seniors dwellings per year in the Yorkton CA
- An increase of 321 additional Aboriginal dwelling units for all ages from 2011 to 2025 or on average 22.9 net additional Aboriginal dwellings per year in the Yorkton CA
- An increase of 153 additional Immigrant dwelling units for all ages from 2011 to 2025 or on average 10.9 net additional Immigrant dwellings per year in the Yorkton CA
- An increase of 1,342 additional dwelling units for all ages from 2011 to 2025 or on average 95.9 net additional Non-Aboriginal Born in Canada dwellings per year in the Yorkton CA
- An immediate need for at least 75 new dwelling units to support the new Parkland College Trades and Technology Centre programs for a range of market segments including Aboriginal students, International Students, and general students to meet future workforce needs

The growth in the seniors 65 years and older population segment will likely be the largest single segment of the community needing housing, followed by the Aboriginal segment, and Immigrant segment over the next 10 years, with a strong short term need for student housing being the most pressing immediate need.

Yorkton Community Housing Funding Model Options

The range of housing project types and funding models not only fit the potential ongoing need for Seniors housing but in most cases can fit other community housing market segments such as Students, Aboriginal people, Immigrants, and the General Public as illustrated in the next exhibit.

Exhibit 0.2 - Select Housing Projects Types, Funding Model Options, and Community Market Segments



Source: Preferred Choice

Conclusion #2: The Community Housing Project Types and Funding Model Options can generally be adapted to fit a range of housing projects based on financial means of residents for families, single persons, students, and seniors in the Yorkton CA market segments of Aboriginal Identity people, Immigrants, and Non-Aboriginal Born Canadians.

Overall financial means will be a factor for all housing projects depending on the position of the housing project along the community housing continuum.

Ownership and **Rental** generally represent the typical market housing options.

Community Housing is a form of accommodation meeting non-market housing needs which includes emergency shelters, transitional housing, government subsidized social housing, affordable housing, and entry level housing options. **Band Housing** for First Nation communities is similar to a community housing with the units owned by the First Nation.

Community Land Trusts holds the land in perpetuity to secure community interests such as protecting sensitive eco-systems and / or providing affordable access for community housing projects.

Co-operative Housing is established through member owned organizations that provides security of tenure to occupants which pay occupancy fees as member owners or through rent from members or non-members, with equity shares owned by individual members and the overall assets and units held by the Housing Co-operative.

Co-operative housing can be in the form of a *Limited Equity Co-ops* much like a conventional non-profit rental property geared to support affordability. *Market Rate Co-ops* allow equity growth for the member owners which may start as initially affordable, but does not necessarily protect affordability over time. The Range of Co-operative Housing Models equity structure is illustrated in the following exhibit.

Exhibit 0.3 - Range of Co-operative Housing Models

Source: Preferred Choice

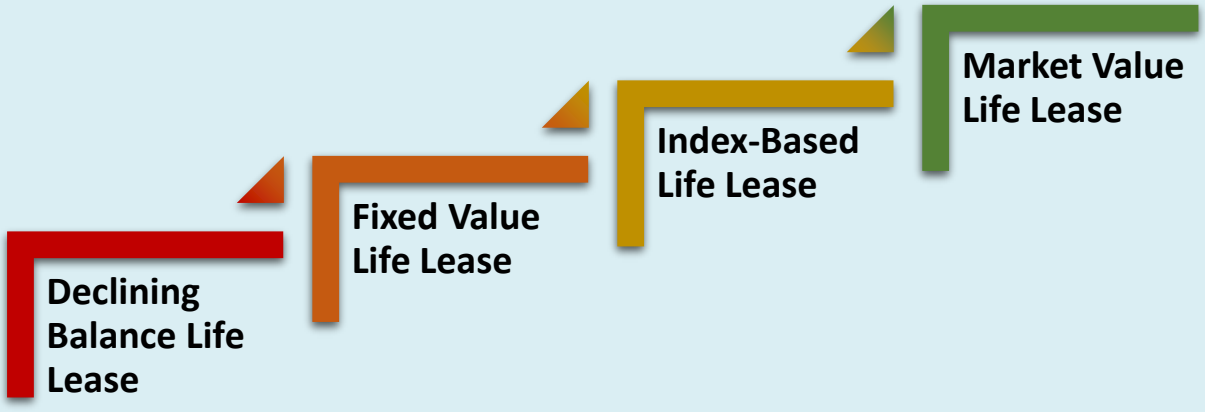
Cohousing or **Collaborative Housing** are housing projects with private spaces and common spaces for all participants in a housing development. Cohousing projects can vary significantly. The cohousing model could be used for affordable or even individuals requiring basic or long term health care with less amenities in each unit such as a simple studio or bachelor unit with just a

bedroom and a bathroom and common areas for dining, kitchen, laundry, and other services. Cohousing can also be an option for higher means occupants to have fully supported condominium or apartment style units with full kitchen, living room, bedroom, bathroom, and potentially laundry services in each unit plus common dining, recreation, and other areas such as a swimming pool and other personal services.

Life Lease projects are geared towards individuals 55 years of age or older where the residents can purchase a lease for life for a lump sum entrance fee and monthly occupancy fees. There are four basic types of Life Lease ownership arrangements:

- *Declining Balance Life Lease:* the refundable amount of the original entrance fee declines over time based on the length of time the owner occupies the leased unit
- *Fixed Value Life Lease:* the refundable amount of the original entrance fee when the lease is terminated is reduced by a pre-determined set administration charge
- *Index-Based Life Lease:* the refundable amount of the original entrance fee when the lease is terminated appreciates over-time based on a pre-determined set formula, such as the Consumer Price Index (CPI)
- *Market Value Life Lease:* the refundable amount of the original entrance fee varies over time appreciating or depreciating based on the current market value of the unit when the lease is terminated

Exhibit 0.4 - Basic Types of Seniors Life Lease Ownership Arrangements



Source: Preferred Choice

Yorkton Community Housing Funding Model Options Recommendations

The Yorkton CA has a strong segment of seniors which will further expand over the next decade.

Recommendation #1: That the Yorkton Housing Committee and City of Yorkton promote and / or facilitate development of additional seniors housing across the housing continuum through

the Life Lease, Cohousing, Co-operative Housing, Community Housing, and Community Land Trust options as appropriate.

The community of Yorkton is in a favorable position with a number of community based housing organizations able to respond to non-market housing needs including the Yorkton Housing Authority, Yorkton Housing Corporation, and Yorkton Parkland Housing Society, plus a number of groups with projects targeted for particular market niche needs.

Recommendation #2: That the Yorkton Housing Committee and City of Yorkton work with Yorkton Community Based Housing Providers to enable a number of additional new housing projects geared toward individuals in each market segments with limited financial means through Community Housing, Community Land Trusts, Co-operative Housing, Cohousing, and certain Life-Lease options as appropriate.

There is an acute short-term need for additional student housing to support the new Parkland College Trades and Technology Centre. The new facility requires at least 75 new dwelling units as soon as possible to support programming for a range of market segments including Aboriginal students, International Students, and general students to meet future workforce needs.

Recommendation #3: That the Yorkton Housing Committee and City of Yorkton work with the Parkland College and appropriate Yorkton Community Based Housing Providers to explore development of at least 75 dedicated units with 142 beds for student housing through a range of project finance options that may be available for the project including partnerships with the private sector, access to government funding, charitable support, and other creative options.

While a certain level of housing need is for non-market housing, about ⅓ of the housing needs are for market housing units.

Recommendation #4: That the Yorkton Housing Committee and City of Yorkton work with private developers, realtors, investors, existing residents, newcomers, and the general public to ensure a competitive environment exists and is maintained to attract, retain, and sustain ongoing market housing development for the Yorkton area.

Some of the housing need for seniors will require a varying level of personal care. Certain individuals in the community and surrounding region will require higher levels of long term care that is provided through private facilities and public facilities such as Sunrise Health Region.

Recommendation #5: That the Yorkton Housing Committee and City of Yorkton work with the Sunrise Health Region and private care operators to ensure the level of personal and long term care spaces is adjustable to meet current and future seniors care needs for the Yorkton area.

As the market segments and needs vary from time to time there may be needs for more spaces in some segments such as seniors, Aboriginal youth, Immigrants, and / or students, which may vary for periods of time. It is important that spaces and facilities for some of the needs be flexible to be adapted to other market needs as appropriate from time to time.

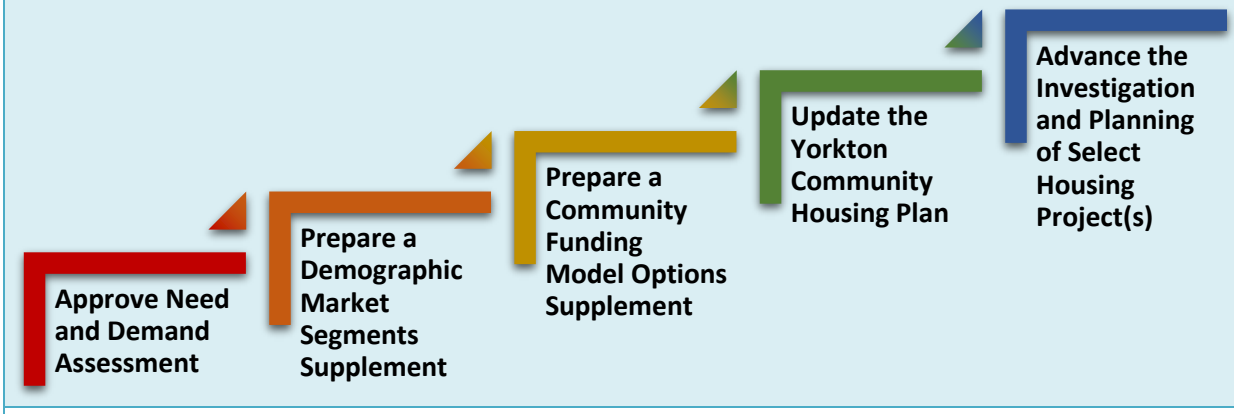
Recommendation #6: That the Yorkton Housing Committee and City of Yorkton through the Community Housing Plan encourage Yorkton Community Based Housing Providers, private developers and operators, and the general market to develop housing facilities that can adapt a portion of the client base to changing market segment and demographic needs from time to time as appropriate.

Steps in the Yorkton Community Housing Plan

The Yorkton area Housing Development Project has completed the following steps:

- Preferred Choice prepared the 2015 Yorkton Area Housing Need and Demand Assessment
- Preferred Choice prepared a Demographic Market Segments Supplement
- Preferred Choice prepared this Community Funding Model Options Supplement

Exhibit 0.5 - Yorkton Community Housing Planning Project Steps



Source: Preferred Choice

The next steps in the Yorkton area Housing Development Project are:

- Develop an Updated Yorkton Community Housing Plan based on the Need and Demand Assessment, Market Segments Review, Funding Models Review, & Stakeholder Engagement
- Finalize and Submit the Updated Yorkton Community Housing Plan to Yorkton City Council
- Select partners for a target housing project(s) to investigate and advance, based on access to available approved funding including CMHC Seed Funding

The last housing plan stage to develop target project(s) with partners are optional. The intent is to generate action to advance the goals of the updated Yorkton Community Housing Plan.

1.0 Project Objective

1.1. Yorkton Area

The City of Yorkton is situated on along the Trans-Canada Yellowhead Highway #16 in east-central Saskatchewan, 325 kilometres south east of Saskatoon and 451 kilometres north west of Winnipeg. Yorkton is 190 kilometres north east of Regina via Highway #10.

Exhibit 1.1 - Saskatchewan and Yorkton Maps

Source: Maps developed by Preferred Choice with Map face courtesy of SK Ministry of Highways and Infrastructure & Tourism Saskatchewan

Yorkton is a vibrant economic centre of nearly 20,000 people and serves Saskatchewan's third largest trading area. The City of Yorkton and R.M. of Orkney No. 244 are situated in a strong resources area with a vibrant agricultural region, potash mining, and manufacturing and processing, and healthy resource sector.

1.2. Yorkton Area Development and Growth

Employment grew by 6.1% or 555 positions between 2006 and 2011 according to Statistics Canada Census & National Household Survey data for the Yorkton Census Agglomeration (CA).

Population grew by 800 people or 0.90% average annual growth rate between 2006 and 2011 Statistics Canada Census data for the Yorkton CA. The 2009 to 2014 5 year Saskatchewan Health population average annual growth rate was 1.60% or 1,436 people over the past 5 years.

1.3. The Yorkton Housing Committee

The Yorkton Housing Committee (YHC) was established to assist the City of Yorkton in establishing a plan to address the current and future housing needs in the community. The Mission adopted in the initial housing plan was: *"The City of Yorkton will actively work with all sectors of the community including builders and developers, community organizations, businesses, and all governments to support a housing market which will provide adequate, accessible and affordable housing for all Yorkton residents, through planning and collaboration."*

1.4. Yorkton Community Housing Plan Update Project

The Yorkton Housing Committee (YHC) intends to update the Community Housing Plan for the period 2016 - 2020 which includes determining if new strategies are required to assist the City of Yorkton to address gaps in the community housing continuum. Consideration for seniors' housing need and funding models suitable for Yorkton are part of the envisioned project scope of work as summarized in the following exhibit.

Exhibit 1.2 - Yorkton Community Housing Plan Update Requested Scope of Work

Update Housing Plan	Seniors Housing	Funding Models
• Interviews and Liaison with Housing Contacts • Research Recent Housing Data • Consider Housing Needs Across the Continuum • Priorities and Targets • Strategies • Progress Reporting • Progress Evaluation	• In-depth assessment of current seniors' housing needs and demand • Looking at options to fulfill seniors' segment including life lease	• Researching Housing Funding Models • Examples of Different Funding Models • Tax Credit / Grant Models in other Jurisdictions • Private Donation and / or Mortgage funding • Recommending Funding Models Ideal for Yorkton

Source: Preferred Choice adapted from City of Yorkton & Yorkton Housing Committee 'RFP for Housing Plan Update'

The updated plan will be in a format that the YHC can submit for adoption by Yorkton City Council.

1.5. The Preferred Choice Approach

The Preferred Choice response to the Yorkton Community Housing Plan Update Project will include the following parts:

I. Regular Client Meetings from Project Initiation through to Project Finalization
II. Conducting an updated Housing Development Need and Demand Assessment
III. Preparing a Supplemental Yorkton Area Demographic Market Segments Assessment
IV. Examining Community Housing Development Funding Models
V. Updating the Yorkton Housing Plan

This phase of the project investigates various for Community Housing Development Funding Models Options for the City of Yorkton and area.

This will be followed up by the updated Yorkton Housing Plan. Additional options include a Preliminary Analysis of Project Financial Viability Phase and a subsequent Business Planning Phase for a potential target housing project.

1.6. The Yorkton Community Housing Plan Update Project Funding Model Options

As part of the Housing Plan Update Project, Preferred Choice recommended accessing Canada Mortgage and Housing Corporation (CMHC) Seed Funding to add an updated Need and Demand Assessment for the project. CMHC Seed Funding has been approved for the Need and Demand Assessment along with potential funds to develop a Preliminary Analysis of Project Financial Viability Phase and a subsequent Business Planning Phase for a potential target housing project.

The City of Yorkton on behalf of the Yorkton Housing Committee retained Preferred Choice for the assignment including the Housing Need and Demand Assessment portion to compile information, provide analysis, and documentation for unmet housing need and demand. This is being further supplemented by the Community Housing Development Funding Models Options.

Preferred Choice's Development Specialists consulted with the City of Yorkton by:

I. Client Project Engagement
II. Secondary Information Collection
III. Identifying Various Funding Models for Housing Development
IV. Recommending Suitable Housing Development Funding Options for Yorkton Area

Definitions for Affordable and Seniors Housing and models are noted in Appendix A of this report. Information on Yorkton CBO Housing Providers and Seniors Housing is contained in Appendix B of this report.

2.0 Project Input

2.1. The City of Yorkton and Yorkton Housing Committee Project Representatives

In May 2015, past Director of Planning & Engineering Gord Shaw interacted with Preferred Choice regarding proceeding with the Housing Plan Update and accessing funding through the CMHC Seed Funding Program. On June 26, 2015, Preferred Choice met with Gord Shaw and Economic Development Officer Samuel Twumasi in Yorkton. A community overview, information on the envisioned housing project components, and the project input and need and demand assessment plan was reviewed with the client. A meeting to engage the Yorkton Housing Committee was held on June 26th. A series of housing community based organizations interviews was conducted in person on June 26th with additional phone interviews in July and August 2015 with 11 stakeholder groups. On September 17, 2015, highlights of the Need and Demand Assessment findings were presented through a conference call with members of the Yorkton Housing Committee. From May through to October 2015, representatives for the City of Yorkton and Yorkton Housing Committee discussed with Preferred Choice and provided information for the development of the Housing Development Need and Demand Assessment and supplemental analysis. Discussion took place regarding the steps in the project, progress to date, and additional actions to advance the initiative.

A range of secondary information has been compiled through Yorkton Planning & Development and Economic Development officials for development of the 2015 Housing Development Need and Demand Assessment and supplemental demographic analysis.

2.2. Project Resources and Knowledgeable Contacts

Preferred Choice has had contact with a number of knowledgeable representatives regarding factors for housing development assessment and strategies. Contact has been made with a number of organizations including:

- Canada Mortgage and Housing Corporation
- Saskatchewan Housing Corporation
- Westcap Mgt Ltd. various representatives
- City of Yorkton
- Yorkton Housing Authority
- Yorkton Housing Corporation
- Yorkton Parkland Housing Society
- Sunrise Health Region
- Shelwyn House
- SIGN (Society for the Involvement of Good Neighbours)

- Parkland Housing - Proposed Student Housing Need
- Avenue Living
- Integrated Life Care Corporation
- Revera (The Bentley Yorkton)
- Yorkton Real Estate Association
- Other development contacts

The project also utilized a range of information for the need and demand assessment including:

- Secondary data from national and provincial statistical agencies
- Secondary information and reports from the City of Yorkton and community agencies

A range of support from the City of Yorkton enabled the collection of relevant project information, secondary information, and overall guidance and direction throughout the project need and demand assessment.

Further additional input on community housing funding models and seniors housing projects was requested from the following sources:

- Canada Mortgage and Housing Corporation
- Saskatchewan Housing Corporation
- Saskatoon Housing Initiatives Partnership (SHIP)
- Westcap Mgt Ltd. various representatives

Sources of information utilized for this project provided by various sources and the Yorkton area are noted in Appendix D of this report. Definitions for Affordable and Seniors Housing and models are noted in Appendix A of this report. Information on Yorkton CBO Housing Providers and Seniors Housing is contained in Appendix B of this report.

3.0 Types of Housing Programs

In reviewing the nature of affordable housing options for seniors it is useful to consider seniors housing by client group, construction type, tenure, organization type, seniors housing space, seniors' housing project type, and project funding options. Definitions for Affordable and Seniors Housing and models are noted in Appendix A of this report.

3.1. Seniors Client Groups

From an income perspective the following client groups have been identified for seniors.

Low Income Seniors - generally are individuals age 65 years or older whose shelter costs for rent or ownership plus electricity, heating, water, sewer, is greater than 30% of the household income before tax.

Seniors - generally are individuals age 65 years or older whose shelter costs for rent or ownership plus electricity, heating, water, sewer, is lower than 30% of the household income before tax.

Seniors At Risk - may have a range of meanings from seniors with declining physical or mental health to seniors' at risk of being in a potentially dangerous or abusive environment including addictive behaviors or vulnerability to financial position. For the purposes of this housing consideration a consideration of financial means along with economic and social independence will be considered. Level of support needs impacts the financial resources required to maintain a particular level of care and household affordability.

Exhibit 3.1 - Range of Seniors Housing Client Groups Financial Capacity

Low Income Seniors	Seniors At Risk	Seniors

Source: Preferred Choice

3.2. Seniors Housing Construction Type

Seniors' housing may generally fall into structures with wood frame buildings or concrete frame buildings. Seniors housing projects may fall into a number of construction project types:

New Construction - new construction on vacant property such as newly serviced lots, previously serviced lots, infill lots, or recently cleared lots being redeveloped.

Renovation / Retrofit - significant renovations or retrofitting of housing spaces to extend the life or renew the property for residence occupants.

Conversion - for buildings repurposed from commercial, institution, recreation, or other uses being renovated and retrofitted into a housing project for residents.

Exhibit 3.2 - Range of Seniors Housing Projects Construction Types

Source: Preferred Choice

3.3. Housing Tenure

CMHC has defined the housing continuum to represent the range of housing typically seen in smaller communities with less than 25,000 population. The range of housing options view housing with government support to be 'social housing' while non-market housing fits under 'affordable housing'. The key difference is that affordable housing includes housing provided by the private, public, and not-for-profit sectors, below market rates.

Exhibit 3.3 - The Community Housing Continuum

Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
⇨	⇨	⇨	⇨	⇨	⇨	⇨
Government Subsidized Housing			**Non-Market Housing**		**Market Housing**	

Source: A Guide for Canadian Municipalities for the Development of a Housing Action Plan, Canada Mortgage and Housing Corporation, 2010

In general housing tenure may take the following forms:

Ownership - an owned dwelling can include a dwelling not fully paid for with a mortgage or another claim on it and can be situated on owned land, rented or leased land, or be part of a condominium.

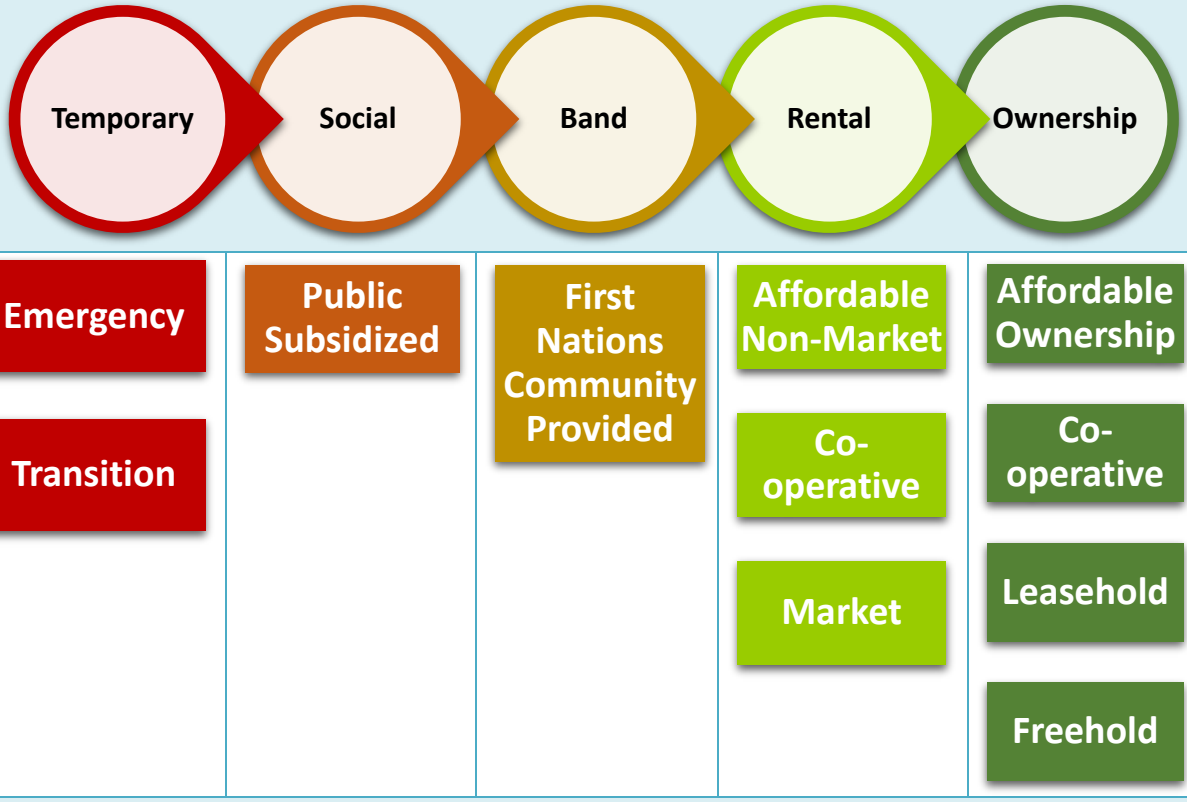
Rental - a rented dwelling is a dwelling secured by a monthly rental payment at market or even a reduced rate including housing that may be rented as part of a co-operative.

Band - refers to housing provided by a First Nation to an eligible First Nation Member Family unit on a reserve or property owned or rented by a First Nation.

There are also circumstances where a temporary need for alternative housing arises:
Shelter - is a property for emergency or temporary use by an occupant and is not considered as a permanent residence.

Housing tenure characteristics could be considered as illustrated in the following exhibit.

Exhibit 3.4 - The Range of Housing Tenure



Source: Preferred Choice

Additional considerations can relate to the ownership of a unit:
Freehold - a property that the building and land is outright owned with full title to the property.

Co-op - a property that is owned by members of co-operative which may have ownership equity by residents in the property and / or rent units to residents.

Leasehold - a property with a leaseholder having a contract with a freeholder that provides the property to them for set conditions and fees such as repairs, maintenance, ground rent, and terms over unit use and lease terms and renewals with the dwelling owned by the leaseholder.

3.4. Seniors Housing Project Organization Type

A seniors' housing project may be organized and developed by a number of sources as illustrated in the following exhibit.

Exhibit 3.5 - Range of Housing Project Developer Organization Type

Source: Preferred Choice

Private Developer - a private firm that develops and operates a housing project to earn a return on investment or profit.

Municipality - a local government that develops and operates housing projects to support a target non-market affordable niche or social housing need in the community.

Non-Profit Corporation / Community Based Organization - an organization that may be affiliated with a level of government, a faith group, service club, or other community entity that develops and operates housing projects to support a target non-market affordable niche or social housing need in the community.

Faith Group - an organization related to a religious or faith based group that develops and operates housing projects to support a target non-market or market housing need in the community.

Habitat for Humanity - an organization that utilizes volunteers, donations, community partners, and owner participation in the construction equity to build affordable housing for low income residents to transition into home ownership.

Realtors, Associations, Lenders - a seller, association, or financial agency that develops and facilitates housing projects to support a target non-market or market housing need in the community.

3.5. Seniors Housing Spaces

The nature of seniors' housing spaces ranges from individual residences through to heavy care facilities as noted in the following exhibit.

Exhibit 3.6 - Range of Seniors Housing Spaces

Source: Preferred Choice

Individual Residences - in general housing for independent seniors typically living an active lifestyle and may include some support from family members or home care from time to time.

Congregate Independent Living - is housing with separate private residences much like an apartment or condominium with their own bedroom, bathroom, and typically kitchen, and living room plus common facilities shared with other residences such as a dining room, recreation room, and other amenities.

Congregate Independent Living with Support - is housing with separate private residences plus common facilities shared with other residences such as a dining room, recreation room and other amenities along with support services with meals, housekeeping, laundry, social activities, and 24 hour response services.

Congregate Assisted Living - is housing with separate private residences plus common facilities shared with other residences such as a dining room, recreation room and other amenities along with support services with meals, housekeeping, laundry, social activities, 24 hour response services, plus a low level of health care for residents less than 1.5 hours care per day, medication monitoring may be a service, and personal care services including structured activities.

Congregate Respite Space - while respite care may include alternative relief care being provided to an individual at their usual residence, in this case congregate respite care may include individuals participating in a short treatment program, care program, and is intended for short-

term or temporary accommodation for a senior who normally resides in another place and not at the respite residence.

Congregate Heavy Care - this is a space where full-time health professional care is provided for residents receiving more than 1.5 hours care per day, which could include residents that could require high-level care include Alzheimer's, dementia and reduced mobility.

The Canada Mortgage and Housing Corporation (CMHC) conducts annual Seniors' Housing market surveys in February and March in all centres in each province. The survey is a census of all seniors' residences in Canada meeting an established criteria. Facilities in the survey must have at least 50 percent of its residents who are 65 years of age or older typically with at least 10 rental units with at least one unit that is not subsidized. Facilities surveyed must offer an on-site meal plan. Residences included do not mandate high levels of health care (with less than 1.5 hours or more of care per day), thus nursing homes and long-care homes are not included in the survey. Offer rental units; life lease units, and owner-occupied units are excluded from the survey.

A summary of the types of seniors residences included in the CMHC Seniors' Housing Survey is presented in the following exhibit.

Exhibit 3.7 - CMHC Seniors' Housing Survey Definitions of Residences

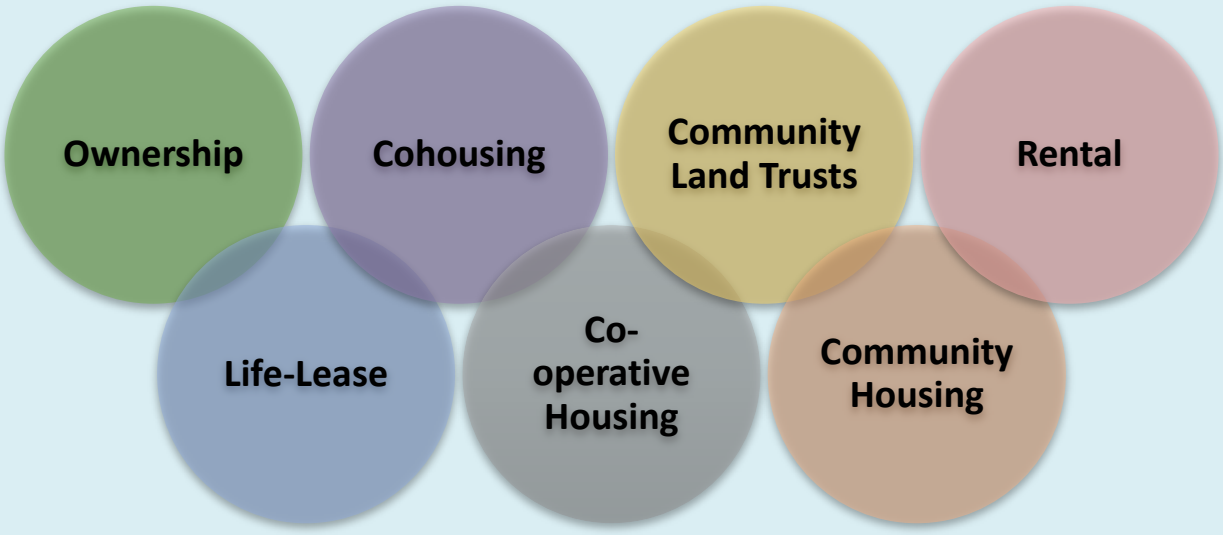
Standard Spaces		Heavy Care
Congregate Residences		
	Care Facilities	
Independent Housing with Support	**Assisted Living**	**Residential Care**
• Independent housing • Some combination of: › Meals › Housekeeping › 24-hour response › Social Activities	• Independent housing • Registered • Typically includes: › Meals › Housekeeping › 24-hour response › Social activities › Personal care services	• Full-time professional care • Licensed

Source: Adapted from "An Overview of Congregate Housing (Assisted Living) in Canada: Findings from CMHC's Annual Seniors Housing Survey", Sarena Teakles, Market Analyst, BC Market Analysis Centre, Canada Mortgage and Housing Corporation, May 2014 based on the CMHC Seniors' Housing Survey

3.6. Seniors Housing Project Types

A seniors' housing project can be configured in a number of ways with some suitable housing project models as noted in the following exhibit.

Exhibit 3.8 - Range of Seniors Housing Project Types



Source: Preferred Choice

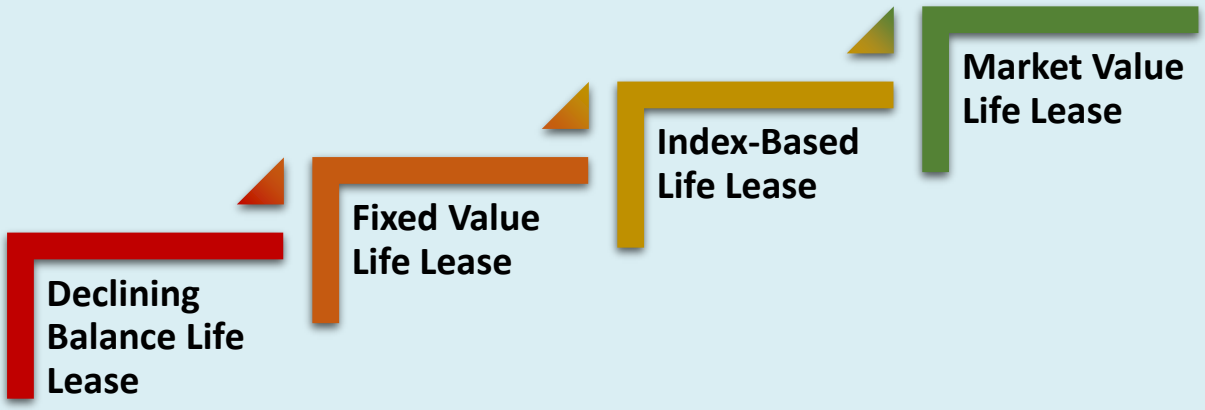
Ownership - this can include individual residences, condominiums, and dwelling structures for independent seniors typically living an active lifestyle and may include some support from family members or home care from time to time for dwellings that may be fully paid or with a mortgage or another claim on it and can be situated on owned land, rented or leased land.

Life Lease - is housing geared to residents 55 years or older established that enables the lease purchaser for life for a lump sum entrance fee and monthly occupancy fees.

There are four basic types of Life Lease ownership arrangements:

- *Declining Balance Life Lease:* the refundable amount of the original entrance fee declines over time based on the length of time the owner occupies the leased unit
- *Fixed Value Life Lease:* the refundable amount of the original entrance fee when the lease is terminated is reduced by a pre-determined set administration charge
- *Index-Based Life Lease:* the refundable amount of the original entrance fee when the lease is terminated appreciates over-time based on a pre-determined set formula, such as the Consumer Price Index (CPI)
- *Market Value Life Lease:* the refundable amount of the original entrance fee varies over time appreciating or depreciating based on the current market value of the unit when the lease is terminated

Exhibit 3.9 - Basic Types of Seniors Life Lease Ownership Arrangements



Source: Preferred Choice

Cohousing - is housing that may be in a neighbourhood of separate building residences, multi-unit buildings, or one common building which may have similar private spaces and common shared spaces for all participants in a secure living environment and Cohousing or Collaborative Housing projects can vary from one project to the next.

Co-operative Housing - are member owned organizations with an elected board that provides security of tenure to occupants which pay occupancy fees as member owners or through rent to members or non-members, with equity shares owned by individual members and the overall assets and units held by the Housing Co-operative.

Exhibit 3.10 - Range of Co-operative Housing Models

Source: Preferred Choice

Co-operative housing can be in the form of a *Limited Equity Co-ops* much like a conventional non-profit rental property geared to support affordability. *Market Rate Co-ops* allow equity growth for the member owners which may start as initially affordable, but does not necessarily protect affordability over time.

Community Land Trusts - is a non-profit corporation that acquires and holds land in perpetuity for community interests such as protecting sensitive eco-systems and / or providing affordable access for community housing projects.

Community Housing - is intended to include housing to meet non-market housing needs that are not met in a community due to a lack of profit such as shelters, transitional housing, social housing, low-cost rental housing, and affordable housing for clients dealing with limited financial means.

Rental - this can include individual residences, apartments, rented condominiums, and dwelling structures for independent seniors typically living an active lifestyle and may include some support from family members or home care from time to time for dwellings secured by a monthly rental payment at market or even a reduced rate.

3.7. Seniors Housing Project Funding Options

Funding options may vary based on the project type or model utilized for seniors housing projects. Projects may have funding with varying combinations of some of the following options as noted in the following exhibit.

Exhibit 3.11 - Range of Seniors Housing Project Funding Options

Source: Preferred Choice

Equity - a material contribution of cash, land, building, work, or equivalent value towards the financing costs of the housing project which can take various forms such as the investment into a freehold, co-op, condominium, collaborative, or leasehold housing project.

Mortgage - long term financing or conventional borrowing utilized to finance typically up to 80% of the building of a housing project along with sufficient equity without other guarantees or contributions necessary to complete the project financing.

Government Capital Funding - a form of non-repayable or favourable repayment or forgivable repayment to reduce the financing costs and overall project costs to meet a public policy objective such as affordability, social housing, or housing for target hard to house groups.

Examples of recent Government Capital Funding programs in Saskatchewan include the *Rental Development Program* and the *Capital Rent Subsidy Program* provided through the Saskatchewan Housing Corporation (SHC) with funding support through the Investment in Affordable Housing Agreement between SHC and the Canada Mortgage and Housing Corporation (CMHC).

Government Planning & Development Funding - a form of non-repayable or favourable repayment or forgivable repayment to reduce the planning and development costs and overall project costs to meet a public policy objective such as affordability, social housing, or housing for target hard to house groups.

CMHC offers programs such as the *Proposal Development Funding (PDF)* which can be used towards certain project planning and assessment planning, professional fees, planning, site tests, permits, documents, and fees with forgivable portions based on the level of affordable housing provided by a project. CMHC *Seed Funding* provides a grant and forgivable repayable grant portion for market assessments, financial viability analysis, business plan, and incorporation costs.

CMHC Mortgage Guarantee - the Canada Mortgage and Housing Corporation (CMHC) provides mortgage loan insurance to borrowers with less than 20% equity down payment and a minimum of a 5% down payment to protect the lender in the event of a default which can enable higher loan-to-value financing, plus can allow for longer amortization periods and other benefits for affordable housing developments.

Charitable Funding - includes donated funds from a Registered Charity, individual or corporate donors, a faith based group, service club, or other benefactor providing cash or in-kind contributions for an affordable housing project.

Flexible Financing - measures that allow for financing to vary the borrowing terms such as enabling additional payments, obtaining additional levels of financing, reducing borrowing costs, or extending the amortization period for an affordable housing project.

Builder Participation - for affordable housing projects where the builder provides a direct cost discount or other indirect contribution to the project or ongoing participation in the project providing a real financial benefit or cost savings to the project.

Developer Participation - for affordable housing projects where the developer provides a direct cost discount or other indirect contribution to the project or ongoing participation in the project providing a real financial benefit or cost savings to the project.

Mixed Unit Projects - for projects containing a combination of non-market and market which can include social, affordable, entry level, secondary suites, and market housing intended to reduce the costs of housing for non-market units due to efficiencies of being part of a larger development.

4.0 Local Housing Program Options

4.1. Programs to Support Housing Development

The Canada Mortgage and Housing Corporation (CMHC) developed A Guide for Canadian Municipalities for the Development of a Housing Action Plan in 2010. The Guide features important information to assist communities including suggested options to facilitate housing development in communities.

The Yorkton Area Housing Need and Demand Market Assessment Report, prepared by Preferred Choice in September 2015, contained a list of relevant provincial and federal programs available for certain housing development opportunities. A number of potential municipal program options are also noted in the 2015 Yorkton Area Housing Need and Demand Market Assessment Report.

4.2. CMHC Municipal Guide Potential Municipal Housing Development Program Options

The CMHC A Guide for Canadian Municipalities for the Development of a Housing Action Plan contained a number of noted areas for communities to consider utilizing to create housing in a community. Categories listed include:

- Contributions and Loans
  - *Likely by establishing a source to create a targeted fund for certain desired non-market housing projects in the community if such a measure is adopted*
- Housing Fund
  - *Likely fees from developers, property taxes, and other sources into a fund that is utilized to support applications that meet the criteria and objectives of the community housing development plan*
  - The City of Yorkton offers the Rental Housing Incentive Program (RHIP)
- Housing Organization
  - *To develop and manage affordable rental housing*
  - The City of Yorkton owns the Yorkton Housing Corporation which provides 143 units
  - The Yorkton Tribal Council operates the Yorkton Parkland Housing Society with 121 units
  - The Provincial Métis Housing Corporation has a couple of properties in Yorkton
- Inclusionary Zoning
  - *Zoning policies that can be geared to ensure a certain level of affordable housing as part of a development project*
- Intensification
  - *May include a range of options such as financial incentives, flexible zoning, discounts on land pricing, and other options to encourage & achieve higher population density housing*

- Land Banking
  - *Maintaining a reserve of land for future housing which may or may not have targeted provisions to support affordable housing initiatives*
  - *There may be a portion of donated property utilized to support affordable housing initiatives*
- Public-Private Partnerships
  - *This covers arrangements initiated by either the public or private sector to work together to develop subsidized, non-market, market or a mixture of approaches of housing types covering portions or spanning the housing continuum*
- Resale Price Restrictions
  - *Price restriction covenants based on the time of resale and limits on price increases as part of conditions for owners of non-market rate homes*
- Secondary and Garden Suites
  - *May include lower land costs, development fees, permit costs, property taxes, and other incentives geared towards homes or developments featuring units with secondary suites*

Combinations of development programs geared towards homeownership along with other programs may be utilized to encourage a mixture of housing development.

The following exhibit lists potential resources and approaches that municipalities may use to support housing development as noted by CMHC.

Exhibit 4.1 - CMHC List of Resources to Support Housing for Municipalities	
Allowing Infill	Land Banking
Below-Market Land Leases	Levying Development Charges to Create Housing
Capital Facilities Agreements	Modifying Building Codes
Comprehensive Development Zoning	Modifying Development Standards
Contributions and Loans	Municipal-Non-Profit Partnerships
Conversion Controls	Parkland Dedication Fees
Demolition Controls	Public-Private-Partnerships
Designing Flexible Housing	Real Estate Escrow Interest Grants
Donating Land or Facilities	Redeveloping or Converting Non-Residential Buildings Or Sites
Encouraging Building Energy Efficient Housing	Resale Price Restrictions
Encouraging Smaller Units	Retaining Affordable Housing
Exemption From Parking Requirements	Secondary And Garden Suites
Expedited Approval Process	Standard-of-Maintenance Bylaws
Housing Agreements for New Development	Using Development Levies
Housing Commitment in Community Plan	Waiving or Reducing Conversion Fees
Housing Fund	Waiving or Reducing Development Charges and Fees on New Rental Housing
Inclusionary Zoning	Waiving or Reducing Property Taxes
Source: A Guide for Canadian Municipalities for the Development of a Housing Action Plan, Canada Mortgage and Housing Corporation, 2010	

5.0 Affordable Seniors Housing Projects

Information on Affordable Seniors' Housing Projects Profiles is contained in Appendix C.

5.1. CMHC Affordable Housing Project Profiles

The Canada Mortgage and Housing Corporation (CMHC) has a range of reports, tools and programs to assist communities, agencies, developers, home owners, and tenants in addressing housing needs. CMHC provides Affordable Housing Project Profiles to highlight affordable housing solutions that have worked in communities across Canada. The project profiles present how groups such as non-profit housing and community groups, the private sector and municipalities have used these solutions to create affordable housing.

The CMHC Affordable Housing Project Profiles portal can be found online at http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/.

5.2. CMHC Seniors Affordable Housing Project Examples

Based on an August 19, 2015 search of the CMHC Affordable Housing Project Profiles for Seniors' projects identified 116 Seniors projects across Canada. A list and brief description of the project profiles and links to each profile follows. Additional information and highlights on each noted project profile is contained in Appendix C.

Victoria Gardens Calgary, Alberta -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68321_EN_W_ACC.pdf

A new development in Montgomery, an older Calgary neighbourhood, provides energy-efficient affordable rental housing for 34 families.

Iosegun Manor, Fox Creek, Alberta -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Iosegun-Manor-EN.pdf

This project is the first affordable seniors' housing building in a community of 2,000 residents. Modular construction was used for the new building.

Wood Buffalo Housing & Development Corporation, Wood Buffalo, Alberta -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Wood-Buffalo-Housing-Corp-EN.pdf

A non-profit municipal housing organization has drawn on best practices from across the continent to help meet the affordable housing needs of a rapidly growing northern Alberta community, through affordable rental and homeownership housing, partnership and revenue-generating programs.

Glenway Gate, Calgary, Alberta - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Glenway-Gate_EN.pdf

This project offers affordable and market-rate rental apartments for seniors. It was built on the site of a former church in an established, centrally located neighbourhood.

North Ridge Place, St. Albert, Alberta - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66947w_EN.pdf

An experienced provider of seniors' housing has been able to bring needed units on stream faster by using innovative building technology.

Alice Bissett Residence, Calgary, Alberta - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Alice_Bissett_EN.pdf

This project will provide affordable housing and support services for a diverse group of residents.

Tuck Avenue Seniors' Residence, Terrace, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68322_EN_W_ACC.pdf

In what one organizer has called a grassroots community barn raising, five new affordable apartments for seniors have been built in the northern municipality of Terrace, B.C.

Jack Nelson Annex, Sechelt, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Jack-Nelson-Annex-EN.pdf

This project offers a mix of low-income and market rental units, and provides affordable housing for seniors and persons with disabilities on British Columbia's Sunshine Coast.

The Maple Residences, Steveston, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/The-Maple-Residences-EN.pdf

This project provides affordable housing for independent seniors in a growing seaside community with a large senior population.

Carey Place, Saanich, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Carey-Place-EN.pdf

This project was built by Baptist Housing, a non-profit seniors' housing organization, with funding from three levels of government.

Elizabeth Fry Place, Prince George, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Elizabeth-Fry-Place-EN.pdf

This project provides affordable housing to low-income seniors and persons with disabilities who are able to live independently.

Earl Haig Retirement Residence, Port Coquitlam, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Earl-Haig-Retirement-Residence-EN.pdf

This project features 50 "all-inclusive" rental apartments for independent seniors, with meals and housekeeping services included in the affordable monthly rents.

Riverbend Manor, Kamloops, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/RiverBend-Manor-EN.pdf

This new project replaces seniors' housing built in the 1960s. The site was intensified, offering more affordable housing to independent seniors.

Veneto Place, Fernie, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Veneto_Place_EN.pdf

Three condominium-style buildings, each with 15 units, offer a range of attainable housing solutions, including below-market rent, rent-to-own and attainable ownership options.

Kinsmen Lodge, Surrey, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kinsmen-Lodge-EN.pdf

Careful design makes this residence for seniors requiring long-term nursing care feel like a home.

Kiwanis Van Horne, Penticton, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kiwanis-Van-Horne-EN.pdf

The Penticton Kiwanis Housing Society built an affordable, accessible apartment building for seniors.

Hustwick Place, Parksville, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hustwick-Place-EN.pdf

This 33-unit project provides 28 affordable housing units for seniors in a community where over 30 per cent of the population is aged 65 or over. Income generated by renting seven commercial units on the bottom floor helps maintain affordability.

Golden Vista, Kamloops, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Golden-Vista-EN.pdf

With modest finishes and a compact design, this project provides affordable housing for people with low to moderate incomes and offers rental and ownership options.

Baker Gardens, Cranbrook, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Baker-Gardens-EN.pdf

This project is the largest modular housing development to be built in the province through federal and provincial stimulus funding under Canada's Economic Action Plan.

Apple Valley Seniors' Housing, Kelowna, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Apple-Valley-Seniors-Housing-EN.pdf

This unique seniors' project offers a mix of affordable and market rental housing, along with a recreation centre that provides opportunities for both residents and non-residents to be physically and socially active.

Loreen Place, Victoria, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Loreen-Place-EN.pdf

The Greater Victoria Housing Society and a local philanthropist with a dream of building affordable housing joined forces to build a new "family-friendly" rental housing complex.

The Poppy Residences, Burnaby, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66986_EN_Dec06_w.pdf

Access to low-cost government financing assisted a Royal Canadian Legion Branch to provide moderately priced, independent-living apartments for seniors.

Cortes Island Cottages, Cortes Island, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Cortes-Island-Cottages-EN.pdf

An active seniors' organization made housing one of its top priorities and has succeeded in building a "seniors' village" with community support and government assistance.

Eagle Valley Manor, Sicamous, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Eagle-Valley-Manor_EN.pdf

With the construction of 12 new units, an established provider of seniors' housing in BC's interior has added assisted living to the range of accommodation it offers.

Secondary Suites Incentive, Victoria, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Secondary-Suites-Incentives-Victoria_EN.pdf

The City of Victoria is encouraging the creation of secondary suites by relaxing bylaw restrictions and providing grants to homeowners who add rental suites to their homes.

Kiwanis Village, Nanaimo, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kiwanis-Village_en.pdf

What started as a seniors' village in the 1950s has been developed into a "campus of care".

Kiwanis Village, Nanaimo, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Marrion-Village-Shannon-Oaks-EN.pdf

The Baptist Housing Society of BC has reinvented an aging project through a strategy of renovation, demolition and infill, and has reduced the need for government assistance by including market housing.

Augustine House - Delta, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Augustine-House-EN.pdf

St. Augustine Council of the Knights of Columbus formed a non-profit organization to build a mixed-income residence that provides seniors with the necessary support services to age in place.

Abbeyfield House, St. Paul's Golden - Golden, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Abbeyfield-House-St-Paul-s-Golden-EN.pdf

In addition to providing housing, this project offers seniors a community environment.

Place la Charrette, Winnipeg, Manitoba -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Place-La-Charette-EN.pdf

An experienced housing provider created affordable, universally designed housing for persons with disabilities. The project has two distinct components: an apartment building and attached bungalows.

Isfeld Villa, Winnipeg Beach, Manitoba -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Isfeld-Villa-EN.pdf

A new development by Gateway Foundation Inc. will help seniors maintain a measure of independence in the community they know.

Greendale Estate, Grunthal, Manitoba -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Greendale-Estate-EN.pdf

When Canada's Economic Action Plan was announced, Menno Home for the Aged had a "shovel ready" project in the wings and was able to proceed with the first phase of a planned expansion.

Father Eugene O'Leary Seniors Complex, Saint John, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68327_EN_w_ACC.pdf

The Father Eugene O'Leary Seniors Complex in Saint John offers 23 affordable apartments for seniors.

Residence Robinson, Moncton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Residence-Robinson-EN.pdf

A downtown neighbourhood has been revitalized with the addition of new affordable housing, thanks to the efforts of two enterprising individuals.

Place de la Gare, Grand Falls, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Place-de-la-Gare-EN.pdf

A local resident built an energy-efficient, centrally located project. Half of the units are set at affordable rates for seniors and persons with disabilities.

Hawkins House Expansion, Fredericton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hawkins-House-Expansion-EN.pdf

Located in a hub that provides a range of housing options for seniors, this project was expanded to add 12 more supportive housing suites.

McKee Manor, Moncton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/McKee-Manor-EN-FINAL.pdf

Developed by a non-profit, faith-based organization, this project provides, affordable housing for the community's growing senior population.

Ken Val United Church Suites Inc., Quispamsis, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Ken-Val-Suites_EN.pdf

Three United Churches worked together to create the affordable, accessible housing for seniors and people with disabilities. Modular construction and energy-efficient features reduced construction and operating costs.

Habitat Plus II, Edmundston, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Habitat-Plus-II-EN.pdf

A local developer has applied and extended the lessons of an earlier project to create more affordable housing with energy-efficient features.

Habitat Plus I, Edmundston, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Habitat-Plus-I-EN.pdf

A developer's passion for energy-efficient construction has resulted in an award-winning project that demonstrates affordable housing can also be green.

Victoria Villa, Perth-Andover, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Victoria-Villa_EN.pdf

After receiving Seed Funding from CMHC to help cover the costs of a need and demand analysis, the development of a business plan and preliminary design drawings, a local entrepreneur was able to develop housing for rural seniors without government funding.

Kodiac Place, Petitcodiac, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kodiac-Place_en.pdf

A private non-profit housing corporation used support through the Affordable Housing Initiative to create affordable housing for seniors.

York Developments Inc., Fredericton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/YorkManor_en.pdf

A successful non-profit affordable housing provider expands its services to provide affordable supportive housing for seniors.

IDAM Holdings Ltd., Bay Roberts, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/IDAM-Holdings-Ltd-EN.pdf

A local private developer created affordable housing for low-income seniors with federal and provincial funding.

Maple Ridge Court, Triton, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maple-Ridge-Court-EN-FINAL.pdf

This project has 10 attractive, affordable rental homes that will help keep the town of Triton vibrant.

Paradise Estates, Twillingate, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Paradise_Estates_EN.pdf

Ernest Guy and Sons Ltd., a family business, created five affordable duplexes to help seniors stay in their community close to family and friends.

Kinsmen Manor, Marystown, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66659_EN.pdf

A local Kinsmen organization combined its own resources with individual donations, public funding and private borrowing to create affordable housing for seniors.

A&A Realty, Grand Falls - Windsor, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/A-A-Realty-EN.pdf

A local entrepreneur used government assistance to create affordable seniors housing in a rural community.

Central Accommodations (2006) Ltd., Bishop's Falls, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Central-Accomodations_En.pdf

A private-sector housing provider created new affordable housing for seniors.

Golden Age Estates Ltd., Placentia, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Golden-Age_En.pdf

A local entrepreneur finds a way to make housing affordable and manageable for seniors looking to remain in their community.

Riverside Properties Inc., Baie Verte, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66594_EN_w.pdf

A local organization built eight units of seniors' housing with the help of all three levels of government.

Your Strength is Our Strength, Peterview, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Your-Strength-is-Our-Strength.pdf

A grassroots group in rural Newfoundland expands its services to include affordable rental housing for seniors and adults with physical disabilities.

Eastern Gate Manor, St. John's, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66375w_en.pdf

A church group contributed land and received government funding to build housing for seniors in the heart of St. John's.

Millwood Place, Middle Sackville, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Millwood-Place-EN.pdf

A new affordable seniors' rental building in a growing suburb of the Halifax Regional Municipality is helping to bring families closer together.

Magee Drive, Middleton, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Magee-Drive-Seniors-Housing-EN.pdf

Phase two of Magee Drive Seniors Housing added 15 more affordable housing units to an existing project for low-income seniors.

Baille Ard Seniors Housing, Sydney, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Baille-Ard-Seniors-Housing-EN.pdf

This project was built by Nova Scotia's Community Services Department. The semi-detached homes are barrier-free and designed for independent living.

Stone Ridge Greenwood, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67205_EN_w.pdf

Pine Glen Investments worked closely with CMHC to adapt its Stone Ridge project to include affordable housing.

Ivany Place Northwood, Halifax, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66946_EN_w.pdf

When Nova Scotia's Department of Health determined the province needed more long-term care beds, Northwood was an obvious choice as one of the delivery partners.

Orchard View Apartments, Berwick, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Orchard-View-Apts_en.pdf

An experienced provider of seniors' housing adds an independent living project to its "continuum of care."

Almon Place, Halifax, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66468_EN_W.pdf

A non-profit housing group leveraged federal and provincial funding as well as the skills of a development consultant to transform an underperforming asset into mixed-income housing for independent seniors.

LaHave Heights - Bridgewater, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/LaHave_Heights_En.pdf

A developer in Nova Scotia offers manufactured homes close to amenities and at a competitive price.

Birchwood Place, 235 Fitch St. East, Welland, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68319_EN_w_ACC.pdf

A universal design, LEED standards and some innovative firsts are all contributing to affordability for seniors in this new housing development in the Niagara region.

Beaver Barracks, Ottawa, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/beaver-barracks-ottawa-ontario.pdf

This large development provides affordable, energy-efficient apartments and townhomes for people of all ages, income levels, walks of life and abilities.

Bruyère Village, Ottawa, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/bruyere-village-ottawa-ontario.pdf

Bruyère Village offers a full continuum of care to seniors on a 28-acre site in east Ottawa, including independent living, assisted living and long-term care.

Perley Rideau Seniors Village, Ottawa, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Perley-Rideau-Seniors-Village-EN.pdf

This project offers a mix of affordable and market rental units. Residents have access to a continuum of care and on-site amenities that target the needs of seniors.

Gethsemane Gardens, London, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Gethsemane-Gardens-EN.pdf

Built on the site of a former church, Gethsemane Gardens offers affordable housing to low-income seniors. The project was built by the London Affordable Housing Foundation, a charitable organization made up of a coalition of faith groups.

Maxwell Park Place, Sarnia, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maxwell-Park-Place-EN.pdf

The site of a former long-term care facility was redeveloped as affordable supportive housing for seniors and persons with disabilities.

Brechin Manor, Brechin, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Brechin-Manor-EN.pdf

This project is the first purpose-built shared home in Ontario and offers affordable homeownership with support for independent seniors.

Maple Bluffs, Sudbury, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maple-Bluffs-EN.pdf

This project provides seniors and persons with disabilities a local affordable housing option.

Seguin Place, Parry Sound, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Seguin-Place-EN.pdf

A partnership between two private development companies and three levels of government resulted in the creation of 10 new affordable housing units for seniors. The project is part of a larger complex that will also include 20 market condominiums.

40 Lawrence Avenue Orangeville, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/40-Lawrence-Avenue-EN.pdf

This project offers affordable and accessible apartments for seniors in a rural community. The building has several green features for energy-savings, long-term affordability and occupant comfort.

Franklin Street Seniors Centre, Sault Ste. Marie, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Franklin-Street-Seniors-Centre-EN.pdf

A former school site was redeveloped as affordable housing for seniors. The developer used manufactured housing to enhance affordability.

Seniors Villa of East Ferris, East Ferris, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Seniors-Villa-East-Ferris-EN.pdf

This initiative provides affordable housing for a growing senior population in two rural communities.

Centre of Excellence for Integrated Seniors' Services, Thunder Bay, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Centre-of-Excellence-EN.pdf

The Sister Leila Greco Apartments opened in January 2013 with 132 supportive apartments for seniors. The building is part of the Centre of Excellence for Integrated Seniors' Services, which will offer a full continuum of care on a former hospital site.

Bayfield Terrace, Barrie, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Bayfield-Terrace-EN.pdf

This project offers centrally located, affordable and accessible apartments, owned and managed by a full-service property management company in Barrie.

Essa Lifestyle Residence, Angus, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Essa-Lifestyle-Residence-EN.pdf

An apartment building in a small community offers seniors a local affordable housing option.

Hillcrest Lodge, Orillia, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hillcrest-Lodge-EN.pdf

A former nursing home now provides 31 affordable apartments, meals and on-site support to low-income seniors.

Good Shepherd Square, Hamilton, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Good-Shepherd-Square-EN.pdf

Taking a "campus approach" to affordable housing rejuvenated a downtown neighbourhood and provided benefits to the entire community.

16 Veterans Way, Huntsville, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/16-Veterans-Way-Huntsville-EN.pdf

A private developer created affordable housing for seniors on a rehabilitated industrial site.

121 McCarthy Street, Trout Creek, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/121-McCarthy-Street-Trout-Creek-EN.pdf

A former school in a small rural community has been transformed into affordable housing for seniors with assistance from three levels of government.

McVittie Place, Bracebridge, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/McVittie-Place-Bracebridge-EN.pdf

This project provides 80 new affordable units for independent seniors in a well-designed, energy-efficient building.

Centennial Court, Iroquois Falls, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Centennial_Court_EN.pdf

Built to meet the housing needs of independent seniors, this project is centrally located and part of a "seniors' housing hub."

Bradburn House, Peterborough, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Bradburn-House-EN.pdf

A heritage building was carefully restored to reveal many original features when it was transformed from student housing into 18 affordable apartments.

Trailview Terrace, Lakefield, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Trailview_Terrace_EN.pdf

Located in a small community, this project offers seniors affordable housing choices with bungalow units and a 42-unit apartment building with assisted living services.

TVM Schoolhouse, Peterborough, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/TVM_Schoolhouse_EN.pdf

A converted school offers affordable and accessible housing for adults living with physical and mental disabilities.

Maple Grove Place, Dunnville, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maple_Grove_Place_EN.pdf

This project provides supportive housing for seniors and contains 21 new apartments that were created out of an existing building.

Elgin Seniors Housing, Rideau Lakes, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Elgin-Seniors-Housing-EN.pdf

Three clusters of housing designed to meet the needs of independent seniors in a small rural community were built on land owned by the township.

Blackburn Mews, Kingston, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Blackburn-Mews-EN.pdf

This project has an energy-efficient design and features that help ensure affordability over the long term.

TVM Doctor Powers Residences, Port Hope, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/TVM-Dr-Powers-Residences-EN.pdf

This project provides affordable and accessible housing for seniors and people with disabilities - in a converted elementary school.

Fry Residence and Riverview Residence, Hastings County, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Fry-Residence-Riverview-Residence-EN.pdf

Built to the LEED® Gold standard, two similar affordable apartment buildings in Hastings County, feature innovative technologies that save energy, reduce long-term operating costs and increase occupant comfort.

Sharbot Lake Seniors Residence, Sharbot Lake, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Sharbot-Lake-Seniors-EN.pdf

Seniors who can no longer maintain their own homes can still live in their community thanks to the construction of a new affordable seniors' housing project.

Gower Park Place, East York, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Gower-Park-Place-EN.pdf

Built in 1994, this project is a model of community integration that benefits both tenants and the neighbourhood.

Chapelview, Brampton, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Chapelview-EN.pdf

An innovative arrangement by a private builder with corporate sponsors, suppliers and subtrades resulted in Chapelview, a LEED® Platinum certified affordable housing project for seniors and persons with disabilities.

Oxford Manor, Tavistock, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Oxford-Manor_EN.pdf

A vacant century-old hotel has been gutted, renovated and converted into affordable seniors' housing by private developers who have seen the need to accommodate the aging population, especially in rural areas.

Country Street Phase 2, Almonte, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Country-Street-Phase-2_En.pdf

Affordable, supportive housing helps seniors in a small, rural community to age in place.

Tony Wong Place, Markham, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Tony-Wong-Place-EN.pdf

Tony Wong Place provides safe, affordable and accessible housing for low income seniors, singles and families. The project was built by a non-profit organization formed by local churches.

My Owen Place, Waterloo, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/My-Owen-Place_EN.pdf

This project was built by a private contracting company, to fill the need for affordable, accessible seniors' housing in the community.

Rotary Club of Burlington, Burlington, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67260w_EN.pdf

Since 1964, Rotary Club of Burlington has been providing affordable housing for seniors in Burlington, Ontario.

The Pines, Trout Lake, North Bay, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67136_EN.pdf

A private developer working with local government has created affordable housing that is also innovative and energy efficient.

21 King Street Apartments, St. Catharine's, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67126_eng.pdf

An entrepreneur has converted a long-derelict central city sports complex into affordable housing.

Caledonia Two, Dutton, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66848_EN.pdf

A Lions Club took the opportunity to leverage its fundraising efforts to create 30 units of new affordable seniors' housing.

La Résidence Notre-Dame de la Paix, Limoges, The Nation, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/La-Résidence-Notre-Dame_EN.pdf

In partnership with government, a developer has been able to bring affordable seniors' housing to a community that has long required it.

Dr. FM Walker Seniors Villa, Alliston, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Dr-FM-Walker_EN.pdf

A local branch of the Royal Canadian Legion turned the need to build a new headquarters into an opportunity to include housing for veterans and lower-income seniors.

Affordable Housing Strategy, Region of Waterloo, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66573w_EN.pdf

In an effort to help address the need for affordable rental housing, the Region of Waterloo Council created an Affordable Housing Strategy in 2001. The Strategy has since been updated twice.

Welland Mills Centre Thorold, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Welland-Mills-Centre-EN.pdf

An imaginative redevelopment of a heritage flour mill resulted in the creation of this project which provides affordable housing and has helped revitalize Thorold's downtown.

Millbrook Place, Mississauga, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Millbrook-Place-EN.pdf

An innovative corporate initiative and local government participation combined to create affordable housing for seniors and formerly homeless and very low-income single people.

Résidence Saint-André-Avellin, Saint-André-Avellin, Quebec -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66109w_EN.pdf

The private sector is meeting a need for affordable retirement housing in the Petite-Nation.

Résidence du Parc Jarry - Montréal, Quebec -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66059w_EN.pdf

This project offers independent and semi-independent seniors' affordable housing in their community.

Résidence Murray - Sherbrooke, Quebec -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Résidence-Murray-EN.pdf

An addition to a 60-unit seniors' residence will provide housing for seniors who need only 30 minutes of care a day.

The Pinelands, Prince Albert, Saskatchewan -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68338_EN_W_ACC.pdf

An historic building underwent extensive renovations and now provides safe, affordable housing in Prince Albert's downtown.

Housing Business Plan 2013 - 2022, Saskatoon, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Housing-Business-Plan-2013-2022-Saskatoon-EN.pdf

The Housing Business Plan 2013 - 2022 continues on the success of an earlier five-year plan and brings together the tools the City of Saskatoon has to increase the range and supply of affordable housing in the city.

Prince Albert Community Housing Society (PACH), Prince Albert, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Prince-Albert-Community-Housing-Society-PACH-EN.pdf

The Prince Albert Community Housing Society Inc. provides nearly 300 units of affordable housing for families, singles and seniors in Prince Albert.

Hanley Seniors' Housing, Hanley, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hanley-Seniors-Housing-EN.pdf

This project was created from two buildings that were moved from a rural community and reconfigured into affordable housing on the town's main street.

Columbian Manor, Saskatoon, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Columbian-Manor_EN.pdf

A Saskatoon organization has enlarged its existing complex for independent seniors to include 51 new units. Meals and support services are provided.

Juniper Manor, Saskatoon, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Juniper-Manor_EN.pdf

An affordable development for seniors in Saskatoon is doing triple duty by also helping new immigrants integrate into the larger community and contributing to neighbourhood revitalization.

Bethany Place, Saskatoon, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66725w_EN.pdf

A Saskatoon housing provider has been able to combine the creation of a new affordable seniors' development with an innovative clean energy project that will save on operating costs and reduce CO_2 emissions.

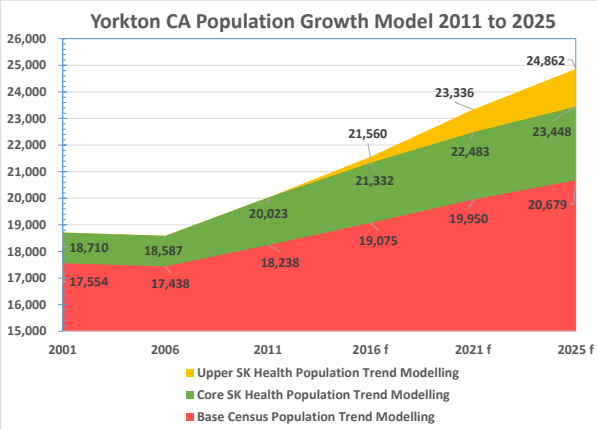
6.0 Community Funding Model Options Fit and Conclusions

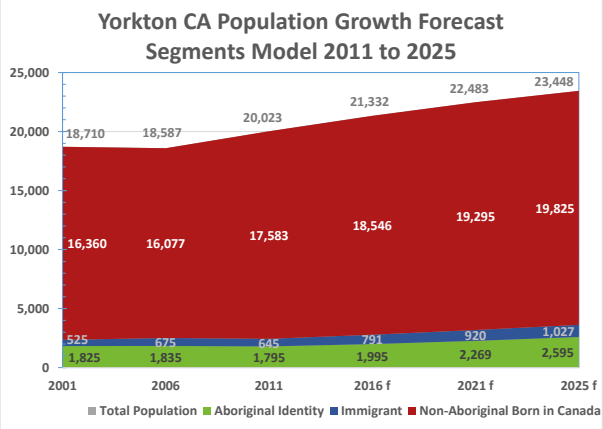
Definitions for Affordable and Seniors Housing and Models are noted in Appendix A of this report.

6.1. Population Growth and Market Segments

The Yorkton Area Housing Need and Demand Market Assessment Report examined population growth and forecast potential population projections to 2025. The Yorkton Area Demographic Market Segments Supplement Report considered various demographic segments and forecast segments potential population projections to 2025. The following exhibit presents the forecast population and segments growth from those reports.

Exhibit 6.1 - Yorkton CA Population and Population Growth Projections by Segments to 2025





** Note: Demographic Segments modelling is based on a number of growth factors applied to the Yorkton CA. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Numbers 99-014-X2011015, 99-011-X2011007, and 99-010-X2011026, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data from the Yorkton Area Housing Need and Demand Market Assessment Report, September 2015 and Yorkton Area Demographic Market Segments Supplement Report, October 2015

The Yorkton Area Population Growth Forecast Model with Growth by Population Origin Segment presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only. As covered on those reports, higher growth is anticipated in the following demographic segments in the future:

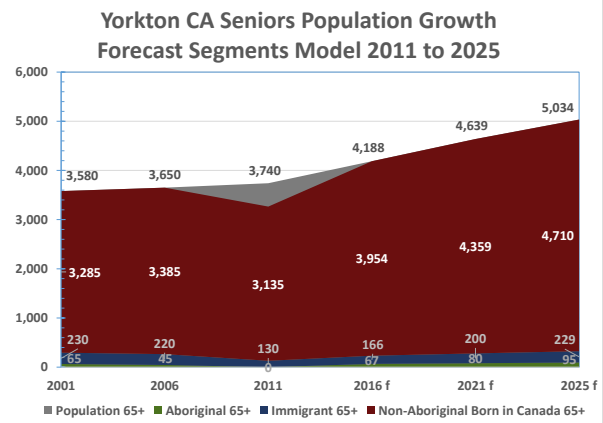
- The Yorkton CA area is anticipated to see the Aboriginal Identity Population grow at 2.8 times the overall population growth rate based on provincial Aboriginal Growth Rates
- The Yorkton CA area is anticipated to see the Immigrant Population grow at 3.7 times the overall population growth rate based on recent community Immigrant Growth Rates

- The Yorkton CA area is anticipated to see the Seniors' Population Levels grow at 2.4 times the overall population growth rate based on provincial Seniors' Growth Rates
- The Parkland College is anticipated to expand its student population in Yorkton by Approximately 55% to 65% based on 2012-13 and 2013-14 Full-Load-Equivalent (FLEs) Enrollment and Forecast Enrollment Capacity for the new Trades and Technology Centre facility

The total changes in population forecast may result in:

- 1,294 more seniors age 65 and over between 2011 and 2025
- An increase of 800 additional Aboriginal people of all ages from 2011 to 2025
- An increase of 382 additional Immigrant people of all ages from 2011 to 2025
- An increase in Parkland College enrollment by about 350 FLEs as fast as the market allows

Exhibit 6.2 - Yorkton CA Seniors' Population 65 and Older Growth Projections by Segments to 2025



** Note: Overall Base Population Modelling is done from Saskatchewan Health Covered Population data and Aboriginal Population data + Immigrant Population data is from 2011 Statistics Canada National Household Survey Data which leads to variations in totals for 2011 and prior year composition estimates.*

*** Note: Demographic Segments modelling by age is based on a number of growth factors applied to the Yorkton CA. The forecast presents rough estimates and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Numbers 99-014-X2011015, 99-011-X2011007, and 99-010-X2011026, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data

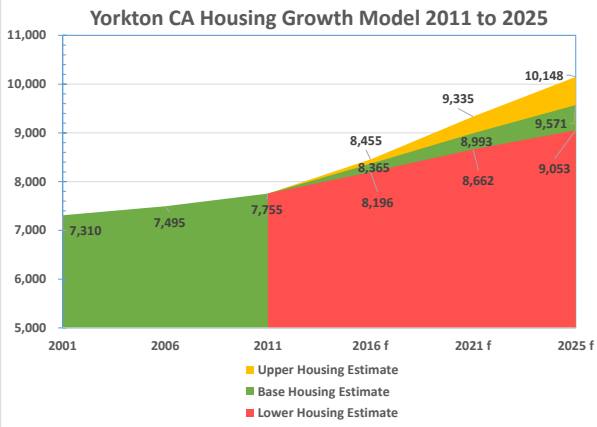
The intent in considering various community housing funding models was to consider options particularly for the growing seniors segment of the population. The need for Community Housing Options should be examined for a range of demographic segments as noted in the Yorkton Area Demographic Market Segments Supplement Report conclusions. One of that reports conclusions related to funding has been adapted for this Community Funding Model Options Supplement Report.

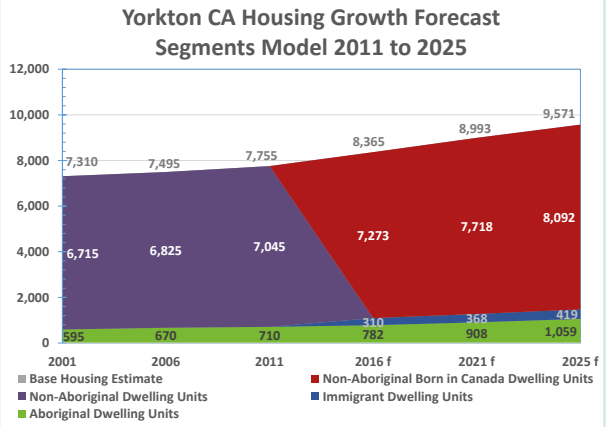
Conclusion #1: The Yorkton CA population and housing growth will be driven by a combination of demographic segments with a range of housing needs across the housing continuum. Housing and Funding Options will need to be pursued for Aboriginal Identity people, Immigrants, and Non-Aboriginal Born Canadians through a range of housing projects for families, single persons, students, and seniors.

6.2. Housing Growth and Market Segments

The Yorkton Area Housing Need and Demand Market Assessment and Yorkton Area Demographic Market Segments Supplement Reports examined housing growth, forecast potential housing, and housing by market segments projections to 2025. The following exhibit presents the forecast population and segments growth from those reports.

Exhibit 6.3 - Yorkton CA Housing and Housing Growth Projections by Segments to 2025





** Note: Demographic Segments modelling is based on a number of growth factors applied to the Yorkton CA. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Numbers 99-014-X2011015, 99-011-X2011007, and 99-010-X2011026, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data, City of Yorkton, R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer CHMC Housing Starts and Completions Survey info from the Yorkton Area Housing Need and Demand Market Assessment Report, September 2015 and Yorkton Area Demographic Market Segments Supplement Report, October 2015

The changes in the housing forecast by 2025 may result in 1,816 more dwelling units including:

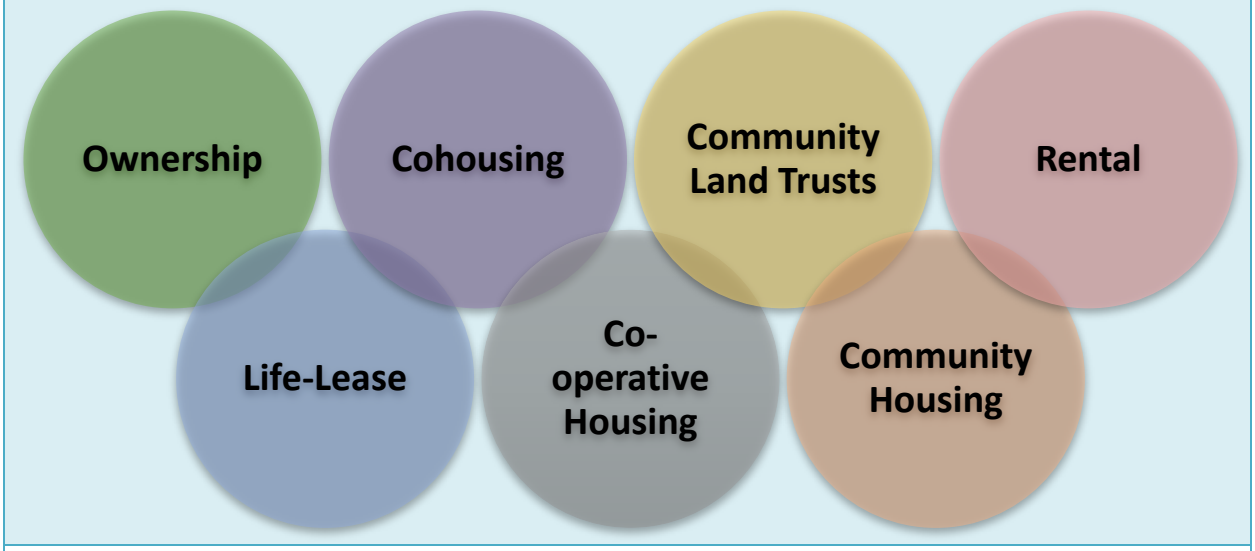
- The potential need for a further 650 to 900 more dwelling units for seniors age 65 and over from 2011 to 2025 or on average 45 to 65 net seniors dwellings per year in the Yorkton CA
- An increase of 321 additional Aboriginal dwelling units for all ages from 2011 to 2025 or on average 22.9 net additional Aboriginal dwellings per year in the Yorkton CA
- An increase of 153 additional Immigrant dwelling units for all ages from 2011 to 2025 or on average 10.9 net additional Immigrant dwellings per year in the Yorkton CA
- An increase of 1,342 additional dwelling units for all ages from 2011 to 2025 or on average 95.9 net additional Non-Aboriginal Born in Canada dwellings per year in the Yorkton CA
- An immediate need for at least 75 new dwelling units as soon as possible to support the new Parkland College Trades and Technology Centre programming for a range of market segments including Aboriginal students, International Students, and general students to meet future workforce needs

The growth in the seniors 65 years and older population segment will likely be the largest single segment of the community needing housing, followed by the Aboriginal segment, and Immigrant segment over the next 10 years, with a strong short term need for student housing being the most pressing immediate need.

6.3. Housing Projects Types

As noted in this Community Housing Funding Model Options Supplement, seniors housing and in general various housing projects can be configured in a number of ways with some suitable housing project models as noted in the following exhibit.

Exhibit 6.4 - Range of Select Housing Project Types



Source: Preferred Choice

Ownership and Rental generally represent the typical market housing options.

Community Housing is a form of accommodation meeting non-market housing needs which includes emergency shelters, transitional housing, government subsidized social housing, affordable housing, and entry level housing options. Band housing for First Nation communities is similar to a community housing with the units owned by the First Nation.

Community Land Trusts holds the land in perpetuity to secure community interests such as protecting sensitive eco-systems and / or providing affordable access for community housing projects.

Co-operative Housing is established through member owned organizations that provides security of tenure to occupants which pay occupancy fees as member owners or through rent from

members or non-members, with equity shares owned by individual members and the overall assets and units held by the Housing Co-operative.

Co-operative housing can be in the form of a *Limited Equity Co-ops* much like a conventional non-profit rental property geared to support affordability. *Market Rate Co-ops* allow equity growth for the member owners which may start as initially affordable, but does not necessarily protect affordability over time. The Range of Co-operative Housing Models equity structure is illustrated in the following exhibit.

Exhibit 6.5 - Range of Co-operative Housing Models

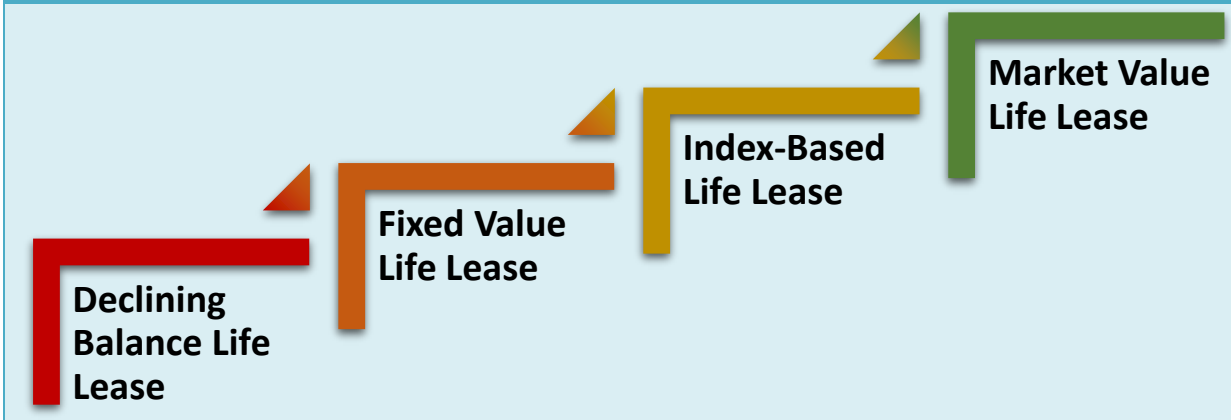
Source: Preferred Choice

Cohousing or Collaborative Housing are housing projects with private spaces and common spaces for all participants in a housing development. Cohousing projects can vary significantly. The cohousing model could be used for affordable or even individuals requiring basic or long term health care with less amenities in each unit such as a simple studio or bachelor unit with just a bedroom and a bathroom and common areas for dining, kitchen, laundry, and other services. Cohousing can also be an option for higher means occupants to have fully supported condominium or apartment style units with full kitchen, living room, bedroom, bathroom, and potentially laundry services in each unit plus common dining, recreation, and other areas such as a swimming pool and other personal services.

Life Lease projects are geared towards individuals 55 years of age or older where the residents can purchase a lease for life for a lump sum entrance fee and monthly occupancy fees. There are four basic types of Life Lease ownership arrangements:

- *Declining Balance Life Lease:* the refundable amount of the original entrance fee declines over time based on the length of time the owner occupies the leased unit
- *Fixed Value Life Lease:* the refundable amount of the original entrance fee when the lease is terminated is reduced by a pre-determined set administration charge
- *Index-Based Life Lease:* the refundable amount of the original entrance fee when the lease is terminated appreciates over-time based on a pre-determined set formula, such as the Consumer Price Index (CPI)
- *Market Value Life Lease:* the refundable amount of the original entrance fee varies over time appreciating or depreciating based on the current market value of the unit when the lease is terminated

Exhibit 6.6 - Basic Types of Seniors Life Lease Ownership Arrangements

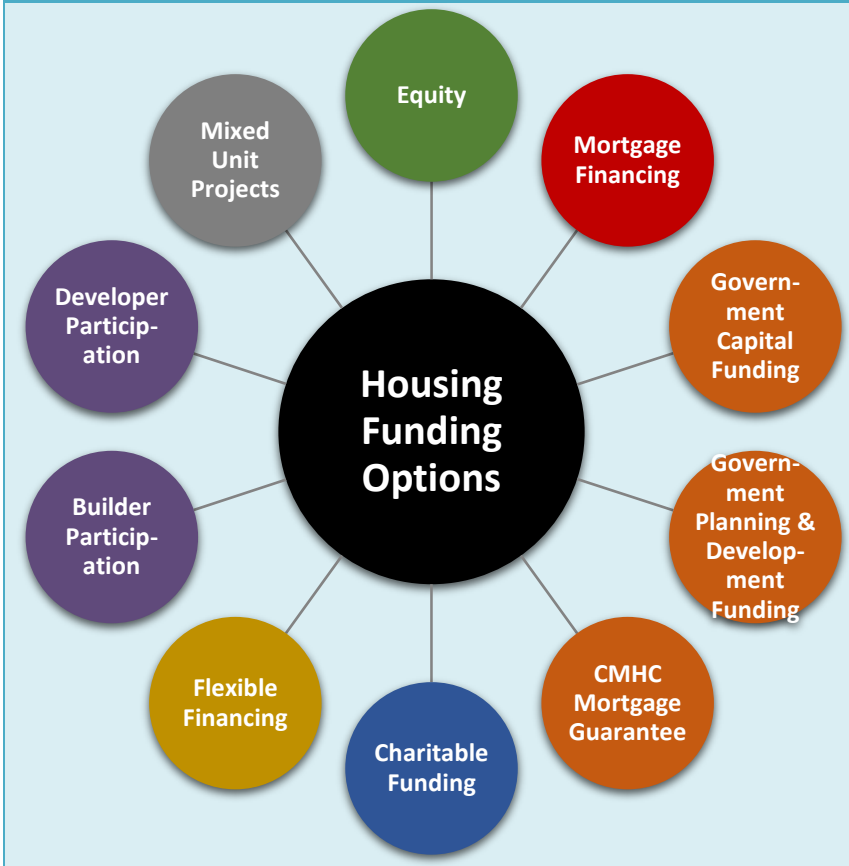


Source: Preferred Choice

6.4. Housing Project Funding Options

As noted in this Community Housing Funding Model Options Supplement, funding options may vary based on the project type or model utilized for seniors and all housing projects. Projects may have funding with varying combinations of some of the following options as noted in the following exhibit.

Exhibit 6.7 - Range of Housing Project Funding Options



Source: Preferred Choice

Projects can utilize traditional debt financing through a mortgage with sufficient equity contribution by the project owners.

Government funding can supplement a project with capital or planning and development funding which may be a straight grant, no or low interest loan, or forgivable loan based on certain conditions. The Canada Mortgage and Housing

Corporation (CMHC) offers certain home buyers and affordable housing projects mortgage insurance or guarantees that enable the banks or credit unions to increase the level of mortgages provided and offer more flexible repayment terms.

Certain non-market housing projects may receive banking from partners or lenders to receive flexible financing to vary the borrowing terms such as enabling additional payments, obtaining additional levels of financing, reducing borrowing costs, or extending the amortization period for an affordable housing project.

Certain housing projects may include direct contributions from charitable groups Registered Charity, individual or corporate donors, a faith based group, service club, or other benefactor to support a particular non-market housing project. Builders and Developers may also provide a discount, indirect or direct contribution to the project or ongoing participation in the project providing a real financial benefit or cost savings to the project.

Another common approach to reduce the costs of housing for non-market units is by gaining cost efficiencies of being part of a larger development for projects containing a combination of non-market and market which can include social, affordable, entry level, secondary suites, and market housing. A smaller secondary or garden suite is an example of a mixed use project with a larger unit and smaller unit on the same property.

6.5. Yorkton Community Housing Funding Model Options Recommendations

The range of housing project types and funding models not only fit the potential ongoing need for Seniors housing but in most cases can fit other community housing market segments such as Students, Aboriginal people, Immigrants, and the General Public as illustrated in the next exhibit.

Certain housing project types such as Life Leases are geared to the seniors market. Seniors housing spaces are also provided with varying level of services and care for seniors in independent living, assisted living, or seniors' personal care homes. All of the noted housing funding options are available to seniors' housing projects depending on the financial means and needs of the seniors' residents.

Student housing can be in the form of any general housing segments in the market and non-market housing. A dedicated student housing facility is a unique community housing option which likely has no equity or individual CMHC mortgage provisions for the individual students. These community student housing projects are generally developed by a community based organization or group on behalf of the student market associated with an education institution(s).

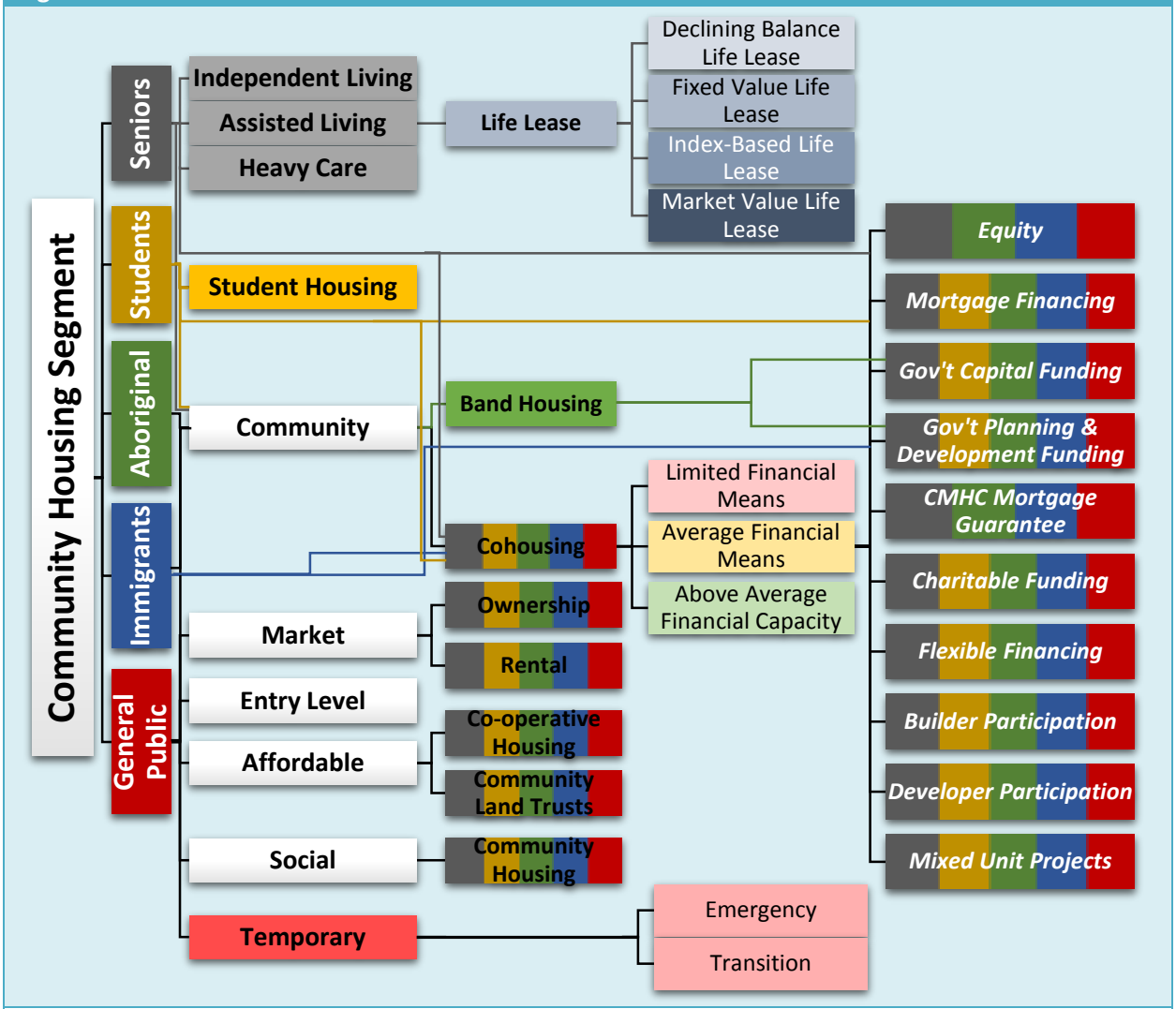
In most cases Aboriginal housing developed on behalf of First Nations is generally provided by a First Nation community or First Nations Housing entity under funding arrangements with the First

Nations Community and Government agencies such as CMHC. Other traditional mortgage and community equity programs can be utilized for First Nations and Métis housing projects.

Immigrant related housing can have limitations for individual Immigrants that are not yet Canadian citizens. For non-citizens, community based organizations may target housing projects for new residents. Otherwise most housing options and funding methods could apply to Immigrant housing projects.

The general public can make use of most housing options and funding methods that are not targeted to a specific group.

Exhibit 6.8 - Select Housing Projects Types, Funding Model Options, and Community Market Segments



Source: Preferred Choice

Conclusion #2: The Community Housing Project Types and Funding Model Options can generally be adapted to fit a range of housing projects based on financial means of residents for families, single persons, students, and seniors in the Yorkton CA market segments of Aboriginal Identity people, Immigrants, and Non-Aboriginal Born Canadians.

Overall financial means will be a factor for all housing projects depending on the position of the housing project along the community housing continuum.

The Yorkton CA has a strong segment of seniors which will further expand over the next decade.

Recommendation #1: That the Yorkton Housing Committee and City of Yorkton promote and / or facilitate development of additional seniors housing across the housing continuum through the Life Lease, Cohousing, Co-operative Housing, Community Housing, and Community Land Trust options as appropriate.

The community of Yorkton is in a favorable position with a number of community based housing organizations able to respond to non-market housing needs including the Yorkton Housing Authority, Yorkton Housing Corporation, and Yorkton Parkland Housing Society, plus a number of groups with projects targeted for particular market niche needs.

Recommendation #2: That the Yorkton Housing Committee and City of Yorkton work with Yorkton Community Based Housing Providers to enable a number of additional new housing projects geared toward individuals in each market segments with limited financial means through Community Housing, Community Land Trusts, Co-operative Housing, Cohousing, and certain Life-Lease options as appropriate.

There is an acute short-term need for additional student housing to support the new Parkland College Trades and Technology Centre. The new facility requires at least 75 new dwelling units as soon as possible to support programming for a range of market segments including Aboriginal students, International Students, and general students to meet future workforce needs.

Recommendation #3: That the Yorkton Housing Committee and City of Yorkton work with the Parkland College and appropriate Yorkton Community Based Housing Providers to explore development of at least 75 dedicated units with 142 beds for student housing through a range of project finance options that may be available for the project including partnerships with the private sector, access to government funding, charitable support, and other creative options.

While a certain level of housing need is for non-market housing, about ⅛ of the housing needs are for market housing units.

Recommendation #4: That the Yorkton Housing Committee and City of Yorkton work with private developers, realtors, investors, existing residents, newcomers, and the general public to ensure a competitive environment exists and is maintained to attract, retain, and sustain ongoing market housing development for the Yorkton area.

Some of the housing need for seniors will require a varying level of personal care. Certain individuals in the community and surrounding region will require higher levels of long term care that is provided through private facilities and public facilities such as Sunrise Health Region.

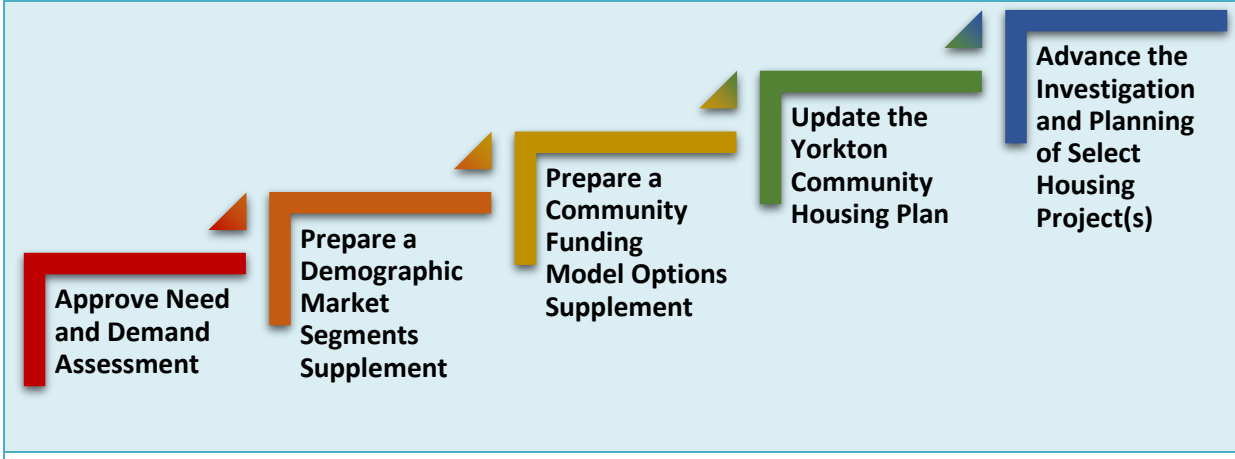
Recommendation #5: That the Yorkton Housing Committee and City of Yorkton work with the Sunrise Health Region and private care operators to ensure the level of personal and long term care spaces is adjustable to meet current and future seniors care needs for the Yorkton area.

As the market segments and needs vary from time to time there may be needs for more spaces in some segments such as seniors, Aboriginal youth, Immigrants, and / or students, which may vary for periods of time. It is important that spaces and facilities for some of the needs be flexible to be adapted to other market needs as appropriate from time to time.

Recommendation #6: That the Yorkton Housing Committee and City of Yorkton through the Community Housing Plan encourage Yorkton Community Based Housing Providers, private developers and operators, and the general market to develop housing facilities that can adapt a portion of the client base to changing market segment and demographic needs from time to time as appropriate.

6.6. Steps in the Yorkton Community Housing Plan

Exhibit 6.9 - Yorkton Community Housing Planning Project Steps



Source: Preferred Choice

The Yorkton area Housing Development Project has completed the following steps:

- Preferred Choice prepared the 2015 Yorkton Area Housing Need and Demand Market Assessment Report
- Preferred Choice prepared a Demographic Market Segments Supplement
- Preferred Choice prepared this Community Funding Model Options Supplement

The next steps in the Yorkton area Housing Development Project are:

- An Updated Community Housing Plan will be developed for Yorkton based on the Need and Demand Assessment, Market Segments Review, Funding Model Options Review, and Stakeholder and Client Engagement
- Finalize and Submit the Updated Yorkton Community Housing Plan to the City of Yorkton Council for Approval
- Select partners for a target housing project(s) to investigate and advance, based on access to available approved funding including CMHC Seed Funding

The last stage of the housing plan to develop target project(s) with partners are optional. The intent is to generate action to advance the goals of the updated Yorkton Community Housing Plan.

Appendix A: Affordable & Seniors Housing Definitions

Affordable Housing Definitions

Smart Growth BC is a non-governmental organization devoted to fiscally, socially and environmentally responsible land use and development. Smart Growth BC was created as a joint project of the University of Victoria and West Coast Environmental Law Association and became an independent non-profit society in 1999.

Additional definitions have been compiled from the Canada Mortgage and Housing Corporation, Statistics Canada, the Government of Saskatchewan and other sources.

Affordable Housing - In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income (2009 Canadian Housing Observer). For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report and Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Affordable Infill - Strategy that allows new construction on previously developed land. There are many advantages to infill development: promotes efficient use of land; reduces development costs because the infrastructure (streets and services) already exists; is easier for small builders to build this type of housing, and; building materials and maintenance costs are lower because the houses are smaller.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Affordable Ownership Housing - Housing with a purchase price that is affordable to households of low and moderate income, which are households within the lowest 60 per cent of the income distribution for the housing region, as determined by the Statistics Canada. Affordable in this context means monthly housing costs (i.e. mortgage principal and interest payment amortized over 25 years and assuming a 25 per cent down payment, and taxes) do not exceed the average monthly rent for the region, by unit type, as reported annually by the Canada Mortgage and Housing Corporation. Affordable ownership price includes GST and any other mandatory costs associated with purchasing the unit.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Affordable Rental - Affordable Rental: is defined as rental housing at or below average municipal market rent by unit type and 'housing costs less than 30% of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Affordable Rental Housing (Toronto, ON) - Housing where the total monthly shelter cost (gross monthly rent including utilities - heat, hydro and hot water - but excluding parking and cable television charges) is at or below one times the average City of Toronto rent, by unit type (number of bedrooms), as reported annually by the Canada Mortgage and Housing Corporation.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Permanently Affordable Housing (Davis, CA) - An affordable single family or multifamily dwelling unit, as defined in the City of Davis Affordable Housing Ordinance, that is affordable in perpetuity and subject to an agreement between the developer and the City to maintain affordability. Such agreement shall be recorded. In the case of rental units, permanently affordable units must be subject to rental screening and affordable rental maintenance.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Affordable Market Housing - Housing produced by the private sector and rented or sold at a price that is affordable to a broad segment of the local population.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Area Median Income (AMI) - The median divides the household income distribution into two equal parts: one-half of the cases falling below the median household income and one half above the median. For households, the median income is based on the distribution of the total number of households including those with no income. The area median income is the median household income for a defined area.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Assisted Living - Assisted living units are self contained apartments for seniors or people with disabilities who need some support but who do not need 24 hour facility care.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Coach House - A secondary suite on a single family lot that is detached from the main housing unit (also known as a garden suite). It may be located over a vehicle garage.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Cohousing (Canadian Cohousing Network, BC) - Cohousing is a concept that came to North America in 1988 from Denmark where it emerged over 25 years ago. It describes neighbourhoods that combine the autonomy of private dwellings with the advantages of shared resources and community living.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Community Housing (Calgary Homeless Foundation) - Is characterized by housing needs that the market cannot meet due to a lack of profit. These housing needs include shelters, transitional housing, social housing, low cost rental housing. The object of these forms of housing is to assist individuals in regaining their productive capacity and self-sufficiency so they too can participate in their community.

By utilizing the term Community Housing we recognize that meeting such housing needs is critical to the well-being of the community at large. Community housing provides access to housing that serves to reduce the social impacts of poverty and provides social and economic benefits to the community at large.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Community housing by type of housing need:

Emergency Shelters (Calgary Homeless Foundation) - Provides temporary, typically overnight accommodation to individuals who would otherwise sleep in the streets. Shelters may also provide supportive services in relation to addictions, health, education and employment needs.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Transitional Housing (Calgary Homeless Foundation) - Provides temporary accommodation (6 months to two years) for individuals who wish to stabilize their housing situation while resolving

other issues in their lives, such as: warrants, employment, addictions, and education and divorce arrangements. Transitional Housing units typically are provided with a mix of supportive services that enable an individual to move towards self-sufficiency.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Low Cost Rental Housing (Calgary Homeless Foundation) - Provides housing to individuals who are employed but spend more than 50% of their income in housing. Typically Low Cost Rental Housing does not provide supportive services on site.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Community Land Trusts (Institute for Community Economics, USA) - A private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Complete Communities - Neighbourhoods characterized by mixed use development (such as commercial, office and higher density residential)

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Contributions and Loans - Funds (i.e.: direct grant, low-interest or forgivable loan) that are offered to developers in order to make the creation or preservation of affordable housing more financially feasible.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Co-op Housing (Co-op Housing Federation of Canada) - A housing co-operative is more than just a place to live. It is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to cooperative principles.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Co-operative Housing - A housing development where residents or members own and manage the building. It is a legal association formed for the purpose of providing homes to its members

on a continuing basis. Each member has one vote and members work together to keep their housing well-managed and affordable.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Deed Restricted Housing - Housing in the United States that is restricted as to use and resale by covenants registered on the title or deed.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Density Bonus (West Coast Environmental Law, BC) - Voluntary scheme in zoning bylaws that enables developers to build additional units in return for public amenities such as affordable housing, underground parking, parkland, and daycare facilities.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Home Ownership - Home Ownership is housing costs borne by the occupants priced at local municipal market rates based upon supply and demand factors at the time of purchase.

Source: Preferred Choice

Housing Affordability (HouAff) - Refers to the proportion of the average monthly total household income which is spent on owner's major payments (in the case of owner-occupied dwellings) or on gross rent (in the case of tenant-occupied dwellings). Includes private households in occupied non-farm, non-reserve dwellings with household income greater than $0 (i.e., excludes negative or zero household income).

Source: Statistics Canada, 2006 Census definitions

Housing Agreement - A covenant registered on the title of a property stipulating specific limitations to the use of the property. Such agreements can be utilized to ensure that housing on the property is occupied by individuals who have qualified for its use.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Housing Fund - Account set up by a municipality or a regional district to receive funds that will be used to create affordable housing.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Housing Market Failure - The failure of the housing market to provide a range of housing opportunities at prices and rents that are affordable to median income individuals and families in a given jurisdiction.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Housing Organization - A non-profit organization dedicated to the creation and management of a range of affordable housing opportunities for specific user groups.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Income Categories - The procedure used for allocating affordable housing opportunities in the U.S. based on income categories that are established as a percentage of Area Median Income (AMI). Rental rates and sales prices are established for employees and families of low (Category 1), moderate (Categories 2 and 3) middle (Category 4) and upper middle (Categories 5, 6, 7 and RO) income levels as related to housing costs in the area.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Inclusionary Zoning -The establishment of zoning regulations that require the provision of affordable housing as part of the rezoning for a development.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Intensification (West Coast Environmental Law) - Redevelopment of existing neighbourhoods, corridors or commercial areas at higher densities.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Land Banking - The acquisition of property for affordable housing by an organization or a local government in anticipation of developing affordable housing units on the site in the future.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Life Lease - A life lease is a legal agreement that permits its purchaser to occupy a dwelling unit for life in exchange for a lump sum payment (entrance fee) and a monthly payment to cover the project management fees and maintenance and operating costs. Most life lease projects are sponsored by community based non-profit organizations. Residents in life lease projects are 55+.

Source: Canada Mortgage and Housing Corporation (CMHC) Alternate Tenure Arrangements, Research Highlight, Socio-Economic Series, 2007 Revision

Market Housing - Market Housing: are housing units where the price is set at rates the local market can bear based on supply and demand factors without further support or subsidy.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Nodal Development Mixed - use development (such as commercial, office and higher density residential) that is concentrated into centres with existing infrastructure capacity providing required densities and service to make transit affordable and to foster community hubs where daily services can be reached within walking distance.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Non-Market Housing - Housing that is rented or sold at a price that is not set by market forces but set and controlled over time by some other means. **Social Housing** is a subset of non-market housing.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Non-Profit Housing - Housing that is owned and operated by non-profit housing providers. This housing is typically built through government-funded housing supply programs.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Public Housing - Housing that is built, operated, and owned by a government and that is typically provided at nominal rent to low income families or individuals.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Public-Private Partnerships - Occurs when a private sector organization works with a government agency or a non-profit association to provide a service or community amenity.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Price Appreciation Mechanism - A formula or index used to determine rent or resale price for non-market housing.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Redeveloping or converting non-residential buildings or sites - Redevelopment provides opportunities for creating affordable housing. It enables the provision of affordable housing because of the increased density and the use of existing infrastructure. Conversion of non-residential buildings into affordable housing involves the adaptive reuse of surplus or outmoded buildings such as old schools, hospitals, inns or warehouses into affordable housing.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Rent - Refers to the actual amount a resident pays per month for their accommodation space and all mandatory services. For vacant spaces, the rent is the amount the owner is asking for the space.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Rental Housing - Rental Housing: is tenant housing by unit type priced at local municipal market rates based upon supply and demand factors.

Source: Preferred Choice

Resale Price Restrictions - Covenants registered on the title of a property to control the resale price and maintain affordability over time. These are known as Deed Restrictions in the U.S.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Right of First Refusal / Option to Purchase - A covenant registered on the title of a property stipulating specific terms for the transfer of a property by sale and granting the covenantee the right to purchase the property ahead of any other purchaser.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Secondary and Garden Suites - A secondary suite is a self-contained rental unit constructed within or as an addition to a house. A garden suite is a stand-alone, self-contained rental unit on the same property of the principal residence.

A secondary suite, sometimes called an in-law suite, is a self-contained separate unit within an existing home or an addition to a home. This means there are full kitchen and bath facilities as well as a separate entrance.

A garden suite is a separate living unit that is not attached to the principal residence, but built on the same property. Garden suites are sometimes referred to as "granny flats" because they were originally created to provide a home for an aging parent of a homeowner. Like a secondary suite, a garden suite is a self-contained unit.

Source: Adapted from the CMHC A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Social Housing (Calgary Homeless Foundation) - Provides housing to individuals and families that by and large are recipients of government income support programs. Government generally delegates the management of Social Housing to a non-profit organization. Social Housing may or may not offer supportive services.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Shared Equity Home Ownership - Housing that is purchased at a price that is affordable to the occupant and has restricted price appreciation so that it remains affordable for successive occupants. The purchase price is typically below market, the owned equity (value) then appreciates according to a formula or index. The equity is, in effect, "shared" between the community, the first purchaser and the subsequent purchasers.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Standard Charge Terms - Covenants such as a Housing Agreement or a Right of First Refusal / Option to Purchase which are registered in a Standard Form with the Land Title Office by a Housing Organization. These documents can then be registered on the title of a specific property prior to any new development on the property.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Strata Title Housing - A system for registering ownership of space within a multilevel building, under which the owner's title applies to the space (unit) and a proportion of the common property.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Subsidized Space - Subsidized Space is a space 'where the resident occupying the unit is subsidized.'

Source: Adapted from Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

CMHC Seniors' Housing Report Building Survey Definitions

Space: A space is a residential area that is rented out. Examples of spaces include one half of a semi-private unit, a private or bachelor unit, a one-bedroom unit and a two-bedroom unit. In most cases, a space is the same as a unit. The exception is the case where a unit has been divided to rent to multiple residents. Semiprivate and ward units are an example of this. Unless otherwise indicated, data for spaces are for all unit types.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Standard space: A space where the resident does not receive high-level care (that is, the resident receives less than 1.5 hours of care per day) or is not required to pay an extra amount to receive high-level care. Regional terms for this type of space may vary across the country.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Heavy care space: A space where the resident is paying an extra amount to receive high-level care (1.5 hours or more of care per day). Examples of conditions that could require high-level care include Alzheimer's, dementia and reduced mobility.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Respite space: A space used to provide temporary accommodation for a senior who normally lives in another place and not at the residence.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Non-market or subsidy space: A space where the rent received for the unit is less than market rent or where the resident occupying the unit is subsidized.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Rent: The actual amount a resident pays per month for his or her accommodation space and all mandatory services. For vacant spaces, the rent is the amount the owner is asking for the space.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Vacancy: A space is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Capture rate: The main age group living in seniors' residences are persons aged 75 years and older. Capture rate in a centre is the ratio of the total number of residents living in the survey universe divided by its estimated 75+ population, expressed as a percentage.

Source: Canada Mortgage and Housing Corporation, 2015 Seniors' Housing Report

Smart Growth BC Non-Governmental Affordable Housing Models

"There are three models for the delivery of affordable housing that have not been addressed in the policies, programs and strategies discussed above: cooperative housing, community land trusts and cohousing. These three forms are described in a separate section as these models are driven by individuals and community, not by any level of government.

"These models have been very successful in Canada and the U.S. in creating affordable housing. They have been supported by all levels of government, but have not been initiated by government or by non-profit organizations. They have produced, and will continue to produce, safe, secure housing, and strong neighbourhoods.

"Co-operative housing and community land trusts are discussed extensively in a previously cited paper by John Emmeus Davis entitled Shared Equity Homeownership."

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Co-operative Housing

"A Housing Co-op is a legal entity formed by a group of people who wish to have control over their housing. They become members by purchasing shares in the co-op and then participate in managing the affairs of the co-op. In the initial stages this includes securing land, and financing, and constructing a building. Once the building is complete, the members continue to hold regular meetings to share in the responsibility of operating their co-op.

"Housing Co-operatives in Canada date back to the 1930s and even farther in the U.S. They have produced close to 100,000 units of housing in Canada and are housing almost a million people in the U.S. Housing Co-operatives are the largest provider of affordable housing without ongoing subsidy in Canada.

"*Limited Equity Co-ops* are designed to get members into a home affordably and maintain that affordability over time. Rather than selling the unit at whatever the market will bear, members sale their shares at a regulated amount. This means there is no profit taking over time even though, on the market, the value of the unit is increasing. The unit remains perpetually affordable, but the member does not build equity by paying off a mortgage. In essence this is like condominium homeownership with very little equity required, hence the term limited equity. Some of these projects actually have no equity required and are therefore more like a rental project with a security deposit, but where the renter is in effect a member of the co-op which is the landlord and takes no profit from the rent.

"Market Rate Co-ops do allow equity growth and therefore do not necessarily protect affordability over time for successive occupants, but they do provide an initially affordable unit.

"Housing co-operatives The Co-operative Housing Federation of Canada acts as an umbrella group for 21 regional associations, which in turn support local housing cooperatives. Communitas, a consulting group based in Edmonton, helps housing coops form and get started. Among others, they are working with the Mountain Haven Co-op in Canmore, Alberta. These projects can be duplicated with the right group of people taking the initiative to put a housing co-op in place. Government can support these initiatives by creating zoning to allow co-operative housing. Some examples of Housing Co-operatives operating in Canada and the U.S. are shown" in the following exhibit.

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Exhibit A.1 - Examples of Housing Co-operatives in Canada and the U.S.		
Canada	**Community**	**Province**
Links, The Co-op	Nelson	BC
River Woods Co-op	North Vancouver	BC
Ida Vista Co-op	Salmon Arm	BC
City Gate Co-op	Vancouver	BC
Washington Co-op	Victoria	BC
St. Croix Valley Housing Co-operative	St. Stephen	NB
Bleecker Street Co-operative Homes	Toronto	ON
U.S.	**Community**	**State**
Beecher Cooperative	Washington	DC
Hermitage Manor Cooperative	Chicago	IL
Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007		

Cohousing

"There are seventeen cohousing projects in Canada that are members of the Canadian Cohousing Network. Some of these groups are still forming but the 9 projects that are complete comprise just over 200 units, 178 of them in British Columbia. These cohousing projects consist typically of 20 or 30 homes in a neighbourhood, each home being self sufficient, but also having access to a large common space with a kitchen, dining room and other amenities to be shared by all participants.

"In the U.S. there are over 200 cohousing communities, mostly in California, Washington, Colorado and Massachusetts.

"Cohousing provides an excellent and affordable alternative to traditional homeownership by supporting the notion of shared community and a secure living environment. These projects are initiated by a group of individuals and families who share a common vision of neighbourhood, shared spaces and private spaces. Typically they choose an affordable location, work together to create a functional design, and then contract with a builder to deliver the project. The

Cohousing Network can provide support on the execution of the process including how to secure the financing and project management.

"These projects are unique, and very different from each other. While they share common elements and themes, the process will vary from one to the next. While each model is likely not duplicable, the process can be replicated."

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Exhibit A.2 - Examples of Cohousing Projects in Canada and the U.S.		
Canada	**Community**	**Province**
Prairie Sky Cohousing Cooperative	Calgary	AB
Cranberry Commons	Burnaby	BC
Creekside Commons	Courtenay	BC
Pacific Gardens	Nanaimo	BC
Quayside Village	North Vancouver	BC
Roberts Creek Cohousing	Roberts Creek	BC
The Middle Road Community	Nelson	BC
Windsong	Langley	BC
U.S.	**Community**	**State**
Fresno Cohousing	Fresno	CA
Great Oak Cohousing	Ann Arbor	MI
Fordyce Cohousing	Ashland	OR
Duwamish Cohousing	Seattle	WA
Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007		

Community Land Trusts

"A community land trust (CLT) assembles ownership of a series of properties and holds them in perpetuity for a community interest such as affordable housing. Community land trusts can also be used to protect and preserve sensitive eco-systems. In the case of a land trust for housing, the CLT owns the land but the homeowner owns the building. It can be an individual homeowner in the case of a single family dwelling or a condominium ownership in the case of a multi-family unit.

"According to the Rondo Community Land Trust in St. Paul Minnesota, there are over 100 CLTs actively providing affordable homeownership in Canada and the U.S. John Emmeus Davis puts the number higher than that and estimates there are between 5,000 and 10,000 housing units in CLTs in the U.S. Hornby Island has a fledgling CLT called ISLA: Islanders' Secure Land Association, and Lopez Community Land Trust in the San Juan Islands has created three low-income single family housing cooperatives, a total of 22 small homes.

"Community Land Trusts are an important but relatively small segment of the affordable housing stock."

Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007

Exhibit A.3 - Examples of Community Land Trusts (Affordable Housing) in Canada and the U.S.		
Canada	**Community**	**Province**
Calgary Community Land Trust Society	Calgary	AB
Central Edmonton Community Land Trust	Edmonton	AB
Community Housing Land Trust Foundation	Vancouver	BC
Salt Spring Island Community Housing and Land Trust Society	Salt Spring Island	BC
Fonds Foncier Communautaire Benny Farm	Montreal	QC
Islanders' Secure Land Association	Hornby Island	BC
U.S.	**Community**	**State**
Rondo Community Land Trust	St. Paul	MN
Sawmill Community Land Trust	Albuquerque	NM
Time of Jubilee Community Land Trust	Syracuse	NY
State College Community Land Trust	State College	PA
Burlington Land Trust	Burlington	VT
Lopez Community Land Trust	Lopez Island	WA
Source: Smart Growth BC, Review of Best Practices In Affordable Housing, prepared by Tim Wake, Published in 2007		

Appendix B: Yorkton CBO Housing Providers Market Information

Yorkton Community Based Organizations Housing Facilities

Exhibit B.1 - Yorkton Housing Authority Units Information

Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
Queen Elizabeth Court	106 Suites	Senior Housing	96 × 1 bedroom, 2 × 1 bedroom w/c, 7 × 2 bedroom, 1 × 2 bedroom w/c	30% Gross $326 minimum	0	11	1979
Fisher Court	32 Suites	Senior Housing	29 × 1 bedroom, 3 × 2 bedroom	30% Gross $326 minimum	0	5	1987
Victoria Court	31 Suites	Senior Housing	28 × 1 bedroom, 3 × 2 bedroom	30% Gross $326 minimum	0	4	1985
Clements Court	21 Suites	Senior Housing	20 × 1 bedroom, 1 × 2 bedroom	30% Gross $326 minimum	0	1	1972
Heritage Place	16 Suites	Senior Housing	14 × 1 bedroom, 2 × 2 bedroom w/c	30% Gross $326 minimum	0	0	1969
Fairview Arms	50 Suites	Life Lease 60+ Years (Max Income + Assets)	43 × 2 bedroom + 7 × 1 bedroom	Deposit $88,125 (625 sq. ft.) to $114,240 (840 sq. ft.) based on square feet - occupancy fee $722 for 2 bed and $568 for 1 bed	0	9	2002
Waterloo Road Apartments	12 Suites (four-plex)	Family Housing	2 Bedroom Suites	30% Gross $326 minimum	0	5	1977
Dracup Avenue	8 Houses	Family Housing	2 × 3 bedroom + 6 × 4 bedroom	30% Gross $326 minimum	12.50%	1	1968
6th Ave N	8 Houses	Family Housing	8 × 3 bedroom	30% Gross $326 minimum	0	1	1968
Heather Apartments	2 Apartment Buildings	Family Housing	4 × 1 bedroom + 8 × 2 bedroom + 12 × 3 bedroom	30% Gross $326 minimum	0 0 8% (3 br)	0	1984
7th Ave N Townhouses	6 Townhouses	Family Housing	6 × 3 bedroom	30% Gross $326 minimum	0	0	2012
7th Ave N	1 Ability House	Ability House	1 × 3 bedroom	30% Gross $326 minimum	0	0	1989
Yorkton Housing Authority	***34 Buildings***	***All Unit Types***	***315 Total Units***	***Income Based Housing***	***0.6% Vacancy (2 Units)***	***37 Waiting List***	

Source: Yorkton Housing Authority

Exhibit B.2 - Yorkton Housing Corporation Units Information							
Building Name	**Number of Units**	**Unit Type**	**Bedroom Type**	**Rent**	**Vacancy Rate**	**Waiting List**	**Year Built**
Jubilee Crescent	40 Suites	Low Income Seniors - 60+ Years	40 × 1 bedroom (580 square feet)	$565 per month (Saskatchewan Income Maximums - SHIMs)	0		1957
Bradbrooke Drive	40 Units	Single Dwelling Units	40 × bachelor units (280 square feet)	$465 per month (Saskatchewan Income Maximums - SHIMs)	0		1959 & 1961
Allan Bay Manor	22 Suites	Affordable Living Senior's Complex - 60+ Years	22 × 1 bedroom (624 square feet)	$615 per month (Maximum Income Limits - MILs)	0		2012
Independent Manor	30 Suites	Geared To Income Senior High Rise - 60+ Years	20 × 1 bedroom (600 square feet), 10 × 2 bedroom (700 square feet)	30% Gross (Saskatchewan Income Maximums - SHIMs)	0		1990
Fromm Manor	11 Suites	Special Needs Residences	11 × Bachelor Suites (220 square feet)	$635.00 /$405.00 from Social Services /$231.00 SRHS	0		2015
Yorkton Housing Corporation	***33 Buildings***	***All Unit Types***	***143 Units***	***Social, Affordable, and Special Needs Housing***	***0% Vacancy Rate***	***100 Waiting List***	
Source: Yorkton Housing Corporation							

Exhibit B.3 - Yorkton Parkland Housing Society Units Information							
Building Name	**Number of Units**	**Unit Type**	**Bedroom Type**	**Rent**	**Vacancy Rate**	**Waiting List**	**Year Built**
Maple Duplex	2	Transitional Housing (16 to 21 years)	2 × 2 bedroom + Supervisors	$600	nil	12	Construction 2015
Parkland Prairie Place	3 × 8 Unit Apartment Buildings	Family Affordable Rental	12 × 2 bedroom +	$600	nil	30	2010
			12 × 3 bedroom	$675			
Fourplex	2 x 4 buildings	Affordable	12 × 2 bedroom	$600	nil	30	1950
Fourplex	1	RGI (Rent-Geared-to-Income)	4 × 2 bedroom	RGI	nil	30	1950
Detached	18	RGI (Rent-Geared-to-Income)	3 bedroom	RGI	nil	60	avg 1960
	6		2 bedroom				
Detached	46	Market	3 bedroom	$750	nil	60	avg 1960
	8		2 bedroom				
Yorkton Parkland Housing Society	***86 Buildings***	***All Unit Types***	***121 Units***	***RGI & Affordable***	***0% Vacancy***	***222 Waiting List***	
Source: Yorkton Parkland Housing Society							

Exhibit B.4 - Provincial Métis Housing Corporation (PMHC) Units Information							
Building Name	**Number of Units**	**Unit Type**	**Bedroom Type**	**Rent**	**Vacancy Rate**	**Waiting List**	**Year Built**
155 Ontario Avenue + 159 Ontario Avenue	2 x 2 unit buildings	Working Family Units (4 children)	4 × 5 bedroom units (1,905 Square Feet)				2012
Source: Government of Saskatchewan							

Exhibit B.5 - YAIL Harbor Inc. (Yorkton Adult Independent Living) Units Information							
Building Name	**Number of Units**	**Unit Type**	**Bedroom Type**	**Rent**	**Vacancy Rate**	**Waiting List**	**Year Built**
First Group Home	1 Group Home	Special Care Needs	5 individuals				1973
Second Group Home	1 Group Home	Special Care Needs	6 individuals				1976
Pathway Homes	Triplex	Affordable - Accessible for Disabled	3 × 1 Bedroom Units (700-800 square feet)				2012
Pathway Homes II	Triplex	Affordable - Accessible for Disabled	3 × 1 Bedroom Units (700-800 square feet)				2012
YAIL Harbor Inc.	***4 Buildings***	***All Unit Types***	***17 Units***	***Affordable & Special Needs***			
Source: Various							

Exhibit B.6 - SIGN (Society for the Involvement of Good Neighbours) Units Information							
Building Name	**Number of Units**	**Unit Type**	**Bedroom Type**	**Rent**	**Vacancy Rate**	**Waiting List**	**Year Built**
Adolescent Youth Home	1 Project	Detox to Treatment	5 Social Services Bed + 1 Health Region Emergency utilization Bed				
Source: SIGN							

Exhibit B.7 - Shelwyn House Units Information							
Building Name	**Number of Units**	**Unit Type**	**Bedroom Type**	**Rent**	**Vacancy Rate**	**Waiting List**	**Year Built**
Family Transition House	1 Project	Abuse and Violence Victims - Women and Children	15 Licensed Beds				
Source: Shelwyn House							

Exhibit B.8 - Yorkton Tribal Council (YTC) Safe Haven Units Information							
Building Name	**Number of Units**	**Unit Type**	**Bedroom Type**	**Rent**	**Vacancy Rate**	**Waiting List**	**Year Built**
Family Transition House	1 Project	Abuse and Violence Victims - Women and Children	5 Bedrooms + Counselors + Night Attendants				
Source: YTC Web-site							

Yorkton Community Based Organizations Seniors' Housing Facilities Summary

Exhibit B.9 - Yorkton CBO Housing Providers - Seniors Housing Summary											
Organization	**Project**	**Number of Buildings**	**Unit Type**	**Number of Units**	**Studio**	**1 Bedroom**	**2 Bdr**	**3 Bdr**	**4 Bdr**	**5 Bdr**	**Total Beds**
Yorkton Housing Authority	*Senior Housing*	*6*	*Senior Housing*	*256*		*196*	*60*				*316*
Yorkton Housing Corporation	*Low Income Seniors*	*22*	*Low Income Seniors*	*92*		*82*	*10*				*102*
YHA, YHC	***Senior Housing***	***28***	***Senior Housing***	***348***		***278***	***70***				***418***
Source: Yorkton Housing Authority and Yorkton Housing Corporation											

Yorkton Community Based Organizations Housing Facilities Summary

Exhibit B.10 - Yorkton CBO Housing Providers Project Types Overview											
Organization	**Project**	**Number of Buildings**	**Unit Type**	**Number of Units**	**Studio**	**1 Bedroom**	**2 Bdr**	**3 Bdr**	**4 Bdr**	**5 Bdr**	**Total**
YHA, YHC	*Senior Housing*	*28*	*Senior Housing*	*348*		*278*	*70*				*418*
YHA, YHC	*Family Housing*	*105*	*Family Housing*	*136*		*4*	*34*	*92*	*6*		*372*
YHC	*Low Income Individuals*	*10*	*Low Income Individuals*	*40*	*40*						*40*
YHA, YHC	*Special Needs Residences*	*2*	*Special Needs Residences*	*12*	*11*			*1*			*14*
YAIL	*Affordable - Accessible for Disabled*	*2*	*Affordable - Accessible for Disabled*	*6*		*6*					*6*
YPHS	*Family Affordable Rental*	*10*	*Family Affordable Rental*	*40*			*28*	*12*			*92*
PMHC	*Working Family Units*	*2*	*Working Family Units*	*4*						*4*	*20*
YAIL	*Special Care Needs Group Home*	*2*	*Special Care Needs Group Home*	*11*	*11*						*11*
YPHS	*Transitional Housing*	*2*	*Transitional Housing*	*2*			*2*				*4*
Yorkton CBO Total		**163**	**0**	**599**	**62**	**288**	**134**	**105**	**6**	**4**	**977**
Sources: Yorkton Community Based Organizations Housing Providers											

Exhibit B.11 - Yorkton CBO Housing Providers											
Organization	**Project**	**Number of Buildings**	**Unit Type**	**Number of Units**	**Studio**	**1 Bedroom**	**2 Bdr**	**3 Bdr**	**4 Bdr**	**5 Bdr**	**Total Beds**
Yorkton Housing Authority	*Sub-Total*	*34*	*All Unit Types*	*315*		*200*	*80*	*29*	*6*		*471*
Yorkton Housing Corporation	*Sub-Total*	*33*	*All Unit Types*	*143*	*51*	*82*	*10*				*153*
Yorkton Parkland Housing Society	*Sub-Total*	*90*	*All Unit Types*	*120*			*44*	*76*			*316*
Provincial Métis Housing Corporation	*Ontario Avenue Duplexes*	*2*	*Working Family Units (4 children)*	*4*						*4*	*20*
YAIL Harbor Inc.	*Sub-Total*	*4*	*All Unit Types*	*17*	*17*						*17*
Yorkton CBO Total		**163**		**599**	**68**	**282**	**134**	**105**	**6**	**4**	**977**
Sources: Yorkton Community Based Organizations Housing Providers											

Exhibit B.12 - Yorkton CBO Emergency - Transition Housing Providers						
Organization	**Project**	**Number of Buildings**	**Unit Type**	**Number of Units**	**Studio / 1 Bedroom**	**Total Beds**
SIGN	*Adolescent Youth Home*	*1*	*Detox to Treatment*	*6*	*6*	*6*
Shelwyn House	*Family Transition House*	*1*	*Abuse and Violence Victims - Women and Children*	*15*	*15*	*15*
YTC Safe Haven	*Family Transition House*	*1*	*Abuse and Violence Victims - Women and Children*	*5*	*5*	*5*
Yorkton CBO Emergency / Transition Total		**3**		**26**	**26**	**26**
Sources: Yorkton Community Based Organizations Housing Providers						

Select Yorkton Private Housing Providers

Exhibit B.13 - Yorkton Select Private Housing Providers									
Organization	**Project**	**Number of Buildings**	**Unit Type**	**Number of Units**	**Studio**	**1 Bedroom**	**2 Bdr**	**3 Bdr**	**Total Beds**
Revera	*The Bentley Yorkton*	*1*	*Seniors Retirement Residence - All-inclusive rent, utilities, meals, recreation*	*85*	*44*	*35*	*6*	*0*	*91*
Integrated Life Care Corporation	*Gladstone Senior's Residence*	*1*	*Level 1 / Level 2 Seniors Care and Supportive Living*	*72*	*72*		*0*	*0*	*72*
Avenue Living	*Sub-Total*	*19*	*Market Apartment*	*406*	ü	ü	ü	ü	
Select Private Housing providers Total Units		**21**		**563**					
Sources: Revera, Integrated Life Care Corporation, and Avenue Living									

Sunrise Health Region Long Term Care Beds Summary

Exhibit B.14 - Sunrise Health Region Long Term Care Beds	
Community	**Long Term Care Beds**
Canora	63 beds
Esterhazy	52 beds
Foam lake	49 beds
Invermay	24 beds
Ituna	36 beds
Kamsack	61 beds
Langenburg	44 beds
Melville	128 beds
Norquay	31 beds
Preeceville	38 beds
Saltcoats	30 beds
Theodore	19 beds
Yorkton	211 beds
Total Sunrise Health Region	**786 Long Term beds**
Source: Sunrise Health Region	

Appendix C: Seniors Housing Project Profiles Highlights

CMHC Affordable Housing Project Profiles

The Canada Mortgage and Housing Corporation (CMHC) has a range of reports, tools and programs to assist communities, agencies, developers, home owners, and tenants in addressing housing needs. CMHC provides Affordable Housing Project Profiles to highlight affordable housing solutions that have worked in communities across Canada. The project profiles present how groups such as non-profit housing and community groups, the private sector and municipalities have used these solutions to create affordable housing.

The CMHC Affordable Housing Project Profiles portal can be found online at http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/.

CMHC Seniors Affordable Housing Project Profiles Highlights

Based on an August 19, 2015 search of the CMHC Affordable Housing Project Profiles for Seniors' projects identified 116 Seniors' projects across Canada. Highlights of the project profiles and links to each profile follows.

Victoria Gardens Calgary, Alberta - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68321_EN_W_ACC.pdf

A new development in Montgomery, an older Calgary neighbourhood, provides energy-efficient affordable rental housing for 34 families.

Affordable Housing, Rental, Government Funding

Victoria Gardens Calgary, Alberta Highlights

Victoria Gardens, a pair of three-storey walk-ups in northwest Calgary, offers 34 affordable, modern, energy-efficient apartments, close to parks, transit and amenities. Four of the apartments are barrier-free.

Client group: Young professionals, families and seniors with moderate incomes, including people who have a disability

Developer: Narisa Developments

Number of units: 34

Tenure: Rental

Who was involved? Government of Canada, Province of Alberta, City of Calgary

Source: Canada Mortgage and Housing Corporation Project Profile

"Many tenants are young professionals who earn less than $40,000 per year and work in offices, in retail or at the university. Rents are set at 10 per cent below CMHC's affordable rental rate."

"They've built green as much as possible. The heating system is wonderful - there are two boilers in each building, but we've only ever had one boiler on in winter because it's so well insulated. We manage a 40-unit property in Airdrie and the heating cost at Victoria Gardens is 40 per cent lower," said Sue Jackson, director of operations for Fireside Property Group, which manages the property along with another 1,800 units in four municipalities."

"Victoria Gardens received $4.1 million in combined federal and provincial funding through the Canada-Alberta Affordable Housing Initiative, which covered approximately 61 per cent of the capital cost. The City of Calgary committed a total of $73,000 in property tax rebates over the first five years of operation. Narisa purchased the land for the new housing project."

Iosegun Manor, Fox Creek, Alberta -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Iosegun-Manor-EN.pdf

This project is the first affordable seniors' housing building in a community of 2,000 residents. Modular construction was used for the new building.

Affordable Housing, Rental, Government Funding

Iosegun Manor, Fox Creek, Alberta Highlights

Iosegun Manor, with 10 affordable, self-contained apartments, is the first dedicated seniors' housing in Fox Creek, Alberta, a town of 2,000 residents. Modular construction was used for the new building.

Client group: Seniors

Developer: Heart River Housing

Number of units: 10 apartments, including one barrier-free unit

Tenure: Rental

Who was involved? Government of Canada (CMHC), Province of Alberta, Town of Fox Creek

Source: Canada Mortgage and Housing Corporation Project Profile

"Until Iosegun Manor opened, we had nothing here for seniors, so they had to leave the community," said Pat Billings, administrator for Heart River Housing, which provides housing

options for seniors throughout the region. "This is a very large, sparsely populated region, with long distances between communities. The market is not big enough to attract private sector investment in seniors' homes."

"Constructed from prefabricated modular components delivered in six sections, Iosegun Manor is a one-storey building centrally located in a residential area, across from the Fox Creek Hospital. The building currently occupies only a quarter of the site, with plans to expand in the future."

"Iosegun Manor received $1.2 million in funding from the governments of Canada and Alberta through Canada's Economic Action Plan (CEAP). The stimulus phase of CEAP included more than $2 billion in federal funding (which was largely matched by the provinces and territories) over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new housing for low-income seniors."

"The Town of Fox Creek contributed the vacant land for Iosegun Manor, valued at $200,000, and $85,000 in servicing costs. Heart River Housing provided $400,000 through an interest-free loan, to avoid having a mortgage."

"Because of their weight, the six modular sections proved to be difficult to move by crane. In the future, smaller components will be selected. Despite the challenges, "everyone worked really well together as a team, and we were more than happy with the outcome," said Billings. Heart River Housing opted for modular construction for its affordability, quality and energy efficiency. The components are well built, with energy-efficient windows and doors and superior insulation. One of the apartments is barrier-free, and the rest have wide doorways to accommodate walkers and wheelchairs. Each unit is 79 square metres (850 square feet), with in-suite laundry facilities."

Wood Buffalo Housing & Development Corporation, Wood Buffalo, Alberta -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Wood-Buffalo-Housing-Corp-EN.pdf

A non-profit municipal housing organization has drawn on best practices from across the continent to help meet the affordable housing needs of a rapidly growing northern Alberta community, through affordable rental and homeownership housing, partnership and revenue-generating programs.

Affordable Housing, Rental, Ownership, Social Housing

Wood Buffalo Housing & Development Corporation, Wood Buffalo, Alberta Highlights

The Wood Buffalo Housing & Development Corporation has drawn on best practices from across the continent to help meet the affordable housing needs of a rapidly growing northern Alberta community, through affordable rental and homeownership housing, partnership and revenue generating programs.

Client group: Low- to moderate-income individuals and families

Developer: Wood Buffalo Housing & Development Corporation

Number of units: 1,267 rental units and 280 first-time homeowner units

Tenure: Rental and homeownership

Who was involved? Regional Municipality of Wood Buffalo, Province of Alberta, CMHC, Fort McMurray Public School District, Fort McMurray Catholic School District, Northern Lights Health Region, Fort McMurray RCMP Detachment

Source: Canada Mortgage and Housing Corporation Project Profile

"Typically, the market rent for a one-bedroom apartment is about $2,000 a month, while single-family homes sell for more than $700,000. "We have the highest rental rates and residential costs in the country. To give you an idea of the cost of living up here, the minimum income needed to meet core housing needs is $74,500."

Affordable Rental Housing Program

"WBHDC owns and operates more than 1,250 affordable housing units within the region. Some of the newest developments include 125 units in Stony Mountain Plaza (opened in 2011), 344 apartments and townhouse units in Meadow Creek Village (completed in 2011) and 172 units in Sandpiper Cove (opened in 2010). Another 52 units have been built in the rural areas, and there are 80 units of seniors' housing as well. Rents are less than market rates and are based on how much it cost WBHDC to build and maintain the housing. To help reduce operating costs for tenants, some of the developments have been built with geothermal heating."

Homeownership Program

"Close to 280 families have qualified under a homeownership program run by WBHDC. Most first-time homeowners would not be able to purchase a home in Wood Buffalo because of the high prices, but if they qualify for a first mortgage, they can get financial assistance from WBHDC in the form of a second mortgage, which WBHDC holds at 0 per cent interest and 0 per cent principal repayment until the house is sold. If there is an increase in the equity of the house,

WBHDC gets 25 per cent of the equity (which is then put back into the organization to build more affordable housing). WBHDC also encouraged homeownership by selling lots at a reduced price in a 40-hectare (100-acre) subdivision at Prospect Pointe, with the caveat that homeowners build their homes in a certain time and remain in those homes for a set period. Twenty six lots were sold to small businesses to build for their own employees, with the caveat that the businesses own the houses for five years. Another 24 housing units were sold as freehold homes to employees on the second mortgage program, provided the employers gave them the down payment, a value of about $15,000."

Partnership Program

"In order to create more housing for public sector workers, WBHDC entered into a partnership with five public sector employers to create a 90-unit development in a Wood Buffalo subdivision. The public sectors (municipal services, education, health and law enforcement) each provided $20,000 per unit, generating $1.8 million, which helped WBHDC buy down their first mortgage on the development. There are 50 one-, two- and three-bedroom apartments and 40 two- and three bedroom townhouses, and each sector owns 18 units. The lease is for one year, and income qualifications apply."

Revenue-Generating Program

"Like affordable housing in Wood Buffalo, commercial industrial space is at a premium in terms of both availability and cost. Leases start at about $32 a square foot (plus the cost of the common area) for office space on a second floor walk-up without windows; A-grade office space starts at $50 a square foot (plus the cost of the common area). By developing industrial land purchased from the municipality, WBHDC has been able to help area businesses grow and to use the profits to build more affordable housing. After purchasing municipal land, WBHDC developed its first environmentally friendly industrial park in 2008 to help businesses in town build for growth. In the first phase, WBHDC sold 8 out of the 26 available lots at reduced prices and then placed the remaining units on the market at open market rates."

Glenway Gate, Calgary, Alberta - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Glenway-Gate_EN.pdf

This project offers affordable and market-rate rental apartments for seniors. It was built on the site of a former church in an established, centrally located neighbourhood.

Affordable Housing, Rental, Charitable Foundation, Independent Living

Glenway Gate, Calgary, Alberta Highlights

Glenway Gate offers affordable and market-rate rental apartments for seniors. The energy-efficient building was constructed on the site of the former Christ Lutheran Church in Glamorgan, an established, centrally located neighbourhood.

Client Group: Independent seniors

Developer: Trinity Place Foundation of Alberta

Number of Units: 42, with 25 two-bedroom units (8 barrier-free) and 17 one-bedroom units (4 barrier-free)

Tenure: Rental, with 25 affordable units and 17 market-rate units

Who was involved? Trinity Place Foundation of Alberta, Glamorgan Christian Housing Society, Living Spirit United Church, Government of Canada, Government of Alberta, City of Calgary

Source: Canada Mortgage and Housing Corporation Project Profile

"Trinity Place Foundation, a charitable non-profit organization, was established in 1974 to provide subsidized housing for seniors. To date, it operates 945 affordable units and is Calgary's largest provider of self-contained subsidized seniors' housing. Glenway Gate is the first property that Trinity Place Foundation has built, owned and managed."

"Glenway Gate offers what Trinity calls "a complete seniors' housing solution." The energy-efficient building is near public transit, shopping and banking, and has all the amenities of a well-established community. "Glenway Gate offered an opportunity to design a building to meet the current and future needs of seniors so that they can age in place"

"Special features include an oversized elevator for barrier-free access, a meditation room, a heated underground parking garage, a sheltered courtyard with barbecue facilities, a main-floor lounge with a kitchen, a second-floor coffee bistro and a library with a fireplace on the third floor. Tenants have access to a variety of services through TPFA, including a social worker/pastoral care professional."

"When Trinity Place Foundation stepped in, the preliminary design was complete and a provincial grant of $1.6 million was in place. The total cost for the building was $8.2 million. The federal and provincial governments provided $3.1 million in assistance under the Canada-Alberta Affordable Housing Program Agreement. As an added bonus, the land was donated by the Glamorgan Christian Housing Society. The Living Spirit United Church provided $500,000 toward the cost of construction, and the City of Calgary provided a rebate on some of the permit fees and a reduction in property taxes, as an affordable housing development."

"Trinity Place Foundation kept a tight handle on construction costs by being fastidious about every detail. It conducted two independent reviews of the architectural drawings, including a bid document review exercise, which provided over 50 pages of feedback on every element of the design and every discipline of engineering. "Don't rush in to sign the construction contracts," Braul advised. "Review, review and review your architectural drawings. We saved hundreds of thousands of dollars and caught a whole bunch of potential change orders. You need to make sure you communicate on every last construction detail. You can't assume anyone cares as much as you do about the project."

North Ridge Place, St. Albert, Alberta -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66947w_EN.pdf

An experienced provider of seniors' housing has been able to bring needed units on stream faster by using innovative building technology.

Rental, Charitable Foundation, Affordable for Seniors

North Ridge Place, St. Albert, Alberta Highlights

An experienced provider of seniors' housing has been able to bring needed units on stream faster by using innovative building technology.

Client Group: Low-income seniors

Developer: Sturgeon Foundation

Tenure: Rental

Number of Units: 48

Who was involved? CMHC (Proposal Development Funding); Government of Alberta; seven surrounding municipalities (Bon Accord, Legal, Redwater, Gibbons, Sturgeon County, Morinville and St. Albert)

Source: Canada Mortgage and Housing Corporation Project Profile

"North Ridge Place project, Sturgeon Foundation already had an extensive seniors' housing portfolio, built up over nearly half a century, comprising 113 apartments for independent living and 258 "lodge" units with services that include meals and light housekeeping."

The Affordable Housing Solution

"The building has eight two-bedroom units to accommodate different, but not uncommon, family living arrangements. These might include adult children taking care of aged or infirm parents, or single parents taking care of disabled adult children. The Foundation feels that families like these often fall through the cracks of most affordable housing targeting. In addition to the meal contracts mentioned above, North Ridge Place also charges flat fees for other optional services, such as parking and laundry facilities. Basic rents are set at 90 per cent of prevailing market rents."

"The Foundation provided land for the project worth $1.9 million that was originally transferred to the Foundation through the Province's Nominal Sum Disposition Program. Perhaps the most interesting innovation at North Ridge Place, however, is the way it was built. Using factory-built unit modules that were linked together on-site, North Ridge Place was brought to market in less than half the usual time for a building of this size. From ground breaking to substantial completion, the project was done in seven months."

"The building blocks for the project were constructed off-site in two-unit modules or "cubes" measuring 6 x 18 metres (20 x 60 feet). Allowing for circulation space between the two units, each one is therefore slightly less than 56 square metres (600 square feet). The units were linked to services on the site, and the entire modular structure sits on a poured foundation that provides the building with a full basement. Using factory-built modules can not only shorten construction time and eliminate most weather delays but also significantly reduce the amount of CO2 emissions, compared to a conventional construction project."

"North Ridge Place received an interest free Proposal Development Funding loan from CMHC and a provincial grant worth 65 per cent (or just over $8 million) of the project's total cost; the seven supporting municipalities contributed $220,400 to offset permit fees; and the balance of the project is financed by a Foundation-held mortgage of $4.2 million. The support from each municipality was based on the requisition process established under the Alberta Housing Act, whereby public bodies, such as Sturgeon Foundation, have requisitioning rights (similar to the school tax) from the municipalities whose community members have priority to access the housing services provided by the Foundation. The amount requisitioned is based on each municipality's equalized assessment as determined yearly by the provincial government. Sturgeon Foundation's desire to change the way things can be done hasn't ended here. It would like to see projects like this one gain easier access to bridge financing, and it would certainly like to be able to build more two-bedroom units for those "mixed" two-person households with particular housing and care needs."

Alice Bissett Residence, Calgary, Alberta -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Alice_Bissett_EN.pdf

This project will provide affordable housing and support services for a diverse group of residents.

Affordable Housing, Rental, Social Housing, Assisted Living

Alice Bissett Residence, Calgary, Alberta Highlights

Success builds on success. This project exemplifies both capital and operating partnerships in providing supportive and affordable housing for a diverse clientele.

Client Group: Persons with mental illnesses, brain injuries, physical disabilities, and low-income seniors and families.

Operator: Horizon Housing Society

Number of Units: 114

Tenure: Rental

Who was involved? CMHC and the government of Alberta; City of Calgary; Calgary Homeless Foundation; Calgary Home Builders Foundation; Alberta Gaming; Horizon Housing Society

Source: Canada Mortgage and Housing Corporation Project Profile

"The people served by Horizon and its partners are vulnerable to homelessness or being relegated to substandard and unsafe housing. The City of Calgary agreed to the Horizon partnership's request and provided a site that was appropriate for medium-density residential development at 17th Street and 30th Avenue S.E. in the Inglewood community. Inglewood is an inner-city community close to the downtown and the Bow River and is served by an elementary school, public transit, a park and bird sanctuary."

The Affordable Housing Solution

"Alice Bissett Residence opened in 2009 and is a 114-unit complex that provides affordable housing and support services for a diverse group of residents. It has been named in honour of the mother of a very generous donor to the project. While the project faced initial opposition from the immediate neighbourhood, the partnership's proven track record eventually overcame concerns. Alice Bissett Residence comprises apartments of one-bedroom suites, 10 two and three-bedroom semi-detached townhouses, and a five-bedroom apartment "pod". The apartment building's pod is for five brain-injured tenants who will receive round-the-clock support from the Universal Rehabilitation Service Agency. The seniors units are allocated

through the Kerby Centre, another Horizon partner, which has been in existence since 1973, and which provides a wide variety of services and programs for seniors including housing referrals."

"The Calgary Housing Company select and refer families for the townhouses. In addition, the Accessible Housing Society refer tenants with physical disabilities and the Canadian Mental Health Association refer people with mental illness. The funding for the Alice Bissett Residence reflects the base of support in Calgary for eliminating homelessness. CMHC and the government of Alberta provided $12.3 million through the Affordable Housing Initiative. The City of Calgary leased the land, valued at $2 million, for nominal rent to Horizon. The Calgary Homeless Foundation raised $4 million from private sector donors. The Calgary Home Builders' Foundation contributed another $1 million and provided project management expertise during the planning stages and construction. Alberta Gaming contributed $250,000. Horizon was able to add $200,000."

Tuck Avenue Seniors' Residence, Terrace, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68322_EN_W_ACC.pdf

In what one organizer has called a grassroots community barn raising, five new affordable apartments for seniors have been built in the northern municipality of Terrace, B.C.

Affordable Housing, Rental, Religious, and Social

Tuck Avenue Seniors' Residence, Terrace, British Columbia Highlights
Five new units of affordable seniors' housing in Terrace, B.C., have been made possible in part with the financial assistance of CMHC's Seed Funding.
Client group: Low-income seniors
Developer: Terrace & District Christian Council for Social Resources
Number of units: 5
Tenure: Rental
Who was involved? Government of Canada (CMHC), City of Terrace, Lutheran Church, John Vandevelde Construction, Terrace area businesses who made donations or in-kind contributions to the project, community support
Source: Canada Mortgage and Housing Corporation Project Profile

"The construction was made possible through partnerships among the faith group managing the property, the municipality, the community and CMHC. The new units opened in 2014."

"Like many municipalities in British Columbia, the city of Terrace, B.C., is experiencing growth in its senior population. It used to be that when people got older, they moved from this northern municipality to the Okanagan or Vancouver to retire, but in the last 10 years, the trend is reversing, with seniors moving back to the area or choosing to stay in Terrace when they retire. As a result, there is more demand in Terrace for more affordable housing for that age group. Terrace & District Christian Council for Social Resources (TDCCSR) first started in 1964 in response to a need for low-income housing and temporary housing for children. The group not only manages or co-manages a group home for teens and transition housing for the homeless, it also operates an 18-unit seniors' housing project on Tuck Avenue. With Seed Funding from CMHC and tremendous support from the City of Terrace and the community, the group was able to add 5 new units to its seniors' property on Tuck Avenue."

"The project got going because the municipality's housing committee had identified that a significant need for housing in the community was for seniors."

"The existing seniors' development was built in the late 1960s and comprises 4 one-bedroom units and 14 bachelors, with a common meeting room and common areas. The new building, which was built slab on grade on nearby lawn space, has 5 one-bedroom units totalling 232 m2 (2,500 sq.ft.) on a single floor. The new units rent for an average $390 a month, which is significantly lower than the standard rents of $600-$700 (2014 rates) in the city. According to David Block, Director of Development Services for the City of Terrace, the region has close to a zero-per-cent vacancy rate for two-bedrooms units and many basement suites and secondary suites in the area rent for as high as $900 per month."

"In addition to assisting in regulatory matters, such as rezoning, the City of Terrace also provided a grant to the society to cover municipal fees. As well, the City of Terrace budgeted $15,000 to have a surveyor prepare and register a statutory right-of-way on an existing older storm main crossing the site, and several adjacent residential properties. This contribution provided clarity and allowed a portion of the building's roof overhang to encroach, thus facilitating sitting of the new units in the open lawn area."

"Financial support came from the community through fundraising as well as in-kind contributions."

"A well-known local builder led the charge by volunteering his extensive knowledge and construction experience to the project and then coaxing the trades to donate labour or materials. In-kind donations included all the shower stalls (a minimum value of $5,000) and the plumbing and electrical work done at cost. The project really got traction, funding-wise, following a donation of $60,000 from the Lutheran Church, which had disbanded as a congregation and sold

its property. Elementary school-aged children from the local Sunday school also raised $360 to pay for nails."

"We opened it up to the community and when people heard about it, they wanted to get involved. We estimated our costs would have been $580,000 but with the in-kind contributions and all the donations, we are $200,000 under that budget," said Holmquist. The savings will be used to pave the parking lot."

Jack Nelson Annex, Sechelt, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Jack-Nelson-Annex-EN.pdf

This project offers a mix of low-income and market rental units, and provides affordable housing for seniors and persons with disabilities on British Columbia's Sunshine Coast.

Affordable Housing, Rental, Social, Assisted Living, Government Funding

Jack Nelson Annex, Sechelt, British Columbia Highlights

The 65-unit Jack Nelson Annex is a mix of low-income and market rental units and provides affordable housing for seniors and persons with disabilities in Sechelt, located about 50 kilometres from Vancouver. There are 59 one-bedroom units and 6 bachelor apartments, with rents as low as $320 a month in the affordable units.

Client group: Low-income seniors and persons with disabilities

Developer: Sunshine Coast Lions Housing Society

Number of units: 65

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of B.C. (BC Housing), District of Sechelt, Sunshine Coast Credit Union, Delta Cable

Source: Canada Mortgage and Housing Corporation Project Profile

"Jack Nelson Annex opened in January 2012 and provides 65 units of affordable housing for seniors and persons with disabilities in Sechelt, British Columbia. The low-rise apartment building was constructed by the Sunshine Coast Lions Housing Society (SCLHS) with funding from three levels of government and the support of many other organizations. Of the 65 units, 31 received combined federal and provincial funding of over $4.6 million through Canada's Economic Action Plan (CEAP)."

The Affordable Housing Solution

"The SCLHS is a non-profit organization that provides affordable housing for low-income seniors and persons with disabilities aged 55 or older in Sechelt, about 50 kilometres northwest of Vancouver. The group started out with 29 bachelor suites in the early 1970s; with the opening of Jack Nelson Annex, it now operates a total of 139 affordable units for low-income seniors. Rents start as low as $320 a month. Jack Nelson Annex is close to all amenities, including the local hospital."

"Jack Nelson Annex replaced an older building on the property. In the early stages of the project's development, the Annex received $10,000 in Seed Funding from Canada Mortgage and Housing Corporation (CMHC) to help determine the proposed project's viability. When funding through CEAP was made available in 2009, the SCLHS was ready to start construction."

"The new four-storey building includes 31 units that were built with federal funding of approximately $2.3 million under CEAP, with a matching contribution from the Province of British Columbia."

"The Province of British Columbia also arranged approximately $4 million in long-term financing for the building. The District of Sechelt waived $508,226 in municipal development charges and provided tax exemptions on the project for 10 years. The SCLHS provided land for the project, valued at $650,000, as well as $275,000 in cash equity. Other contributors included the Sunshine Coast Credit Union, which contributed $50,000 in equity, and Delta Cable, which provided $10,000."

"The 31 affordable one-bedroom apartments are managed by the SCLHS on behalf of BC Housing. The Society also owns and manages 28 affordable one-bedroom apartments in the building for independent seniors and persons with disabilities. Another 6 bachelor apartments are rented by Vancouver Coastal Health. The units range in size from 61 to 65 square metres (660 to 700 square feet). Jack Nelson Annex is fully occupied and has a waiting list."

"The Society is happy to provide affordable housing for seniors and persons with disabilities," said Brian Leckie, President of the SCLHS. "We have a big seniors' population, and there is a need for affordable housing in the community."

The Maple Residences, Steveston, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/The-Maple-Residences-EN.pdf

This project provides affordable housing for independent seniors in a growing seaside community with a large senior population.

Affordable Housing, Rental, Independent Living, Government Funding

The Maple Residences, Steveston, British Columbia Highlights

The Maple Residences consists of 144 affordable fully serviced units for independent seniors.

Client group: Seniors and persons with disabilities

Developer: Steveston 284 Seniors' Housing Society

Number of units: 144

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of B.C (BC Housing), Army, Navy and Air Force Veterans in Canada Unit 284

Source: Canada Mortgage and Housing Corporation Project Profile

"Officially opened in July 2012 by the Steveston 284 Seniors' Housing Society, The Maple Residences in Steveston, British Columbia, provide 144 rental units for low- and moderate-income seniors capable of living independently. Thirty units were purchased by the Provincial Rental Housing Corporation with funding from the Government of Canada through Canada's Economic Action Plan (CEAP) and from the Province of British Columbia. Rents for these units are set below market rates to be affordable for low-income residents."

The Affordable Housing Solution

"By 2021, as baby boomers start to reach age 75, a significant component of the community's population will be seniors seeking independent housing with services."

"There's demand now for housing for seniors and it will only grow," said Richard Peddie, Development Consultant for the Steveston 284 Seniors' Housing Society. At The Maple Residences, the average age of tenants is in the mid-80s."

"In 2009, ANAF Unit 284 incorporated the Steveston 284 Seniors' Housing Society as a non-profit group to develop The Maple Residences and a new clubhouse. In return for providing ANAF Unit 284 with a fully equipped clubhouse, the Society was granted a 60-year lease on the land."

"The $46.6 million project received $2.2 million in federal funding through CEAP. The stimulus phase of CEAP included more than $1.9 billion in federal funding over five years for new and existing social housing across Canada. Of this amount, $400 million was invested in new housing for low-income seniors."

"The Province of British Columbia provided more than $5.3 million in project development funding, $1.7 million to help purchase the 30 units and approximately $34.4 million in

construction financing. Steveston ANAF Unit 284 provided the land, valued at approximately $8.3 million."

"The housing complex comprises four inter-connected wood-frame buildings, each four storeys high, built over an above-ground parking garage. A fifth attached building is custom - designed to meet the needs of ANAF Unit 284, providing both club and commercial space. The residential component is about 13,480 square metres (49,000 square feet), with the ANAF building occupying an additional 1,160 square metres (12,500 square feet). Two large courtyards were incorporated in the design, one with a park view and the other looking west towards the ocean."

"The majority of the suites are one-bedroom units, but the project also has some studio, one-plus-den, two-bedroom and two-plus-den apartments. Sizes range from 38 square metres (408 square feet) for a studio unit to 55 square metres (589 square feet) for a one-bedroom, 57 square metres (614 square feet) for a one-plus-den unit, about 78 square metres (840 square feet) for two-bedroom units. All suites can be adapted to meet the needs of seniors with mobility challenges, and five are designed for residents who use wheelchairs. All units have walk-in showers. The complex also includes a large dining room, a state-of-the-art common kitchen, and activity rooms that include a pool table and arts and crafts supplies."

"Under an agreement with BC Housing, the Steveston 284 Seniors' Housing Society keeps rents for the 114 units it owns at least $200 per month lower than those in the private market for seniors' independent housing. Rents for the 30 suites owned by the Provincial Rental Housing Corporation must be at least $400 per month below the market rates. For the Society-owned units, average rents in 2012 were $2,846 for one-bedroom, $3,104 for the units with one bedroom plus a den and $4,132 for the two-bedroom units. Income from the higher rents charged for the Society-owned units offsets operating costs and helps keep the other 30 suites affordable for low-income tenants."

"The Maple Residences is ideal for seniors who want to downsize but cannot afford the rents required in the private market for seniors' independent living, which can be $5,000 a month for the same services that Steveston 284 Seniors' Housing Society offers. In addition to meeting the housing needs of a rapidly growing age group, the Society is also helping to free up homes for young people looking to buy in Steveston," said Peddie."

Carey Place, Saanich, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Carey-Place-EN.pdf

This project was built by Baptist Housing, a non-profit seniors' housing organization, with funding from three levels of government.

Religious Organization, Rental, Independent Living, Government Funded

Carey Place, Saanich, British Columbia Highlights

Carey Place was built by Baptist Housing, a non-profit seniors' housing organization, with funding support from three levels of government. All 55 one-bedroom units are rented at below-market rates, with 27 units offering affordable apartments for low-income seniors.

Client group: Moderate- and low-income independent seniors aged 55 and older

Developer: Baptist Housing

Number of units: 55

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of British Columbia (BC Housing), Capital Regional District of Saanich

Source: Canada Mortgage and Housing Corporation Project Profile

"The District of Saanich is a municipality within the Greater Victoria area, one of many communities in British Columbia where the demand is high for affordable seniors' rental housing. Centrally located within the community with easy access to a large shopping mall, community services and transit, Carey Place is a new place to call home for local seniors with moderate and low incomes."

"The building is managed and operated by Baptist Housing, a non-profit organization dedicated to providing quality, affordable seniors' housing, retirement and residential care homes throughout British Columbia. Baptist Housing currently serves 2,000 seniors in 16 locations in Vancouver, Victoria and Kelowna."

"Carey Place consists of 55 one-bedroom units, 27 of which are affordable for low-income seniors, with the remaining 28 units renting for just below the market rate. Residents living in the affordable apartments pay on average $525 per month. The average rent for the below-market units is $880 per month. To qualify, tenants must have a household income below $60,000."

"The affordable apartments for low-income seniors at Carey Place were created with capital funding of more than $4 million from the federal and provincial governments, including $2 million in federal funding through Canada's Economic Action Plan. Baptist Housing provided more than $3.2 million in cash equity and took out a 25-year mortgage to cover the balance of the $9.6 million project cost. The land is leased from the Capital Regional District for $1 a year (in return

for the long-term lease, the District received ownership of six market units). Since ownership remains with the municipality, the project is exempt from property tax, which saves Baptist Housing approximately $24,000 a year and helps keep the units affordable. "Carey Place is an excellent example of how innovative partnerships can build homes," said Baptist Housing President and Chief Executive Officer Howard Johnson. "By leveraging the assets and funding from each partner, together we have built a residence that meets the growing need for affordable seniors' housing."

"The most exciting aspect of Carey Place is that it will not require any further government funding, ensuring that the residence will always remain affordable." Carey Place features an amenity room on the main floor and a lounge with a full kitchen. Parking is available for scooters and cars. The building also has storage lockers and laundry facilities. The property also features a greenhouse and raised garden plots, outdoor patio areas and landscaped garden spaces."

Elizabeth Fry Place, Prince George, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Elizabeth-Fry-Place-EN.pdf

This project provides affordable housing to low-income seniors and persons with disabilities who are able to live independently.

Affordable Housing, Rental, Social, Assisted Living, Government Funded

Elizabeth Fry Place, Prince George, British Columbia Highlights
Elizabeth Fry Place provides affordable housing to low-income seniors and persons with disabilities who are able to live independently.
Client group: Seniors and persons with disabilities
Developer: Prince George & District Elizabeth Fry Housing Society
Number of units: 36
Tenure: Rental
Who was involved? Government of Canada (CMHC), Government of British Columbia (BC Housing), City of Prince George, Prince George & District Elizabeth Fry Housing Society
Source: Canada Mortgage and Housing Corporation Project Profile

"Thanks to funding from the governments of Canada and British Columbia, Elizabeth Fry Place opened mortgage free in 2012, providing 36 affordable apartments for seniors and persons with disabilities."

"Its Housing Society operates 80 units of affordable housing for families, an 11-unit safe house for women and children, and two transition houses with a total of 23 beds. By 2012, the Prince George & District Elizabeth Fry Society had served about 5,000 women."

"In total, the stimulus phase of CEAP provided more than $1.9 billion in federal funding - which was largely matched by the provinces and territories - over five years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new rental housing for seniors, and $75 million was set aside to build new housing for people with disabilities. Elizabeth Fry Place received federal funding of $2.7 million through CEAP, together with a contribution of $2.6 million from the Government of British Columbia. The City of Prince George provided the land for the project, valued at $910,000, as well as a tax exemption worth about $33,500 annually."

"Elizabeth Fry Place is a four-storey building consisting of 36 one-bedroom units ranging in size from 59.5 to 66.4 square metres (640 to 715 square feet). The units were designed with seniors in mind. To help prevent falls, for example, the apartments feature resilient flooring instead of carpeting and showers instead of baths. Three of the apartments were specially designed for people who use wheelchairs, with wider doorways, lower counters and roll-in showers. Laundry facilities are located on each floor, and the building also has a common room, a secure courtyard and an elevator. An underground parkade offers heated and secure parking for 20 vehicles (12 of the stalls are free), as well as space for scooter storage and charging. Rents are geared to income (the income ceiling for tenants is $48,000 a year) and average $450 a month. Tenants are responsible for their own heat, hot water, phone and cable bills."

Earl Haig Retirement Residence, Port Coquitlam, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Earl-Haig-Retirement-Residence-EN.pdf

This project features 50 "all-inclusive" rental apartments for independent seniors, with meals and housekeeping services included in the affordable monthly rents.

Affordable Housing, Rental, Seniors Independent Living, Federal Government Funded, Provincial Funded

Earl Haig Retirement Residence, Port Coquitlam, British Columbia Highlights

The Earl Haig Retirement Residence in Coquitlam features 50 "all-inclusive" rental apartments for independent seniors, with meals and housekeeping services included in the affordable monthly rents. The governments of Canada and British Columbia provided funding to support the construction of 18 units that have been designated for low-income seniors.

Client group: Seniors

Developer: Earl Haig Society

Number of units: 50, including 18 units designated for low-income seniors

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of B.C. (BC Housing), City of Coquitlam

Source: Canada Mortgage and Housing Corporation Project Profile

"The Earl Haig Retirement Residence was officially opened in February 2011 by the Earl Haig Society, an organization founded in the 1960s by Royal Canadian Legion branches in the New Westminster District zone to provide low-cost housing for veterans. Apartment rental fees include all meals, laundry and housekeeping services and social activities, something that sets the new building apart from other seniors' housing in the area."

The Affordable Housing Solution

"The Earl Haig Retirement Residence is a three-storey, wood-frame building, centrally located in Coquitlam, a city in the Greater Vancouver Regional District. It replaced 18 units of housing built for veterans in 1965 on 1.2 hectares (3 acres) of land donated by the City."

"The B.C. government also contributed $92,000 in project development funding. Thanks in part to this initial support, when Canada's Economic Action Plan (CEAP) was announced in early 2009, the Society was ready to move forward with the project and successfully applied for stimulus funding."

"The project received $1.3 million in federal funding through CEAP - with a matching contribution from the Government of British Columbia - to help build 18 affordable apartments that have been set aside for low-income seniors. The Earl Haig Society contributed land valued at $3 million and took out a $7.3-million mortgage, insured by CMHC, to cover the balance of the project cost. As a community-based veterans' organization, the Society is also able to apply every year for a municipal property tax exemption, valued at $38,000."

"The land value was a big plus - we had no mortgage on it," Fletcher said. Since only 0.4 hectare (1 acre) of the original property was needed for the new residence, the rest of the land was sold for $750,000. Of this amount, $500,000 was put toward the cost of the new building, and the balance was kept as a contingency fund."

"Construction of the new residence took 15 months to complete (the Earl Haig Society had already demolished the original 18-unit building after helping tenants relocate elsewhere)."

"The Earl Haig Retirement Residence is completely wheelchair-accessible. The building includes a commercial kitchen and dining hall, a small library and a large living room with a television, games tables, a piano and a pool table. The property also has a fenced area for barbecues and a community garden. The building is well served by public transit and close to two shopping malls and a community centre, so many tenants have been able to sell their cars."

Riverbend Manor, Kamloops, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/RiverBend-Manor-EN.pdf

This new project replaces seniors' housing built in the 1960s. The site was intensified, offering more affordable housing to independent seniors.

Affordable Housing, Rental, Independent Living, Government Funded, Provincial Funded

Riverbend Manor, Kamloops, British Columbia Highlights
RiverBend Manor, which opened in 2011, is ideally situated for independent seniors with its 66 affordable units, a dining room serving three meals a day, weekly housekeeping and linen service, and an activity program.
Client group: Seniors capable of independent living
Developer: Thrupp Land Company Ltd.
Number of units: 66 affordable units (and 99 market rate rental and ownership units)
Tenure: Rental
Who was involved? Government of Canada (CMHC), Government of B.C. (BC Housing), City of Kamloops, A & T Project Developments Inc., River City Seniors Society
Source: Canada Mortgage and Housing Corporation Project Profile

"Of the affordable units, there are 6 one-bedroom apartments with sink, fridge, microwave, kettle and toaster stations; the other 60 units are similarly equipped studio suites. Rental and

amenity rates for the low-income suites range from $1,400 to $1,900 per month, and include telephone, TV, Internet and access to an activity program, in addition to housekeeping and meals."

"RiverBend Manor received $3.21 million in combined funding for the 26 affordable units from the governments of Canada and British Columbia through an amendment to the Canada - British Columbia Affordable Housing Agreement. The stimulus phase of CEAP included more than $2 billion in federal funding (which was largely matched by the provinces and territories) over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new housing for low-income seniors."

"In the project's early stages, Seed Funding from CMHC helped cover the costs of preparing a business plan, conducting feasibility and needs and demand studies, as well as performing a property appraisal. The City of Kamloops provided $50,000 in the early development stages and later purchased the Thrupp Manor property for $900,000. The total project cost for the 66 affordable units, including the furnished dining room and equipped kitchen, was $6.6 million."

Veneto Place, Fernie, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Veneto_Place_EN.pdf

Three condominium-style buildings, each with 15 units, offer a range of attainable housing solutions, including below-market rent, rent-to-own and attainable ownership options.

Rental, Ownership, Attainable Housing, Government Funded, Provincial Funded

Veneto Place, Fernie, British Columbia Highlights

Veneto Place in Fernie is BC Housing's first public-private partnership. Three condominium-style buildings, each with 15 units, offer a range of attainable housing solutions, including below-market rent, rent-to-own and attainable ownership options.

Client group: Single people, families and seniors with low to moderate incomes

Developer: Veneto Place Properties Ltd. (a partnership of Parastone Developments, Columbia Basin Trust, BC Housing, the City of Fernie and Fernie Family Housing Society)

Number of units: 45

Tenure: Rental and attainable homeownership

Who was involved? Government of Canada (CMHC), Government of B.C. (BC Housing), Parastone Developments, City of Fernie, Columbia Basin Trust, Fernie Family Housing Society

Source: Canada Mortgage and Housing Corporation Project Profile

"Low-income singles and families had the fewest housing choices, and many were living in unstable or unsuitable housing. As well, the community's senior population was growing and needed access to reasonably priced, single-level housing. Finally, first-time buyers with annual household incomes under $60,000 had very little opportunity to enter the housing market."

"Veneto Place consists of three condominium buildings, each with 15 units. To help get the project off the ground, Parastone Developments received Seed Funding from Canada Mortgage and Housing Corporation (CMHC) to carry out market research and analysis, a financial feasibility analysis and preliminary design, and site work. Later, an interest-free Proposal Development Funding loan from CMHC helped cover the costs of development permits, engineering surveys and professional services, such as legal and architectural fees."

"Grants and subsidies provided by the project's partners allow the units to be sold or rented at 15 to 20 per cent below market value. BC Housing purchased twelve units for use as affordable rental housing, and Parastone Developments retained nine rent-to-own units, set at market rates."

"A 10-year covenant ensures that units will move from rental to market over a decade. Twenty-four units were designated for purchase by households with incomes ranging from $35,000 to $61,000 per year. Prices started at $169,000 for a two-bedroom unit when Veneto Place opened in 2012."

"Veneto Place received joint federal and provincial funding of almost $1.8 million through CEAP to support construction of the 12 subsidized units owned by BC Housing. In total, the stimulus phase of CEAP provided more than $2 billion in federal funding - which was largely matched by the provinces and territories - over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new rental housing for seniors, and $75 million was set aside to build new housing for people with disabilities. BC Housing supported the project by providing $7 million in interim construction financing. As well, the City of Fernie provided more than $338,000 in subsidies, and the Columbia Basin Trust contributed a grant of $4.5 million."

"Many people are coming here for work," said Corrie Hurlburt, Property Manager at Fernie Family Housing Society, which manages the 12 affordable units for BC Housing. "We see highs and lows in employment opportunities. A lot of workers earn less than $20 an hour, and there's only so much housing stock available. Some of the people living at Veneto Place were either homeless or at risk of becoming homeless."

Kinsmen Lodge, Surrey, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kinsmen-Lodge-EN.pdf

Careful design makes this residence for seniors requiring long-term nursing care feel like a home.

Rental, Affordable Housing, Social Living and Assisted Living, Federal Government Funded, Provincial Funded

Kinsmen Lodge, Surrey, British Columbia Highlights

Kinsmen Lodge is a residential care home in Surrey and is located about five kilometres away from the former Kinsmen Place Lodge that it replaces.

Client group: Low-income seniors

Developer: Whalley & District Senior Citizens Housing Society

Number of units: 157

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of B.C. (BC Housing), Fraser Health

Source: Canada Mortgage and Housing Corporation Project Profile

"The new four-storey building is almost double the size of the original building at 8,920 square metres (96,000 square feet). The hallways have floor-to-ceiling windows, and large windows were built into each of the units. To make the building feel homier, each of the seven "neighbourhoods" has a dining room, a lounge space, bathing areas and a balcony. There is a courtyard and the common rooms on the main floor include a hair salon, a multi-purpose room and an exercise room. Seven of the units are double rooms, while 143 units are single rooms. The original building was started by the Kinsmen Club so the Kinsmen name has stuck, but the service club does not manage the building."

"The project cost $33.7 million to build. The provincial government provided $27.5 million in long-term financing, and the society provided the balance by selling the land where the old building stood. Fraser Health will contribute approximately $8.8 million in annual operating funds for 156 units. For the private-pay room, a daily rate of $200 is charged. The residents in the funded rooms also each pay between $30 and $90 a day, based on their recent tax assessments. In the early stages of the project, CMHC provided an interest-free Proposal Development Funding (PDF) loan of $60,000, which was used to help pay for professional services, including legal and development consultant fees."

Kiwanis Van Horne, Penticton, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kiwanis-Van-Horne-EN.pdf

The Penticton Kiwanis Housing Society built an affordable, accessible apartment building for seniors.

Affordable Housing, Federal Government Funded, Provincial Funded

Kiwanis Van Horne, Penticton, British Columbia Highlights

The Kiwanis Van Horne is an affordable, accessible apartment building for seniors completed in March 2011 by the Penticton Kiwanis Housing Society. The four-storey, 58-unit building has a mix of one- and two-bedroom apartments and a large common area for social gatherings.

Client group: Seniors

Developer: Penticton Kiwanis Housing Society

Number of units: 58, including one wheelchair-accessible unit and one adaptable unit

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of B.C. (BC Housing), City of Penticton, Penticton Kiwanis Housing Society

Source: Canada Mortgage and Housing Corporation Project Profile

"In 2009, funding became available for the project, which had a total capital cost of just over $9 million. The governments of Canada and British Columbia contributed $3.3 million through an amendment to the Canada - British Columbia Affordable Housing Agreement for 22 affordable Seniors' Rental Housing (SRH) units for low-income seniors. The Government of B.C. provided an additional $3.36 million in construction financing. The City of Penticton reduced development fees for the project significantly. PKHS contributed the land, valued at $1.1 million, plus $1 million in cash equity. The remaining 18 one-bedroom and 18 two-bedroom units are rented at low-end-of-market rates. One of the SRH units is accessible and another is adaptable. The building also has a full kitchen and a large meeting room, which is used regularly for social gatherings"

Hustwick Place, Parksville, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hustwick-Place-EN.pdf

This 33-unit project provides 28 affordable housing units for seniors in a community where over 30 per cent of the population is aged 65 or over. Income generated by renting seven commercial units on the bottom floor helps maintain affordability.

Affordable Housing, Rental, Assisted Living, Federal Government Funded, Provincial Funded

Hustwick Place, Parksville, British Columbia Highlights

The 33-unit Hustwick Place provides 28 affordable housing units for seniors in Parksville, B.C., where 33 per cent of the population is aged 65 or over. Income generated by renting seven commercial units on the bottom floor helps maintain affordability. Three units are fully accessible.

Client group: Low-income seniors and persons with disabilities

Developer: Parksville Lions Housing Society

Number of units: 33 (28 are affordable; 5 are market rent)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of British Columbia (BC Housing), City of Parksville, Regional District of Nanaimo, Parksville Lions Housing Society

Source: Canada Mortgage and Housing Corporation Project Profile

"Hustwick Place consists of 33 one bedroom apartments for seniors, 28 of which were made affordable with federal and provincial funding under Canada's Economic Action Plan (CEAP). Three units are fully accessible, and the others have been designed to accommodate persons with disabilities with little renovation. The development of Hustwick Place also paved the way for similar projects after new bylaws were enacted to help non-profit groups develop affordable housing."

"In addition to Hustwick Place, the PLHS operates 33 affordable seniors' housing units at Lions Pioneer Village and 20 family units at Gillingham Estates. 33 per cent of the community's population of nearly 21,000 is 65 or older."

"Residents of Golden Ages Manor were given first choice of apartments in the new building, where rents for the 28 affordable units start at $420 per month. The other five apartments are

rented for $915 per month. Rental income from seven commercial units on the bottom floor of the building is used to subsidize the affordable units."

"Hustwick Place received $4 million in funding from the governments of Canada and British Columbia through CEAP. The stimulus phase of CEAP included more than $2 billion in federal funding (which was largely matched by the provinces and territories) over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new housing for low-income seniors. The Province of British Columbia also arranged long-term financing of more than $577,000 for the building."

"The City of Parksville supported the project by waiving approximately $275,000 in municipal fees and development cost charges, creating a new bylaw to do so. The Regional District of Nanaimo also created a new bylaw that allowed it to waive about $110,000 in development cost charges."

Golden Vista, Kamloops, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Golden-Vista-EN.pdf

With modest finishes and a compact design, this project provides affordable housing for people with low to moderate incomes and offers rental and ownership options.

Affordable Housing, Ownership, Rental, Independent and Assisted Living, Federal Government Funded, Provincial Funded

Golden Vista, Kamloops, British Columbia Highlights

Golden Vista, a 46-unit condominium building in Kamloops, is designed for seniors and people with disabilities. With modest finishes and a compact design, the building targets people with low to moderate incomes and offers a mix of rental and ownership options.

Client group: People aged 55 or older and people with disabilities who are able to live independently

Developer: Trophy Developments Ltd. and BC Housing

Number of units: 46

Tenure: Rental and ownership

Who was involved? Government of Canada (CMHC), Government of British Columbia (BC Housing), City of Kamloops, Trophy Developments Ltd., Canadian Mental Health Association - Kamloops branch

Source: Canada Mortgage and Housing Corporation Project Profile

"Golden Vista is a four-storey, 46-unit building designed by Trophy Developments Ltd. to meet the housing needs of independent seniors with low to moderate incomes. Modest in size and finishes, the studio and one-bedroom suites are designed to provide safe, accessible and manageable space for seniors and people with disabilities. Four different floor plans are available, each featuring an open design that is wheelchair-accessible, with step-in showers, and either a balcony or a patio. Golden Vista also features a common room and patio, which offer welcoming spaces for residents to gather. Located close to transit, a medical clinic and other amenities, Golden Vista opened in January 2011."

"Golden Vista received close to $1.9 million in funding from the governments of Canada and British Columbia through an amendment to the Canada - British Columbia Affordable Housing Agreement. The federal contribution of over $900,000 was provided through CEAP and allowed BC Housing to purchase 15 of the units through the Province's Seniors'. Rental Housing (SRH) Program. The stimulus phase of CEAP included more than $2 billion in federal funding (which was largely matched by the provinces and territories) over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new housing for low-income seniors."

"We purchased the 15 units when the building was still under construction,"

"Designated for seniors in need, the SRH units are managed by the Canadian Mental Health Association (CMHA) - Kamloops branch, which set the rent at $375 per month or 30 per cent of

monthly income to cover condominium fees, taxes and maintenance. Trophy Developments Ltd. retained ownership of 23 units and rents them at affordable, below-market rates. The remaining 8 condominium units were sold to private owners at market rates."

"There's a very large need for this type of housing in our community," she added. "Some of our tenants live on $910-per-month disability pensions, so there's not a lot of wiggle room in their budgets. If we had another 15 units, we could fill them. We keep a waiting list, but we've found that, once people find secure, affordable housing, they're happy to stay for a long time." One of the 15 SRH suites is a one bedroom unit that is rented to couples, while the other 14 are bachelor units with a small room that can be used as a bedroom or office. The common room on the building's ground floor has a large screen TV and ample space for residents to gather, play cards and socialize."

Baker Gardens, Cranbrook, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Baker-Gardens-EN.pdf

This project is the largest modular housing development to be built in the province through federal and provincial stimulus funding under Canada's Economic Action Plan.

Rental, Affordable Housing, Independent and Assisted Living, Federal Government Funded, Provincial Funded

Baker Gardens, Cranbrook, British Columbia Highlights

Baker Gardens is the largest modular housing development to be built in the province through federal and provincial stimulus funding under Canada's Economic Action Plan.

Client group: Seniors aged 55 and older and people with disabilities who are able to live independently

Developer: BC Housing purchased the modular housing, which is managed and operated by the Canadian Mental Health Association - Kootenays

Number of units: 36 one-storey, one-bedroom homes, built in groups of four

Tenure: Rental, with rents set at 30 per cent of occupant incomes

Who was involved? Government of Canada (CMHC), Government of British Columbia (BC Housing), Columbia Basin Trust, City of Cranbrook

Source: Canada Mortgage and Housing Corporation Project Profile

"Such was the case in Cranbrook, British Columbia, where modular housing was recently used to create Baker Gardens, a 36-unit affordable housing development for seniors and persons with disabilities."

"Federal and provincial funding for Baker Gardens was made available under the Canada-British Columbia Affordable Housing Agreement, which included federal funding from Canada's Economic Action Plan that was matched by the Government of British Columbia. With a total capital cost of $5.6 million, the project received combined federal and provincial assistance of $4,873,000, a grant from Columbia Basin Trust, and a contribution of land valued at $647,000 from the City of Cranbrook. The City of Cranbrook also waived development fees of $73,000."

Apple Valley Seniors' Housing, Kelowna, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Apple-Valley-Seniors-Housing-EN.pdf

This unique seniors' project offers a mix of affordable and market rental housing, along with a recreation centre that provides opportunities for both residents and non-residents to be physically and socially active.

Affordable Housing, Rental, Federal Government Funded, Provincial Funded

Apple Valley Seniors' Housing, Kelowna, British Columbia Highlights

A unique seniors' housing project in Kelowna, British Columbia, offers a blend of affordable and market rental housing for seniors, along with a recreation centre that provides opportunities for both residents and non-residents to be physically and socially active, in a prime location close to amenities.

Client group: Seniors

Developer: Society of Hope

Number of units: 72 (36 affordable units and 36 market units)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of British Columbia (BC Housing), City of Kelowna, Society of Hope, Ziglar family

Source: Canada Mortgage and Housing Corporation Project Profile

"For the Society of Hope, 15 years passed before the dream of providing affordable seniors' housing in Kelowna came to fruition. With funding assistance from all levels of government, the $11.7-million Apple Valley Seniors' Housing complex was built in a prime location in the city, offering residents both affordable housing and opportunities to remain socially and physically active."

"The Society of Hope manages 487 housing units in the Central Okanagan Valley, making it the largest non-profit housing provider in the B.C. interior. Half of these units are for seniors, including the 72 units of Apple Valley, a housing complex designed for people aged 55 or older who are able to live independently. Half of the units are rented at affordable rates; the other half are rented at market value."

"This joint federal and provincial funding of $5.8 million supported the construction of the 36 affordable housing units in the Apple Valley complex. The Province of British Columbia is also providing ongoing financing to the project. In addition, the City of Kelowna reduced development charges for the affordable units by $403,000. The market rental units and recreation centre were completely financed by the Society of Hope."

Loreen Place, Victoria, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Loreen-Place-EN.pdf

The Greater Victoria Housing Society and a local philanthropist with a dream of building affordable housing joined forces to build a new "family-friendly" rental housing complex.

Affordable Housing, Rental, Charitable Social Organization

Loreen Place, Victoria, British Columbia Highlights

The Greater Victoria Housing Society (GVHS) and a local philanthropist with a dream of building affordable housing joined forces to build a new 52-unit "family-friendly" rental housing complex, which is providing families earning low to moderate incomes with an affordable place to live.

Client Group: Families with gross incomes below $65,000

Developer: Greater Victoria Housing Society and Greater Victoria Rental Development Society

Number of Units: 52

Tenure: Rental (50 per cent market; 50 per cent below market)

Who was involved? Greater Victoria Housing Society, Greater Victoria Rental Development Society, City of Victoria, Capital Regional District, Province of British Columbia, CMHC

Source: Canada Mortgage and Housing Corporation Project Profile

"When the Greater Victoria Housing Society (GVHS) and a local philanthropist with a dream of building affordable housing joined forces to knock down a former motel and put up a new rental housing complex in Victoria, British Columbia, it was the city's lower-income families who benefited. The $10.6-million, family-friendly Loreen Place received assistance from all three levels of government, including funding through Canada Mortgage and Housing Corporation (CMHC)."

"Loreen Place is a four-storey, 52-unit apartment building designed to be both affordable and "family-friendly." The building, which is managed and operated by GVHS, is a completely smoke-free environment and has an outdoor play area for children, as well as laundry facilities located on each floor to make it easier for families. "So many of the available accommodations in Victoria are condominium complexes that aren't affordable to those with lower incomes, and they also don't welcome children," said Melliship. The gross family income threshold for tenancy in Loreen Place is $65,000. With no ongoing subsidies, the operational costs are covered by the rents, which are a mix of market and below-market rates for the two bedroom apartments. There is also one one-bedroom apartment, offered at below-market rent."

"The project received Seed Funding and an interest-free Proposal Development Funding (PDF) loan from CMHC in its early stages. Seed Funding was used to help cover the costs of incorporation expenses, exploring sources of funding and developing a business plan. PDF helped to pay for architectural services, activities related to rezoning, an environmental impact assessment and legal costs. Loreen Place also obtained equity contributions of $370,000 each from the City of Victoria (Victoria Affordable Housing Fund) and the Capital Regional District

(Regional Housing Trust Fund). Mortgage financing of $9.6 million was facilitated by the Province of British Columbia through its Community Partnership Initiative."

The Poppy Residences, Burnaby, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66986_EN_Dec06_w.pdf

Access to low-cost government financing assisted a Royal Canadian Legion Branch to provide moderately priced, independent-living apartments for seniors.

Independent Living, Rental, Charitable

The Poppy Residences, Burnaby, British Columbia Highlights

Access to low-cost government financing assisted a Royal Canadian Legion Branch to provide moderately priced, independent-living apartments for seniors.

Client Group: Seniors

Developer: Royal Canadian Legion South Burnaby Branch

Tenure: Rental

Number of Units: 70

Who was involved? Royal Canadian Legion South Burnaby Branch (Branch 83); CMHC; BC Housing; City of Burnaby

Source: Canada Mortgage and Housing Corporation Project Profile

"When the South Burnaby Legion decided it was time to rebuild their existing clubhouse, they wanted to do more than continue to serve their own membership. They knew they had a site worth $4 million that could be developed for seniors' housing. After two years of exploring financing opportunities within the private market, the Legion approached BC Housing about financing the new $14-million building directly."

"In addition to providing construction financing, BC Housing also arranged the take-out financing for the project. The interest rate on the take-out financing was determined after construction was completed. The low interest rate (1 per cent) on the interim financing has already saved the South Burnaby Legion $300,000 in construction costs. The Poppy Residences also received an interest-free Proposal Development Funding (PDF) loan from CMHC to help cover the costs of architectural, engineering and survey work, as well as property appraisal, market study and

development consulting fees. The City of Burnaby provided $227,000 towards the capital cost of the project through its Community Benefit Bonus Housing Fund."

"All 70 units at The Poppy Residences are one-bedroom apartments and feature a number of different layouts. The facility also provides residents with two meals daily, weekly maid service, and round the- clock, on-site staff support. It includes a group dining area, private family dining rooms, a TV and theatre area, a fireside lounge, and a library and games room. The total monthly cost of rent, meals and services for residents ranges from $1,900 to $2,800. The rent component alone amounts to about half of these figures."

Cortes Island Cottages, Cortes Island, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Cortes-Island-Cottages-EN.pdf

An active seniors' organization made housing one of its top priorities and has succeeded in building a "seniors' village" with community support and government assistance.

Rental, Affordable Housing, Government Funding, and Charitable Funding

Cortes Island Cottages, Cortes Island, British Columbia Highlights

A very active seniors' organization on one of BC's Gulf Islands made housing one of its top priorities and has succeeded in building a "seniors' village" with community support and government assistance.

Client Group: Seniors

Developer: Cortes Island Seniors Society

Number of Units: 6

Tenure: Rental

Who was involved? Cortes Island Seniors Society; CMHC; Province of BC (Housing Endowment Fund); private donors; community volunteers

Source: Canada Mortgage and Housing Corporation Project Profile

"The cottages themselves are designed to be a small village within the larger island community, a layout that reflects the guiding vision of the CISS members behind the project."

"Each one-bedroom cottage includes energy-efficient kitchen appliances, washer and dryer, in floor hot water heating, emergency lighting, a propane fireplace, tiled bathrooms, a storage room

and an outdoor patio. To save on heating costs, the cottages are well insulated and are equipped with thermopane windows. They range in size from 52 to 66 square metres (560 to 710 square feet), with rents set at $520 per month for the smaller cottages and at $650 for the larger ones. Priority is given to applicants over 55 who already live on Cortes or have strong family ties to the island."

"When CISS decided to renew the push for seniors' housing on Cortes after the hiatus that lasted more than two decades, $10,000 in Seed Funding from CMHC helped get the ball rolling again. The Province of British Columbia provided a grant of $380,000 from its Housing Endowment Fund and mortgage financing of $200,000. But, as in any small tight-knit community, volunteer labour and donated materials were important contributions to the project's affordability. The CISS website includes a slide show documenting the construction process and showcasing the finished homes. One photo shows a simple handwritten sign on an easel: it lists the capital cost of the project at $750,000 and the volunteer hours as "thousands."

Eagle Valley Manor, Sicamous, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Eagle-Valley-Manor_EN.pdf

With the construction of 12 new units, an established provider of seniors' housing in BC's interior has added assisted living to the range of accommodation it offers.

Affordable Housing, Assisted Living, Independent Living, Low Income Seniors, Charitable Social Funding

Eagle Valley Manor, Sicamous, British Columbia Highlights

With the construction of 12 new units, an established provider of seniors' housing in BC's interior has added assisted living to the range of accommodation it offers.

Client Group: Lower-income seniors with personal care needs

Developer: Eagle Valley Senior Citizens Housing Society

Number of Units: 12

Tenure: Rental

Who was involved? Eagle Valley Senior Citizens Housing Society; BC Housing; Interior Health; District of Sicamous; in Site Housing, Hospitality & Health Services Inc.

Source: Canada Mortgage and Housing Corporation Project Profile

"It is now a common goal of seniors' housing to provide a "continuum of care" that allows residents to age at home without the disruption of a major relocation, as their needs for support, care and medical services change. The continuum ranges from completely independent living to "supportive housing" - which provides hospitality services and on-call support - to "assisted living" - which adds personal care services, such as bathing and help with dispensing medication, to the support regime - and, finally, to full nursing care."

"The province's Independent Living BC (ILBC) program obviously thought so, as well. Highlighted as a "housing for health program," ILBC subsidizes the housing component of assisted living projects through BC Housing, while regional health authorities fund the care"

"For Eagle Valley Manor, Interior Health also contributed a $30,000 capital grant, and BC Housing provided a mortgage of over $5.3 million. The Society already held the land, valued at $334,000, and the District of Sicamous granted the project tax-exempt status. In addition to the 12 assisted living units, the new one-storey development includes a commercial kitchen, dining room, common room, activity room and assisted bathing room. Eagle Valley Manor is designed to the Canada Green Building Council LEED Silver level of environmental excellence and was completed in November 2008."

"Despite Eagle Valley's 30-plus years of experience with seniors' housing and services, the Manor was still something of a new experience. While ILBC's assisted living projects do not provide skilled nursing care, they do entail delivering and managing services that are not required in independent or supportive housing. Dual accountability to both housing and health care funders also adds to the administration. And, finally, the governing legislation and regulatory regime are different for assisted living developments: whereas independent and supportive developments fall under the Residential Tenancy Act, assisted living developments are governed by the Community Care and Assisted Living Act and regulated by the Registrar for Assisted Living."

"For all these reasons, Eagle Valley has brought another partner into the mix to ensure the Manor starts off well and maintains the same high administrative standards as the Society provides at its other two projects. In Site Housing, Hospitality & Health Services is a consulting company that specializes in helping traditional housing providers make the transition to managing assisted living projects."

Secondary Suites Incentive, Victoria, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Secondary-Suites-Incentives-Victoria_EN.pdf

The City of Victoria is encouraging the creation of secondary suites by relaxing bylaw restrictions and providing grants to homeowners who add rental suites to their homes.

Rental, Low Income Seniors, Charitable and Social Funding

Secondary Suites Incentive, Victoria, British Columbia Highlights

The City of Victoria is encouraging the creation of secondary suites by relaxing bylaw restrictions and providing grants to homeowners who add rental suites to their homes.

Client Group: Moderate-income renters and homeowners

Developer: City of Victoria

Number of Units: 77 in the last 5 years (most in the last two and a half years).1 Target of 50 in the next year

Tenure: Rental

Who was involved? City of Victoria staff and City Council, individual homeowners, CMHC in cases where suites are eligible for RRAP funding

Source: Canada Mortgage and Housing Corporation Project Profile

"In 2007, City Council relaxed the regulation of secondary suites in single family zones by eliminating the requirement that homeowners provide extra parking for a suite. Council also agreed to permit suites in houses of any age. In the two and a half years since then, the number of suites created nearly doubled that of the previous two and a half year period, increasing to 51 from 26. The City now hopes to see 50 new suites come on stream during 2009/2010. It has made homeowners partners in achieving that goal by offering them financial incentives to construct their suites."

"In early 2009, City staff sent a report to Council reviewing the results of the previous relaxations and recommending further bylaw changes based on public input. The recommendations Council accepted.""

"Remove the five-year restriction on changes to the building facade and permit additions of up to 20 m2 (215 sq. ft.) to enable the creation of a secondary suite. Reduce the ceiling clearance required in secondary suites to 2 m (6.56 ft.) from 2.13 m (7 ft.)."

"The grant will cover 25 per cent of the construction costs up to a maximum of $5,000. In return, the homeowner enters into a partnership agreement with the City that guarantees the suite will be used as rental accommodation for at least five years. The partnership agreement is registered on the property's title and remains in effect if the house is sold. Victoria has allocated $250,000 from its Housing Trust Fund to finance the program. Homeowners may also be eligible for the federal home renovation tax credit, and, in some cases, for assistance from CMHC's Residential Rehabilitation Assistance Program."

"To be eligible for a suite - and the grant - a house must have a floor area of at least 150 m2 (1,615 sq. ft.). Suite sizes can be equal to the lesser of 90 m2 (968 sq. ft.) or 40 per cent of the home's total floor area. If a house has to be raised or a basement dug out to create the necessary ceiling clearance, the increased height can be included in the house's floor space when calculating the home's eligibility and allowable suite size."

Kiwanis Village, Nanaimo, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kiwanis-Village_en.pdf

What started as a seniors' village in the 1950s has been developed into a "campus of care".

Rental, Affordable Housing, Assisted Living, Government Funding

Kiwanis Village, Nanaimo, British Columbia Highlights
What started as a seniors village in the 1950s has been developed into a "campus of care". **Client Group**: Seniors assisted living **Developer**: Nanaimo District Senior Citizens' Housing Development Society **Number of Units**: 45 **Tenure**: Rental **Who was involved?** Governments of Canada and BC through the Canada-BC Affordable Housing Program; CMHC; the City of Nanaimo
Source: Canada Mortgage and Housing Corporation Project Profile

"The abandoned intermediate-care facility was attached to the community centre that had only recently been constructed. The solution was to convert the former intermediate-care units to self-contained apartments for assisted living, that is, housing with the necessary services provided to help frail seniors maintain their independence."

"The conversion project, Kiwanis House, opened in 2004. The 102 intermediate care beds were reconfigured into 45 housing units: 30 studio units and 15 one-bedroom apartments. The studios are in the 37 m2 (400 sq. ft.) range, the one-bedroom units in the 47 m2 (500 sq. ft.) range. Tenants pay 70 per cent of their after-tax income or the regional market rent for private assisted living, whichever is lower. Rent includes all utilities (except telephone), two nutritious meals per day, a 24-hour emergency response system, light housekeeping and laundry services, home care and activities."

"The gross capital budget was $5,974,425 including an estimated value for the land and existing building of $2,739,000. CMHC and the government of BC contributed $1.13 million through the Affordable Housing Initiative. The mortgage loan was $2,110,425, which was insured through CMHC. Through BC Housing's Independent Living BC (ILBC), there is the equivalent of $1.5 million as an operating subsidy over 35 years. The City of Nanaimo has been supportive throughout the Society's redevelopment and has waived or reduced municipal fees and levies. The 45 units in Kiwanis House were the first to open and the least expensive of the 3,000 non-profit assisted living units funded through the ILBC program."

Kiwanis Village, Nanaimo, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Marrion-Village-Shannon-Oaks-EN.pdf

The Baptist Housing Society of BC has reinvented an aging project through a strategy of renovation, demolition and infill, and has reduced the need for government assistance by including market housing.

Rental, Independent and Assisted Living, Charitable Social Religious Funding

Kiwanis Village, Nanaimo, British Columbia Highlights

The Baptist Housing Society of BC has reinvented an aging project through a strategy of renovation, demolition and infill and has reduced the need for government assistance by including market housing

Client group: Low-income seniors who are independent and those requiring supportive housing and assisted living

Developer: Baptist Housing Society of BC

Number of units: 118 total subsidized units and 101 market units

Tenure: Rental, subsidized and market

Who was involved? BC Housing; Baptist Housing; Canada Mortgage and Housing Corporation (CMHC)

Source: Canada Mortgage and Housing Corporation Project Profile

"The new addition to Marrion Village is a seven-storey building comprising 54 one-bedroom units of about 46 m2 (500 sq. ft.) replacing the 48 cottage units. Fifty units at Marrion Village provide assisted living, 38 of which are subsidized by Independent Living BC (ILBC). The remaining 12 are funded by the Vancouver Island Health Authority (VIHA). ILBC is a funding partnership between BC Housing and B.C.'s five regional health authorities that provides subsidized housing, hospitality services and personal care services to frail, elderly people. Affordable rents for the 118 units at Marrion Village average $525 per month. These low rents are the result of a unique arrangement between the Society and BC Housing. The rents, including services are in the $2,800 -$2,900 range, which is in the mid-range of the greater Victoria market."

"The original Marrion Gardens was governed by agreements among the Society, BC Housing and CMHC, which provided a mortgage loan amortized over 50 years and rent subsidies. When the three towers were converted, the government partners agreed to refinancing through a second mortgage."

"The capital cost of the combined project was $32.5 million. In addition to the value of the existing buildings and land, the Society contributed cash equity of $2,775,000. The Province, through BC Housing, provided a grant of $3,725,000. BC Housing put up interim financing of $26 million during construction, and together with CMHC, applied mortgage insurance. The interest rate for interim financing was pegged at the provincial borrowing rate, significantly lower than conventional lenders would charge. All told, the financial savings for the Society were significant."

Augustine House - Delta, British Columbia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Augustine-House-EN.pdf

St. Augustine Council of the Knights of Columbus formed a non-profit organization to build a mixed-income residence that provides seniors with the necessary support services to age in place.

Rental, Independent and Assisted Living, Charitable and Social Funding

Augustine House - Delta, British Columbia Highlights

Augustine House is a mixed-income residence that provides seniors with the necessary support services to age in place.

Client group: seniors and low-income seniors

Developer: Augustine House Society

Number of units: 124 independent living and 12 dementia care

Tenure: Rental

Who was involved? Knights of Columbus, Augustine House Society, BC Housing, CMHC, Fraser Health

Source: Canada Mortgage and Housing Corporation Project Profile

"Augustine House is situated on 1.29 ha (3.2 acres) and surrounded by gardens, treed walkways and views of country fields. The 124 units include bed-sitting rooms, studios, one bedroom and two-bedroom units. Each suite has a kitchenette and accessible bathroom with specially designed showers. Most suites have either a balcony or patio off their main living area."

"Augustine House is situated on 1.29 ha (3.2 acres) and surrounded by gardens, treed walkways and views of country fields. The 124 units include bed-sitting rooms, studios, one bedroom and two-bedroom units. Each suite has a kitchenette and accessible bathroom with specially designed showers. Most suites have either a balcony or patio off their main living area."

"Augustine House offers seniors independent-living in a mixed-income community. Twenty of the suites are for lower-income residents and are subsidized through Independent Living BC, a program funded by CMHC and BC Housing through the Affordable Housing Initiative. Fraser Health, the regional health authority, funds the program for residents in the subsidized units. The remaining suites are rented on a private-pay basis at local market rate. Haven House also

provides for aging in place, allowing those residents who are no longer able to live independently to remain in familiar surroundings."

Abbeyfield House, St. Paul's Golden - Golden, British Columbia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Abbeyfield-House-St-Paul-s-Golden-EN.pdf

In addition to providing housing, this project offers seniors a community environment.

Rental, Affordable Housing, Independent Living, Charitable Social Funding

Abbeyfield House, St. Paul's Golden - Golden, British Columbia Highlights

In Golden, B.C. a group of citizens formed a branch of the Abbeyfield House Society to build affordable housing for seniors who can live independently. In addition to providing housing, Abbeyfield House, St. Paul's Golden, offers seniors a community environment. The project was strongly supported by the community and local businesses and organizations.

Client group: Seniors

Developer: Abbeyfield House Society

Number of units: 11

Tenure: Rental

Who was involved? Abbeyfield House Society; BC Housing; Anglican Church; Vancouver Foundation; the Columbia Basin Trust; Evans Forest Products; CIBC; Bank of Montreal; the Golden Rotary Club; Golden businesses and individuals; CMHC

Source: Canada Mortgage and Housing Corporation Project Profile

"The Society formed an alliance with the Anglican Church, which provided land on a 60-year lease at $1 a year, with an option for renewal. In turn, the Society provided space for the Church's thrift shop in the new building."

"Early on in the development, the Society hired a project manager, a factor the group considers key to the project's success. The project manager, a local contractor, did all the bid work, worked with the architect and engineers, managed the payment of bills and set up the construction schedule."

"Abbeyfield House, St. Paul's Golden, opened in 1999. The two-storey building has 11 units, each wheelchair accessible and each with a private bathroom. There are 10 bed-sitting units on the main floor with a common room, dining room, laundry and kitchen. The second floor of the building has one bed-sitting room and a two-bedroom suite for the live-in house coordinator, who attends to the daily running of the House, does the shopping and prepares lunch and dinner. Volunteers also provide care support. Abbeyfield House offers residents a rich social environment with communal kitchen and prepared meals. The project is close to a range of services including a library, hospital, medical clinic and dentists. The Church's thrift shop, which is located on the main floor, and storage space in the basement are accessible through a separate entrance."

"Rent is approximately $800 a month. The capital cost of the project was almost $800,000. In one year, the group raised $480,000, which includes the land value, grants, labour, equipment, and materials and cash donations from the community. CMHC provided mortgage loan insurance, allowing the project to secure a mortgage through a bank at a favourable rate."

Place la Charrette, Winnipeg, Manitoba -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Place-La-Charette-EN.pdf

An experienced housing provider created affordable, universally designed housing for persons with disabilities. The project has two distinct components: an apartment building and attached bungalows.

Rental, Affordable Housing, Assisted Living, Government Funding

Place la Charrette, Winnipeg, Manitoba Highlights

Place La Charrette is an affordable, universally designed, 37-unit residential development in Winnipeg, comprising a four-storey apartment building and six attached bungalows. The project was developed by Ten Ten Sinclair Housing Inc., which continues to manage the building on behalf of Manitoba Housing.

Client group: Persons with disabilities, seniors and families

Developer: Ten Ten Sinclair Housing Inc.

Number of units: 37

Tenure: Rental, with a mix of market and affordable rates

Who was involved? Government of Canada (CMHC), Province of Manitoba (Manitoba Housing)

Source: Canada Mortgage and Housing Corporation Project Profile

"Total project costs for Place La Charrette were $10.75 million (including the land). The project received more than $10.7 million in federal and provincial funding under the 2009 Extension of the Canada-Manitoba Affordable Housing Program Agreement and through Canada's Economic Action Plan."

"Over the past five years, the Province has invested almost $300 million in visitable or accessible housing initiatives."

"Everyone was delighted with Place Bertrand, and everyone wanted us to build another one," Cassin explained. "We spent a lot of time on kitchen and bathroom designs, and we got a lot of input from our tenants."

"The design team included tenants who use manual and power wheelchairs, as well as people without a disability."

"We interviewed three geothermal firms and prepared a separate cost analysis compared to natural gas heating," Cassin explained. "The capital cost premium for geothermal was estimated in the range of $200,000 to $250,000, but the costing is very positive, with a payback of eight years. We were very pleased with the results after the first operating season."

"The project received rebates of approximately $51,000 under the Manitoba Hydro Power Smart program for energy-efficient windows and lighting, as well as a $56,000 geothermal credit from the Manitoba Department of Finance. Some low-emission materials were also used in the building."

Isfeld Villa, Winnipeg Beach, Manitoba -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Isfeld-Villa-EN.pdf

A new development by Gateway Foundation Inc. will help seniors maintain a measure of independence in the community they know.

Rental, Affordable Housing, Independent Living, Government Funding, Charitable

Isfeld Villa, Winnipeg Beach, Manitoba Highlights

A new development in Winnipeg Beach will help seniors maintain a measure of independence in the community they know.

Client group: Seniors

Developer: Gateway Foundation Inc.

Number of units: 30

Tenure: Rental

Who was involved? Gateway Foundation, ACORN Project Planners Development Consultants, Governments of Canada and Manitoba.

Source: Canada Mortgage and Housing Corporation Project Profile

"The development known as Gateway Foundation Inn is a two-storey, fully wheelchair-accessible building with 32 units that are geared to affordability and independent living for seniors."

"Prior to engaging the development consultants, the Foundation put together an ambitious campaign of fundraising and community consultations. But even with a solid design and clear interest by the community - more than 60 households expressed interest in a new seniors' residence - the seed funding wasn't enough to cover the total project cost of $4.84 million."

"In 2009, Gateway Foundation received combined federal and provincial funding of $1.985 million through Canada's Economic Action Plan (CEAP). CEAP provided $400 million over two years to build new rental housing for low-income seniors. Overall, CEAP included $2 billion over two years for the construction of new and the renovation of existing social housing, plus $2 billion in low-cost loans to municipalities for housing-related infrastructure."

"Gateway will provide benefits to the community and future residents over the long term. Each suite offers a fully equipped kitchen for residents who wish to prepare their own meals but there is also a commercial kitchen to offer residents the option of purchasing prepared meals. Other optional services will include laundry and light housekeeping, and an on-site facility that would allow home-care professionals to help any of the residents where they live - saving time for both the service-provider and the residents."

Greendale Estate, Grunthal, Manitoba -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Greendale-Estate-EN.pdf

When Canada's Economic Action Plan was announced, Menno Home for the Aged had a "shovel ready" project in the wings and was able to proceed with the first phase of a planned expansion.

Rental, Affordable Housing, Low Income Seniors, Government Funding

Greendale Estate, Grunthal, Manitoba Highlights

When Canada's Economic Action Plan was announced, Menno Home for the Aged had a "shovel ready" project in the wings and was able to proceed with the first phase of a planned expansion.

Client group: Low-income seniors

Developer: Menno Home for the Aged

Number of units: 42

Tenure: Rental

Who was involved? Menno Home for the Aged; Government of Canada, Government of Manitoba

Source: Canada Mortgage and Housing Corporation Project Profile

The Affordable Housing Solution

"Menno Home's proposal was to build additional units, including spaces for assisted living and supportive housing. About $600,000 had been raised locally for the expansion, and Menno Home was working with Winnipeg-based Prospex Planning and Project Management to move the project forward. When CEAP was announced in January 2009, the project was close to being "shovel-ready." Menno Home was quickly approved for a federal contribution of $2.7 million for their planned expansion."

"CEAP provided $400 million over two years to build new rental housing for low-income seniors. Overall, CEAP included $2 billion over two years for the construction of new and the renovation of existing social housing, plus $2 billion in low-cost loans to municipalities for housing-related infrastructure."

"Menno Home's expansion added 12 supportive-housing units and 30 one-bedroom assisted-living units for low-income seniors. The new addition has been named Greendale Estate."

Father Eugene O'Leary Seniors Complex, Saint John, New Brunswick - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68327_EN_w_ACC.pdf

The Father Eugene O'Leary Seniors Complex in Saint John offers 23 affordable apartments for seniors.

Rental, Affordable Housing, Low Income Seniors, Government Funding, Charitable

Father Eugene O'Leary Seniors Complex, Saint John, New Brunswick Highlights

The Father Eugene O'Leary Seniors Complex in Saint John offers 23 affordable apartments for seniors and builds a sense of family through dedicated community volunteers. The apartment building opened in October 2013.

Client group: Low-income seniors

Developer: Columbian Charities Council 6595 (2004) Inc.

Number of units: 46

Tenure: Rental

Who was involved? Government of Canada (CMHC), Province of New Brunswick, Council 6595 Saint John East of the Knights of Columbus.

Source: Canada Mortgage and Housing Corporation Project Profile

"The Council used a $9,000 Seed Funding grant from Canada Mortgage and Housing Corporation to lay the groundwork for this project. Acknowledging that formal market studies and needs analysis can be costly, the Council conducted its own research. It visited every church in the community and met with representatives from the provincial Department of Social Development, municipal government and regional caucus to build support for its project."

"We asked church ministers to let people know that we were interested in buying land," McDonald recalled. After a five-year search, the Council negotiated with Raymond Debly, who owned a large parcel of farmland, to buy 1.8 hectares (4.5 acres) for $320,000. The location is a park-like setting, close to public transit and various amenities."

"The Council invested $620,000 of its own equity in the $6.5 million project. New Brunswick Housing determined that funding was available for 23 affordable apartments. The project received $920,000 in federal funding ($40,000 for each of the affordable units) through the Canada-New Brunswick Agreement for Investment in Affordable Housing and $2 million in rent supplements from the Province of New Brunswick. A mortgage from First National Bank, with mortgage loan insurance from CMHC, financed the balance of the project."

Residence Robinson, Moncton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Residence-Robinson-EN.pdf

A downtown neighbourhood has been revitalized with the addition of new affordable housing, thanks to the efforts of two enterprising individuals.

Rental, Affordable Housing, Independent and Assisted Living, Government Funding

Residence Robinson, Moncton, New Brunswick Highlights
Client group: Individuals and couples with low incomes, seniors and people with a disability
Developer: RCL Developments Ltd.
Number of units: 56 (28 affordable units, including 11 accessible units)
Tenure: Rental
Who was involved? Government of Canada (CMHC), Government of New Brunswick (Social Services), RCL Developments Ltd.
Source: Canada Mortgage and Housing Corporation Project Profile

"All of the apartments are one-bedroom units, each with 53.5 square metres (576 square feet) and a balcony. Low-emissivity argon windows were selected to enhance energy efficiency for long-term affordability. There are three laundry rooms in the building."

"Residence Robinson received $1.12 million in federal housing funding for low-income seniors and persons with disabilities through CEAP, as well as $2.25 million in rent supplements from the provincial government for the 28 affordable units."

Place de la Gare, Grand Falls, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Place-de-la-Gare-EN.pdf

A local resident built an energy-efficient, centrally located project. Half of the units are set at affordable rates for seniors and persons with disabilities.

Rental, Affordable Housing, Assisted Living, Government Funding

Place de la Gare, Grand Falls, New Brunswick Highlights

Place de la Gare features six fourplexes, built by a local woman who formed her own company to build affordable housing in her community. Of the 24 units, 12 are set at affordable rates.

Client group: Seniors and persons with disabilities

Developer: Entreprise Les 3J Inc.

Number of units: 24

Tenure: Rental

Who was involved? Government of Canada (CMHC), Province of New Brunswick (Social Development)

Source: Canada Mortgage and Housing Corporation Project Profile

"The project received federal funding of $480,000 for low-income seniors and persons with disabilities through CEAP and over $1.2 million in rent supplements from the Government of New Brunswick for 12 units. Seed Funding from CMHC helped get the project off the ground by helping to cover the costs of an environmental site assessment, an appraisal report and design drawings."

Hawkins House Expansion, Fredericton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hawkins-House-Expansion-EN.pdf

Located in a hub that provides a range of housing options for seniors, this project was expanded to add 12 more supportive housing suites.

Rental, Independent Living, Government Funding

Hawkins House Expansion, Fredericton, New Brunswick Highlights

Affordable housing for seniors is offered in a centralized hub in Fredericton, with apartments for independent seniors and an expanded Hawkins House with 31 bed-sitting suites for people who need some supports.

Client group: Seniors who need some supports

Developer: York Developments Inc.

Number of units: 12 new units (added to the existing 19, for a total of 31 bed-sitting suites)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of New Brunswick (Department of Social Development), York Developments Inc.

Source: Canada Mortgage and Housing Corporation Project Profile

"The Centre is a partnership between York Manor, a 214-bed nursing home and York Developments Inc., a private developer, which provides affordable housing for independent seniors in three apartment buildings (a total of 72 units) and through Hawkins House, which offers assisted living."

"Hawkins House, which is attached to York Manor, offers bed-sitting suites (sleeping and living areas in the same room) for low-income seniors who need some supports. In March 2011, a building expansion added 12 more supported suites to the existing 19-unit Hawkins House. In addition to containing 31 suites, the expanded housing includes a staff room, an office, a games room and a laundry room."

The Affordable Housing Solution

"The $1.3-million expansion to Hawkins House was made possible by federal and provincial investments through Canada's Economic Action Plan, under the amended Canada-New Brunswick Affordable Housing Program. CMHC provided $480,000 in funding toward the construction costs, and the Province of New Brunswick provided close to $950,000 in rent supplements for the 12 new units. The Province calculates the tenants' rent at 30 per cent of their total income and pays the difference. Construction began in September 2010 and continued until March 2011."

"Besides the rent, tenants pay a service fee of $455 per month. Personal care can be provided through the tenants' social worker."

McKee Manor, Moncton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/McKee-Manor-EN-FINAL.pdf

Developed by a non-profit, faith-based organization, this project provides, affordable housing for the community's growing senior population.

Affordable Housing, Assisted Living, Low Income Seniors Government Funding

McKee Manor, Moncton, New Brunswick Highlights

McKee Manor was developed by a non-profit group in Moncton, New Brunswick, with funding support from the federal and provincial governments, to provide affordable housing for the community's growing senior population. It opened in 2012 with 50 units, 4 of which are wheelchair-accessible.

Client group: Seniors and persons with disabilities

Developer: St. Augustine's Housing Ltd.

Number of units: 50

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of New Brunswick (Social Development), St. Augustine's Housing Ltd., Avide Developments, Acadian Construction

Source: Canada Mortgage and Housing Corporation Project Profile

"Developed by St. Augustine's Housing Ltd., a non-profit group associated with St. Augustine's Parish, the four-storey McKee Manor features 50 one-bedroom apartments for seniors on low incomes. It is the second affordable housing project built by St. Augustine's Housing Ltd. To meet the needs of seniors in Moncton."

"In 1996, in response to ongoing demand from an aging population for a second affordable housing project for seniors, the Parish purchased a former school property that was adjacent to the church. The school itself was subsequently sold to a private developer, but St. Augustine's Parish retained ownership of the remaining land for future development. With Seed Funding from Canada Mortgage and Housing Corporation (CMHC), St. Augustine's Housing Ltd. conducted a preliminary study to transform the property into an affordable housing project."

"With the announcement of Canada's Economic Action Plan in 2009, the non-profit group was finally able to move the project forward thanks to a federal contribution of $2 million. The stimulus phase of CEAP provided more than $2 billion in federal funding over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new rental housing for low-income seniors. McKee Manor also received $4 million in rent supplements from the Province of New Brunswick. CMHC insured the private mortgage."

Ken Val United Church Suites Inc., Quispamsis, New Brunswick - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Ken-Val-Suites_EN.pdf

Three United Churches worked together to create the affordable, accessible housing for seniors and people with disabilities. Modular construction and energy-efficient features reduced construction and operating costs.

Rental, Affordable Housing, Assisted Living, Charitable, Government Funding

Ken Val United Church Suites Inc., Quispamsis, New Brunswick Highlights

Ken Val United Church Suites is located on the grounds of the Quispamsis United Church, just outside Saint John, New Brunswick. Three United Churches worked together to create the affordable, accessible housing for seniors and people with disabilities. Modular construction and energy-efficient features reduced construction and operating costs.

Client Group: Low-income seniors and people with disabilities who are able to live independently.

Developer: Kennebecasis Valley United Church Suites Inc.

Number of Units: 16

Tenure: Rental

Who was involved? Kennebecasis Valley United Church Suites Inc., Province of New Brunswick, Government of Canada, CMHC

Source: Canada Mortgage and Housing Corporation Project Profile

"The total cost for the two buildings was $1.8 million. Seed Funding from CMHC helped cover the costs of the need and demand study, a business plan and an environmental site assessment. The Government of Canada provided $480,000 under the federal Affordable Housing Trust to

help offset the construction costs of this project. A mortgage covered the balance of the project costs. The new housing was built on 0.5 hectares (1.3 acres) of land leased from the Quispamsis United Church, which was rezoned for multi-residential use."

"Phillips House has twelve one-bedroom apartments for seniors, including four accessible units, ranging from 45 to 60 square metres (500 to 660 square feet). Two of the four accessible units are larger, at 90 square metres (1,000 square feet), with two bedrooms to accommodate families. All of the apartments have a small deck and access to a large common room with a kitchenette for gatherings."

Habitat Plus II, Edmundston, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Habitat-Plus-II-EN.pdf

A local developer has applied and extended the lessons of an earlier project to create more affordable housing with energy-efficient features.

Affordable Housing, Assisted Living, Low Income Seniors, Government Funding

Habitat Plus II, Edmundston, New Brunswick Highlights

A local developer has applied and extended the lessons of an earlier project to create more affordable housing with an energy-efficient profile.

Client Group: Low-income seniors, non-elderly singles and persons with disabilities

Developer: Habitat Plus Inc.

Number of Units: 26

Tenure: Rental

Who was involved? Habitat Plus Inc.; CMHC; Government of New Brunswick; Efficiency New Brunswick

Source: Canada Mortgage and Housing Corporation Project Profile

"Habitat Plus I had 25 units, he made sure Habitat Plus II had 26 in order to accommodate one more tenant in need who pays rent geared to income. CMHC contributed $390,000 from the federal Affordable Housing Trust to help offset the construction costs of the $2.3-million project."

Habitat Plus I, Edmundston, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Habitat-Plus-I-EN.pdf

A developer's passion for energy-efficient construction has resulted in an award-winning project that demonstrates affordable housing can also be green.

Rental, Affordable Housing, Assisted Living, Government Funding

Habitat Plus I, Edmundston, New Brunswick Highlights

A developer's passion for energy-efficient construction has resulted in an award-winning project that demonstrates green designs can also produce affordable housing.

Client Group: Non-elderly singles, persons with disabilities and seniors

Developer: Habitat Plus Inc.

Number of Units: 25

Tenure: Rental

Who was involved? Habitat Plus Inc.; CMHC; Government of New Brunswick; Efficiency New Brunswick

Source: Canada Mortgage and Housing Corporation Project Profile

"The Affordable Housing Solution Completed in 2007, Habitat Plus is a 25-unit apartment building that serves a variety of single people and small households. Of the 18 one-bedroom and 7 two-bedroom units, 12 receive rent supplements provided by the Province of New Brunswick under the Canada - New Brunswick Affordable Housing Program Agreement. CMHC's matching funds under the agreement came in the form of a capital grant to the $1.9-million development. Those contributions total over $750,000 over the course of the project's operating agreement."

"The Habitat Plus development faced no community opposition, but its energy efficient features did meet with some scepticism. Conventional builders wondered why Long was going to the trouble and expense of building green. And while it's true that the capital cost of the project was slightly higher than it would have been for a conventional structure, the developer estimates his investments in energy efficiency will be paid back in lower operating costs over just eight years. Even with New Brunswick's potentially harsh winters, it costs only $325 per year to heat a unit at Habitat Plus - a saving that also benefits tenants."

Victoria Villa, Perth-Andover, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Victoria-Villa_EN.pdf

After receiving Seed Funding from CMHC to help cover the costs of a need and demand analysis, the development of a business plan and preliminary design drawings, a local entrepreneur was able to develop housing for rural seniors without government funding.

Rental, Social, Government Funding

Victoria Villa, Perth-Andover, New Brunswick Highlights

After receiving CMHC Seed Funding to help cover the costs of a need and demand analysis, the development of a business plan and preliminary design drawings, a local entrepreneur was able to develop housing for rural seniors without additional funding support from government.

Client Group: Seniors

Developer: The Eagan family

Number of Units: 9

Tenure: Rental

Who was involved? The Eagan family, CMHC

Source: Canada Mortgage and Housing Corporation Project Profile

"To turn their vision into a reality, the family mortgaged their home to raise the necessary capital to fund the project, which cost $750,000. Through Seed Funding from CMHC, the Eagans carried out a need and demand analysis to confirm there was sufficient need for seniors' housing in the community. CMHC Seed Funding also helped cover the costs of developing of a business plan and preliminary design drawings."

"The rents are $950/month for the studio apartments (375 square feet), and $1,450 a month for the one-bedroom units (550 square feet) which includes heat and electricity. Each unit has a keyed entry, garden door and patio, fridge, stove, microwave, private bath, individual thermostat and in-floor heating."

Kodiac Place, Petitcodiac, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Kodiac-Place_en.pdf

A private non-profit housing corporation used support through the Affordable Housing Initiative to create affordable housing for seniors.

Rental, Affordable Housing, Assisted Living, Charitable, Social Funding

Kodiac Place, Petitcodiac, New Brunswick Highlights

A private non-profit housing corporation used support through the Affordable Housing Initiative to create affordable housing for seniors.

Client Group: Seniors, including those with physical disabilities

Developer: Kodiac Place

Number of Units: 8

Tenure: Rental

Who was involved? Kodiac Place, CMHC, New Brunswick Department of Family and Community Services, Kiwanis Club

Source: Canada Mortgage and Housing Corporation Project Profile

"The total construction costs of the project were $716,000. Through the Affordable Housing Initiative, CMHC provided $280,000 to cover construction costs, while the government of New Brunswick provided rent supplement assistance to the residents of all eight units. The local Kiwanis Club provided a bridge subsidy at the outset in the form of a loan that has already been paid off."

"The apartments were built to meet the housing needs of single person senior households with an annual income of $21,000 or less and couples with an annual income of $26,600 or less. The rents are $500 for one-bedroom units and $550 for two bedroom apartments; residents pay for hydro separately."

York Developments Inc., Fredericton, New Brunswick -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/YorkManor_en.pdf

A successful non-profit affordable housing provider expands its services to provide affordable supportive housing for seniors.

Rental, Affordable Housing, Independent and Assisted Living, Low Income Seniors, Government Funding

York Developments Inc., Fredericton, New Brunswick Highlights

A successful non-profit affordable housing provider expands its services to provide affordable supportive housing for seniors.

Client group: Low-income seniors who need some level of support to be able to live independently

Developer: York Developments Inc.

Number of units: 19

Tenure: Rental

Who was involved? York Developments, York Manor, Governments of Canada and New Brunswick, Canada Mortgage and Housing Corporation (CMHC)

Source: Canada Mortgage and Housing Corporation Project Profile

"York Developments Inc. received Seed Funding from CMHC for a feasibility study and initial design. This study suggested it would be feasible to build an additional 19 units for low-income seniors at a cost of $2.1 million, in addition to the value of the land they would be contributing."

"York Developments received $665,000 from CMHC and the government of New Brunswick through the Affordable Housing Initiative, and also benefited from CMHC mortgage loan insurance for the mortgage loan for the remaining capital cost."

"Through ongoing subsidy assistance from the Government of New Brunswick, the supportive housing is geared to people whose annual income is $21,500 or less. Tenants pay 30 per cent of their income for rent and the additional services cost them $430 per month. In return for the $430, tenants receive two meals a day, laundry and housekeeping services and each apartment has an emergency call bell. Personal care can also be provided and in most cases is paid for through the Department of Social Development."

IDAM Holdings Ltd., Bay Roberts, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/IDAM-Holdings-Ltd-EN.pdf

A local private developer created affordable housing for low-income seniors with federal and provincial funding.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Government Funding

IDAM Holdings Ltd., Bay Roberts, Newfoundland and Labrador Highlights

A local private developer created affordable housing for low-income seniors with federal and provincial support through the Canada - Newfoundland and Labrador Agreement for Investment in Affordable Housing and Seed Funding from CMHC.

Client group: Independent seniors, persons with disabilities

Developer: IDAM Holdings Ltd.

Number of units: 5

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Newfoundland and Labrador (Newfoundland and Labrador Housing)

Source: Canada Mortgage and Housing Corporation Project Profile

"The developer received combined federal and provincial funding of $200,000 from the Canada - Newfoundland and Labrador Agreement for Investment in Affordable Housing. In the project's early stages, CMHC Seed Funding provided Moores with financial assistance to develop" a project proposal, which included a business plan, a feasibility study, a site survey and an environmental site assessment. In addition to the funding assistance, IDAM Holdings Ltd. obtained a mortgage to finance the balance of project costs."

"This funding program is a great way to provide affordable housing for seniors on a fixed income. It really helped us," Moores added. "The Seed Funding really helped, and getting the funding was amazing. The Town understood the need for this project and was really supportive."

Maple Ridge Court, Triton, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maple-Ridge-Court-EN-FINAL.pdf

This project has 10 attractive, affordable rental homes that will help keep the town of Triton vibrant.

Affordable Housing, Independent and Assisted Living, Government Funding

Maple Ridge Court, Triton, Newfoundland and Labrador Highlights

Maple Ridge Court opened in September 2011 with 10 attractive, affordable rental homes that will help keep the town of Triton vibrant.

Client group: Independent seniors, persons with disabilities

Developer: 49.52 North Holdings Ltd.

Number of units: 10

Tenure: Rental, set at affordable rates

Who was involved? 49.52 North Holdings Ltd., Government of Canada (CMHC), Province of Newfoundland and Labrador (Newfoundland and Labrador Housing Corporation)

Source: Canada Mortgage and Housing Corporation Project Profile

"Maple Ridge Court received combined federal and provincial funding of $315,000 from the Canada-Newfoundland and Labrador Affordable Housing Program Agreement. The governments of Canada and Newfoundland and Labrador also provided joint funding of $35,000 through Canada's Economic Action Plan under the Housing for Persons with Disabilities initiative. Among other housing investments, CEAP provided $75 million in federal funding over two years to create new rental housing for persons with disabilities."

"Each home is 70 square metres (750 square feet), built on a slab-on-grade with wider doorways for universal design. One building is fully wheelchair-accessible."

Paradise Estates, Twillingate, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Paradise_Estates_EN.pdf

Ernest Guy and Sons Ltd., a family business, created five affordable duplexes to help seniors stay in their community close to family and friends.

Rental, Affordable Housing, Independent Living, Government Funding

Paradise Estates, Twillingate, Newfoundland and Labrador Highlights

Ernest Guy and Sons Ltd., a family business, created five affordable duplexes so that seniors could stay in the community. Paradise Estates was completed in phases, between November 2012 and February 2013.

Client group: Independent seniors

Developer: Ernest Guy and Sons Ltd.

Number of units: 10 (five duplexes)

Tenure: Rental, set at affordable rates

Who was involved? Government of Canada (CMHC), Province of Newfoundland and Labrador (Newfoundland and Labrador Housing Corporation), Ernest Guy and Sons Ltd.

Source: Canada Mortgage and Housing Corporation Project Profile

"There's definitely a need here," said Garry Guy, President of Ernest Guy and Sons Ltd. "We have one small seniors' home here and nothing for people who want to live independently. Quite a lot of seniors go to Gander and Grand Falls. It's hard for them to leave their town. This is home."

"The total project cost is estimated at $900,000, including site work and landscaping. The Canada-Newfoundland and Labrador Agreement for Investment in Affordable Housing provided $400,000 toward the project ($40,000 per unit)."

"The funding enabled us to keep the rents down and offer the housing at affordable rates," Guy said."

Kinsmen Manor, Marystown, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66659_EN.pdf

A local Kinsmen organization combined its own resources with individual donations, public funding and private borrowing to create affordable housing for seniors.

Rental, Affordable housing, Independent Living, Low Income Seniors, Government Funding

Kinsmen Manor, Marystown, Newfoundland and Labrador Highlights

A local Kinsmen organization in Newfoundland's Burin Peninsula has combined its own resources with individual donations, public funding and private borrowing to increase the number of affordable units it can provide to seniors.

Client Group: Low-income seniors

Developer: Marystown Kinsmen

Number of Units: 6 (in addition to 12 previously occupied)

Tenure: Rental

Who was involved? Marystown Kinsmen; CMHC; Government of Newfoundland and Labrador; Town of Marystown

Source: Canada Mortgage and Housing Corporation Project Profile

"The group secured a $60,000 demand loan from the Bank of Montreal to top up the $600,000 received from CMHC and the Government of Newfoundland and Labrador through the Affordable Housing Initiative. The expansion also required some land in addition to the existing site, and this was donated by the Town."

A&A Realty, Grand Falls - Windsor, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/A-A-Realty-EN.pdf

A local entrepreneur used government assistance to create affordable seniors housing in a rural community.

Rental, Affordable Housing, Independent Living, Government Funding

A&A Realty, Grand Falls - Windsor, Newfoundland and Labrador Highlights

A private-sector company was able to use government funding to provide affordable rental housing in rural Newfoundland and Labrador.

Client Group: Seniors

Developer: A&A Realty Company Limited

Number of Units: 12

Tenure: Rental

Who was involved? A&A Realty; Government of Canada; Government of Newfoundland and Labrador

Source: Canada Mortgage and Housing Corporation Project Profile

"A&A Realty Company Limited built three quadruplexes for a total of 12 units, at an average cost of $100,000 each. The Canada - Newfoundland and Labrador Affordable Housing Program provided $35,000 per unit. This support made it possible to ensure the housing is affordable for households with incomes of $32,000 per year."

"The rents for the units are $500 per month, plus utilities, a rate that is lower than the average rent in the area, as determined by CMHC's Rental Market Survey. The rents include snow clearing and lawn maintenance. The quadruplexes are located close to many amenities, including recreation, medical and church facilities, as well as a highly developed shopping centre. A testament of the success of the A&A Realty Company Ltd. Quadruplexes has a waiting list. Over 100 households are on the waiting list, demonstrating the demand for affordable seniors' housing in the community."

Central Accommodations (2006) Ltd., Bishop's Falls, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Central-Accomodations_En.pdf

A private-sector housing provider created new affordable housing for seniors.

Affordable housing rental independent living government funding

Central Accommodations (2006) Ltd., Bishop's Falls, Newfoundland and Labrador Highlights

A private-sector company availed of various government assistance to deliver new affordable rental housing in rural Newfoundland and Labrador.

Client Group: Seniors

Developer: Central Accommodations (2006) Ltd.

Number of Units: 20

Tenure: Rental

Who was involved? Central Accommodations (2006) Ltd., Government of Canada, Government of Newfoundland and Labrador.

Source: Canada Mortgage and Housing Corporation Project Profile

"The 20 units were built in two phases of 10 duplex apartments in each phase. The total cost for each 10-unit development was $1,000,000. For each, Central Accommodations (2006) Ltd. received a grant of $350,000, or $35,000 per unit. The remaining $65,000 per unit was covered by a mortgage loan taken out by the Central Accommodations Ltd."

"Each two-bedroom apartment is 79 m2 (850 sq. ft.). As a condition of receiving the capital assistance through the AHI, Central Accommodations (2006) Ltd. agreed to keep the rents affordable. Rent levels were established at or below the current average rent for the area, as determined by CMHC. The affordable rents are $500 per month (as compared with the average of $515 for the area) and are competitive with the existing housing stock in the area. Residents pay approximately $150 per month for utilities."

Golden Age Estates Ltd., Placentia, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Golden-Age_En.pdf

A local entrepreneur finds a way to make housing affordable and manageable for seniors looking to remain in their community.

Rental, Affordable Housing, Independent Living, Social Funding

Golden Age Estates Ltd., Placentia, Newfoundland and Labrador Highlights

A local entrepreneur finds a way to make housing affordable and manageable for seniors looking to remain in their community.

Client Group: Seniors looking to downsize to affordable housing close to their community.

Developer: Golden Age Estates Ltd.

Number of Units: 10

Tenure: Rental

Who was involved? CMHC, Newfoundland and Labrador Housing Corporation.

Source: Canada Mortgage and Housing Corporation Project Profile

"The study clearly indicated the demand was there and all the units have been occupied since the day they opened in the summer of 2007. Persons 55 years of age and over are eligible for the apartments. The rents are to be no higher than the CMHC-estimated average market rents for the area. Currently, residents are charged $419 per month plus utilities. Another qualifying requirement for tenants is that their household income must not exceed $25,000 a year."

"In return for agreeing to provide affordable rents for seniors for the next ten years, Golden Age Estates Ltd. received $35,000 per unit from CMHC and the Government of Newfoundland and Labrador through the Affordable Housing Initiative. CMHC also provided mortgage loan insurance on the mortgage loan taken out by the developer of the project."

Riverside Properties Inc., Baie Verte, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66594_EN_w.pdf

A local organization built eight units of seniors' housing with the help of all three levels of government.

Rental, Affordable Housing, Independent Living, Government Funding

Riverside Properties Inc., Baie Verte, Newfoundland and Labrador Highlights

A local organization built eight units of seniors' housing with the help of all three levels of government.

Client Group: Seniors

Developer: Riverside Properties Inc.

Number of Units: 8

Tenure: Rental

Who was involved? Riverside Properties Inc., Government of Canada, Government of Newfoundland and Labrador, Town of Baie Verte, NL.

Source: Canada Mortgage and Housing Corporation Project Profile

"The Government of Canada contributed $280,000 through the AHI. The assistance provided by the AHI is in the form of a loan which will be forgiven in equal monthly amounts over 10 years as long as the owner keeps the rents at or below the local average rents as determined by CMHC. The remainder of the $600,000 cost was covered through a mortgage loan. Riverside Properties Inc. has been able to keep the rents at $490 a month plus utilities. Initial occupancy was in November 2007."

Your Strength is Our Strength, Peterview, Newfoundland and Labrador - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Your-Strength-is-Our-Strength.pdf

A grassroots group in rural Newfoundland expands its services to include affordable rental housing for seniors and adults with physical disabilities.

Rental, Affordable Housing, Assisted Living, Government Funding

Your Strength is Our Strength, Peterview, Newfoundland and Labrador Highlights

Highlights: A grassroots group in rural Newfoundland expands its services to include affordable rental housing for its client group.

Client group: Seniors and adults with physical or developmental disabilities

Developer: Your Strength is Our Strength Club, Inc.

Number of units: 10

Tenure: Rental

Who was involved? Your Strength is Our Strength, Town of Peterview CMHC, Government of Canada, Government of Newfoundland and Labrador

Source: Canada Mortgage and Housing Corporation Project Profile

"Rents are $500 per month, which includes heat, light and snow-clearing. The age range of the tenants is 45 to 89 years."

"Through the Affordable Housing Initiative, CMHC and the Government of Newfoundland and Labrador provided a forgivable loan in the amount of one million dollars towards the project."

"This meant that the group did not need to take out a mortgage loan. The loan will be forgiven over a 25-year period as long as the owner keeps the rents at or below 80 per cent of the local average rents as determined by CMHC. The housing must be offered to people whose annual incomes are less than $32,500."

Eastern Gate Manor, St. John's, Newfoundland and Labrador -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66375w_en.pdf

A church group contributed land and received government funding to build housing for seniors in the heart of St. John's.

Rental, Affordable Housing, Assisted and Independent Living, Government Funding

Eastern Gate Manor, St. John's, Newfoundland and Labrador Highlights

A church group contributed land and received government funding to build housing for seniors in the heart of St. John's, Newfoundland and Labrador

Client group: Seniors (50+)

Developer: St. John's First Assembly Pentecostal Church, Inc.

Number of units: 12

Tenure: Rental

Who was involved? St. John's First Assembly, CMHC, Government of Canada, Government of Newfoundland and Labrador

Source: Canada Mortgage and Housing Corporation Project Profile

"The 12 units of housing for seniors, which opened in May 2009, are part of the Assembly's long-term vision for creating more housing. The units are approximately 75 m2 (800 sq.ft.) each. Two are designed for people with physical disabilities. The project's capital cost is $1,775,000, which includes the Assembly's contribution of the land, valued at $291,000.00. The assistance from the Affordable Housing Initiative is $1.2 million, with the remaining cost being covered by a mortgage of $275,000."

"Tenant household income must be no higher than $27,000 annually."

Millwood Place, Middle Sackville, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Millwood-Place-EN.pdf

A new affordable seniors' rental building in a growing suburb of the Halifax Regional Municipality is helping to bring families closer together.

Rental, Affordable Housing, Assisted Living, Moderate Incomes, Government Funding

Millwood Place, Middle Sackville, Nova Scotia Highlights

The opening of Millwood Place has brought dozens of new affordable apartments for seniors, including those with disabilities, to the Halifax suburb of Middle Sackville.

Client group: Seniors and persons with a disability who have moderate incomes

Developer: Nova Scotia Housing Development Corporation

Number of units: 59 (53 one-bedroom and 6 two-bedroom, including 5 barrier-free)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Nova Scotia (Nova Scotia Housing Development Corporation), Metro Regional Housing Authority

Source: Canada Mortgage and Housing Corporation Project Profile

"The $7.4-million cost of developing Millwood Place was jointly funded by the governments of Canada and Nova Scotia, under Canada's Economic Action Plan. Construction began in June 2010, on a vacant 3-hectare (7-acre) lot owned by the Nova Scotia Housing Development Corporation, and was completed 16 months later."

"The three-storey building has 53 one-bedroom apartments and 6 two-bedroom units. Rents include utilities and are set at below-market rates."

"The building was designed to suit the neighbourhood, which is mainly single-family homes," Dunnett explained. "Brochures on the planned housing development were delivered to the neighbourhood, and we went door to door to inform the residents."

"To minimize disruption and ensure neighbourhood safety during construction (there is a school nearby), trucking to the site was scheduled around peak periods, to avoid school drop-off and pickup times and peak traffic periods. The building has no windows facing the neighbouring homes, and a fence blocks headlight glare from the parking lot. The site lighting is also directed away from the adjacent homes."

Magee Drive, Middleton, Nova Scotia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Magee-Drive-Seniors-Housing-EN.pdf

Phase two of Magee Drive Seniors Housing added 15 more affordable housing units to an existing project for low-income seniors.

Rental, Affordable Housing, Assisted Living, Middle Income Seniors, Government Funding

Magee Drive, Middleton, Nova Scotia Highlights

Phase two of Magee Drive Seniors Housing added 15 more affordable housing units to an existing project for low- to middle-income seniors in the community.

Client group: Seniors and persons with a disability who have low to moderate incomes

Developer: Middleton District Office, Province of Nova Scotia

Number of units: 30 (two phases of 15 units)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Nova Scotia (Nova Scotia Housing Development Corporation), Middleton District Office

Source: Canada Mortgage and Housing Corporation Project Profile

"The first 15 seniors' housing units on Magee Drive were completed in 2003, with combined federal-provincial funding of $750,000 under the Canada - Nova Scotia Affordable Housing Program. The second phase, which provided an additional 15 units, opened in August 2011, and there is potential for more housing in the future."

"Phase two of the Magee Drive development received close to $2.4 million in combined federal and provincial funding through Canada's Economic Action Plan (CEAP). In total, the stimulus phase of CEAP provided more than $2 billion in federal funding - which was largely matched by the provinces and territories - over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new rental housing for seniors and $75 million was invested in new rental housing for people with disabilities."

"The 76-square-metre (816-square-foot), one-bedroom units feature an open concept design, with a front porch and back patio. The buildings are well insulated and have radiant in-floor heating for enhanced energy efficiency and occupant comfort. They also feature energy-efficient appliances and low-flow fixtures. The exterior is finished with a durable wood fibre and concrete product that requires very little maintenance."

Baille Ard Seniors Housing, Sydney, Nova Scotia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Baille-Ard-Seniors-Housing-EN.pdf

This project was built by Nova Scotia's Community Services Department. The semi-detached homes are barrier-free and designed for independent living.

Rental, Independent Living Assisted Living, Moderate Incomes, Government Funding

Baille Ard Seniors Housing, Sydney, Nova Scotia Highlights

Baille Ard Seniors Housing was built by Nova Scotia's Community Services Department. The semi-detached homes are barrier-free and designed for independent living.

Client group: Seniors and persons with a disability who have low to moderate incomes

Developer: Nova Scotia Community Services Department (Housing Services Division)

Number of units: 34 (all are barrier-free, 6 are fully wheelchair-accessible)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Nova Scotia (Nova Scotia Housing Development Corporation), Cape Breton Island Housing Authority

Source: Canada Mortgage and Housing Corporation Project Profile

"The Baille Ard Seniors Housing project is part of a multi-phase affordable housing subdivision built on over 80 hectares (200 acres) of provincially owned land in Sydney. The 34 housing units, built as 17 duplexes, are located on a quiet cul-de-sac across from a school, close to transit and near the Baille Ard Trail. The project received $5.9 million in joint funding from the governments of Canada and Nova Scotia through Canada's Economic Action Plan (CEAP). The stimulus phase of CEAP included more than $2 billion in federal funding over two years for new and existing social housing across Canada. Of this amount, $400 million was invested in new housing for low-income seniors."

"The rent is targeted at people earning $2,000 to $2,300 per month. This income group doesn't qualify for public housing but still faces significant affordability issues. This housing is attractive, appropriate, accessible, and certainly meets a real need in our community."

"Rent includes all utilities, snow removal and property maintenance. Every home has sidewalks to the front and back door; driveways are wheelchair-accessible; and all 17 buildings are connected to one another by sidewalks."

Stone Ridge Greenwood, Nova Scotia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67205_EN_w.pdf

Pine Glen Investments worked closely with CMHC to adapt its Stone Ridge project to include affordable housing.

Rental, Affordable Housing, Independent Living, Families and Seniors, Government Funding

Stone Ridge Greenwood, Nova Scotia Highlights

Pine Glen Investments, a private real estate development company, has partnered with CMHC and the Government of Nova Scotia to provide an additional 16 units of affordable housing for families in Greenwood Village, Nova Scotia.

Client Group: Families and seniors

Developer: Pine Glen Investments

Number of Units: 24 (including 16 units set at provincial affordable housing rates)

Tenure: Rental

Who was involved? Pine Glen Investments, CMHC, Governments of Canada and Nova Scotia

Source: Canada Mortgage and Housing Corporation Project Profile

"Construction of the $1.92 million project began in 2008 and took approximately 18 months to complete (the buildings were constructed in three phases). As a result of federal and provincial funding for the project, rent for 16 of the 24 units is set based on provincial affordable housing guidelines. The remaining eight units are rented to tenants at market rates."

Ivany Place Northwood, Halifax, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66946_EN_w.pdf

When Nova Scotia's Department of Health determined the province needed more long-term care beds, Northwood was an obvious choice as one of the delivery partners.

Rental, Nursing Home, Charitable Social Funding

Ivany Place Northwood, Halifax, Nova Scotia Highlights

At the first phase of a planned comprehensive seniors' development, a non-profit corporation is providing long-term care in an innovative residential setting.

Client Group: Seniors in need of nursing care

Developer: Northwood

Tenure: Rental

Number of Units: 148 rooms

Who was involved? Northwood and the Northwood Foundation; CMHC; Nova Scotia Department of Health

Source: Canada Mortgage and Housing Corporation Project Profile

"CMHC has provided an interest-free Proposal Development Funding loan for Phase One of the West Bedford development, and Nova Scotia's Department of Health has invested some $43 million in the project. But that doesn't tell the whole story. Funding for "extras" like art on the walls, musical instruments and exercise equipment comes from Northwood's own foundation, which raises private donations to ensure that new developments like West Bedford will continue serving Northwood's original purpose: to improve the lives of seniors."

Orchard View Apartments, Berwick, Nova Scotia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Orchard-View-Apts_en.pdf

An experienced provider of seniors' housing adds an independent living project to its "continuum of care."

Rental, Independent Living, Moderate Income Seniors, Charitable and Social Funding

Orchard View Apartments, Berwick, Nova Scotia Highlights

An experienced provider of seniors' housing adds an independent living project to its "continuum of care."

Client Group: Seniors who need some level of support services to maintain their independence.

Developer: Kings County Senior Citizens Corporation

Number of Units: 30 (26 one-bedroom and 4 two-bedroom apartments)

Tenure: Rental

Who was involved? Kings County Senior Citizens Corporation, Nova Scotia Housing Development Corporation, CMHC

Source: Canada Mortgage and Housing Corporation Project Profile

"The $ 3.9-million project received project feasibility funding of $60,000 from the Nova Scotia Housing Development Corporation and an interest-free Proposal Development Funding (PDF) loan from CMHC to help cover the costs of conducting an environmental site assessment and preliminary design work. The KCSCC contributed the value of the land. The remainder of the capital cost - $3.6 million - is covered by a 25-year mortgage held by the Nova Scotia Housing Development Corporation. The interest rate is fixed for the entire amortization period, which eliminates any risk of fluctuations in the rate."

"The rent for a one-bedroom apartment (727 sq. ft.) is $1,630 per month and is $2,140 for a two-bedroom apartment (997 sq. ft.). These charges include one meal a day and half an hour of housekeeping a week. The KCSCC has a wide range of services available on a cost-price basis. The price structure is the lowest in the region and there is a long waiting list."

Almon Place, Halifax, Nova Scotia -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66468_EN_W.pdf

A non-profit housing group leveraged federal and provincial funding as well as the skills of a development consultant to transform an underperforming asset into mixed-income housing for independent seniors.

Rental, Affordable Housing, Independent and Assisted Living, Federal Government Funded, Provincial Funded

Almon Place, Halifax, Nova Scotia Highlights

A non-profit housing group leveraged federal and provincial funding and the skills of a development consultant to transform an underperforming asset into mixed-income housing for independent seniors.

Client group: Seniors

Developer: Northwood

Number of units: 66

Tenure: Rental

Who was involved? Northwood, CMHC, Province of Nova Scotia, Fairwyn

Source: Canada Mortgage and Housing Corporation Project Profile

"Almon Place has bachelor, one-bedroom, one-bedroom with den, and two bedroom apartments and offers live-in management. Monthly rents are $565 for a bachelor apartment, $695 for a one bedroom apartment, $745 for a one bedroom unit with a den and $845 for a two-bedroom apartment. The rents include in-floor heating and hot water. Residents pay for electricity, cable and telephone. Energy-efficient building features, such as light and motion sensors, reduce operating costs for residents, while being environmentally friendly."

"All 66 apartments are accessible and welcoming to people with physical disabilities, and the 15 apartments on the ground floor are barrier-free."

"CMHC contributed $1.65 million in up-front capital through the Affordable Housing Initiative and provided mortgage loan insurance, which allowed Northwood to secure a favourable rate on the mortgage loan."

"Almon Place is a mixed-income building. As a result of a rent needs analysis, the Government of Nova Scotia, through the Metropolitan Regional Housing Authority, is contributing some $630,000 in rent supplement funding for 25 of the apartments. The residents receiving the rent supplements were selected from the Province's waiting list for social housing and pay what they can for rent, according to their incomes. The rent supplements cover the remainder of the rents."

"Almon Place generates approximately $120,000 per year in revenue, which Northwood invests in creating additional programs, services and housing choices for seniors"

LaHave Heights - Bridgewater, Nova Scotia - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/LaHave_Heights_En.pdf

A developer in Nova Scotia offers manufactured homes close to amenities and at a competitive price.

Affordable Housing, Leased Land, Charitable Funding

LaHave Heights - Bridgewater, Nova Scotia Highlights

A developer in Nova Scotia offers manufactured houses in a variety of styles on attractive lots close to amenities and at a competitive price.

Client Group: Seniors and empty nesters looking to downsize to a location near medical services

Developer: The Home Centre

Number of Units: 215

Tenure: Home-ownership on leased land

Who was involved? The Home Centre group of companies, Kent Homes Limited

Source: Canada Mortgage and Housing Corporation Project Profile

"The Home Centre in Bridgewater, NS is a group of related companies offering a number of services across the Province, including real estate and property management. The Home Centre developed a large property with manufactured homes that offer buyers the convenience and "look and feel" of conventional housing as well as the energy efficiency of new construction in a location that meets seniors' needs for a desirable location close to services."

"The homes are transported from the factory to LaHave Heights at the raw gyproc stage, where they are placed on a surface mount foundation. The Home Centre finishes the houses, adds a porch and/or garage as required, and then sells the homes for approximately $100.00 per square foot. There are several sizes and layouts available, but a typical home is approximately 104 m2 (1,120 sq. ft.) in size."

"The homebuyers do not buy title to the land. Instead, they have an annual lease with LaHave Heights. The terms of the lease are covered by the provincial residential tenancy legislation, which offers protection to both sides. The lease includes community guidelines about property appearance, which helps retain the value of the entire development. If an owner sells a home, the purchaser enters into a new lease with LaHave Heights."

Birchwood Place, 235 Fitch St. East, Welland, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68319_EN_w_ACC.pdf

A universal design, LEED standards and some innovative firsts are all contributing to affordability for seniors in this new housing development in the Niagara region.

Rental, Affordable Housing, Independent Living, Government Funding

Birchwood Place, 235 Fitch St. East, Welland, Ontario Highlights

A universal design, LEED standards and some innovative firsts are all contributing to affordability for seniors in this new housing development in the Niagara region.

Client group: Low to medium-income independent seniors

Developer: Niagara Regional Housing

Number of units: 67

Tenure: Rental

Who was involved? Government of Canada, Government of Ontario, Regional Municipality of Niagara

Source: Canada Mortgage and Housing Corporation Project Profile

"The $9.98 million project received combined funding of $6.2 million from the federal and provincial governments through the Canada-Ontario Agreement for Investment in Affordable Housing."

"Opened in 2014, Birchwood Place has 67 units, with 19 rent-geared-to-income units, 31 affordable units and 17 market units. Three of the units are fully accessible, but the universal design allows aging in place in any unit."

"Rents for the affordable units are set at 20-per-cent below the average market rates - in 2014, the rents ranged from $543 for a bachelor to $673 for the one-bedroom unit. Tenants were required to pay an additional $35 a month for air conditioning."

Beaver Barracks, Ottawa, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/beaver-barracks-ottawa-ontario.pdf

This large development provides affordable, energy-efficient apartments and townhomes for people of all ages, income levels, walks of life and abilities.

Rental, Affordable Housing, Independent Living, Government Funding

Beaver Barracks, Ottawa, Ontario Highlights

This multi-building development in downtown Ottawa, Ontario, is providing affordable, energy-efficient apartments and townhomes for people of all ages, income levels, walks of life and abilities.

Client group: Mixed

Developer: Centretown Citizens Ottawa Corporation (CCOC)

Number of units: 254

Tenure: Rental (market-value, geared-to-income and below-market subsidized rents)

Who was involved? Government of Canada (CMHC), Government of Ontario (Municipal Affairs and Housing)

Source: Canada Mortgage and Housing Corporation Project Profile

"The two-phase $65-million project was developed by Centretown Citizens Ottawa Corporation (CCOC) to provide more than 250 rental units in five energy-efficient buildings for people of all ages, income levels, walks of life and abilities."

"The apartments and townhouses are offered at market-value, geared-to-income and subsidized rents, and range in size from bachelor suites to three-bedroom townhouses. Features include Canada's largest residential geothermal heating, cooling and hot water system, plant-material roofing that provides extra insulation and storm water management for the largest building, and thermal technology in the phase 2 mid-rise. The high-performance windows not only help improve the energy efficacy of the building, they also minimize noise from the adjacent highway."

"The project received over $18.8 million in combined funding from the governments of Canada and Ontario under the Canada-Ontario Affordable Housing Program Agreement and Canada's Economic Action Plan. The City of Ottawa contributed $12 million, including the land, grants and waived development and encroachment costs. CCOC provided more than $2 million in cash equity and also took out a mortgage representing more than 60 per cent of the development cost."

Bruyère Village, Ottawa, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/bruyere-village-ottawa-ontario.pdf

Bruyère Village offers a full continuum of care to seniors on a 28-acre site in east Ottawa, including independent living, assisted living and long-term care.

Rental, Affordable Housing, Assisted and Independent Living, Government Funding

Bruyère Village, Ottawa, Ontario Highlights

Bruyère Village offers a full continuum of care to seniors on an 11-hectaire (28-acre) site in east Ottawa, including independent living, assisted living and long-term care. Three buildings with 78 apartments opened in November 2012. A fourth building comprising 149 apartments and amenities was opened in January 2014.

Client group: Seniors

Developer: Bruyère Continuing Care

Number of units: 227

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), City of Ottawa, Infrastructure Ontario, Bruyère Foundation, Champlain Local Health Integration Network

Source: Canada Mortgage and Housing Corporation Project Profile

"In the initial stages of the project, CMHC provided Seed Funding to help cover the costs of developing a business plan. The Sisters of Charity of Ottawa provided access to their property."

"The project overcame a number of challenges that included dealing with over-budget construction tenders addressing site conditions and minimizing disruption to the established neighbourhood. Several measures were taken to address these challenges. When the construction tenders came in over budget, a value engineering exercise was undertaken."

"It worked out well," said Daniel Levac, Senior Vice-President, Corporate Services, and Chief Financial Officer. "We found savings of $700,000 which did not compromise the project and allowed us to meet our budget."

"With a total project cost of $70 million, Bruyère Village was made possible through $5.4 million combined funding from the Canada-Ontario Affordable Housing Initiative, $450,000 from the Bruyère Foundation, $175,000 from the Local Health Integration Network (LHIN) Aging at Home Program, and a $54.2-million, 40-year debenture through Infrastructure Ontario. The City of Ottawa provided some assistance with developmental fees as part of its contribution under the Canada-Ontario Affordable Housing Program. It also provided some rent subsidies for low-income seniors."

Perley Rideau Seniors Village, Ottawa, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Perley-Rideau-Seniors-Village-EN.pdf

This project offers a mix of affordable and market rental units. Residents have access to a continuum of care and on-site amenities that target the needs of seniors.

Rental, Affordable Housing, Assisted Living, Charitable and Government Funding

Perley Rideau Seniors Village, Ottawa, Ontario Highlights

The Perley Rideau Seniors Village offers a mix of affordable and market rental units. Residents have access to a continuum of care and on-site amenities that target the needs of seniors.

Client group: Seniors

Developer: Perley and Rideau Veterans' Health Centre

Number of units: 139 (45 at affordable rates and 94 at market rents)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing, Ministry of Health and Long-Term Care, Infrastructure Ontario), City of Ottawa, Champlain Local Health Integration Network, community fundraising

Source: Canada Mortgage and Housing Corporation Project Profile

"In its early stages, the project received Seed Funding from CMHC, which helped to cover the costs of the preliminary project design. It also received $136,000 in start-up funding from the Champlain Local Health Integration Network (LHIN) to develop the functional plan and staffing model."

"Building A has 94 apartments, with a mix of studio, one-bedroom, two-bedroom and two-bedroom with den units, all equipped with kitchens and laundry facilities. The bachelor apartments are designed as four 10-bedroom clusters with shared kitchen, dining and living areas. These apartment clusters offer supportive long-term care to residents with dementia and individuals who have physical and functional limitations. This safe, secure and supported housing is designed to maintain seniors' quality of life."

"With a total cost of $42 million for the two buildings, the project was funded by all three levels of government, as well as strong community support. The federal and provincial governments provided combined funding of $5.4 million under the Canada-Ontario Affordable Housing Program Agreement for the 45 affordable apartments. Infrastructure Ontario provided mortgage financing of $32 million, and the City of Ottawa provided over $1 million in relief through waived fees and technical support for construction. The Champlain LHIN provides $800,000 in annual operating funds for the Assisted Living Services for High-Risk Seniors program, which offers support to tenants. The Perley and Rideau Veterans' Health Centre Foundation's capital campaign has a target to raise $5 million."

Gethsemane Gardens, London, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Gethsemane-Gardens-EN.pdf

Built on the site of a former church, Gethsemane Gardens offers affordable housing to low-income seniors. The project was built by the London Affordable Housing Foundation, a charitable organization made up of a coalition of faith groups.

Rental, Affordable Housing, Assisted Living, Low Income Seniors, Government Funding

Gethsemane Gardens, London, Ontario Highlights

Built on the site of a former church, Gethsemane Gardens offers affordable housing to low-income seniors. The project was built by the London Affordable Housing Foundation, a charitable organization made up of a coalition of faith groups.

Client group: Seniors

Developer: London Affordable Housing Foundation

Number of units: 25

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), City of London

Source: Canada Mortgage and Housing Corporation Project Profile

"The three-storey, 25-unit apartment building serves low-income seniors and includes four fully accessible units for persons with disabilities. Space has also been provided in the new building for the food bank that has been operating in the area since 1987."

"These are lovely units that are making a positive difference for our seniors facing poverty, because no one is spending more than 30 per cent of their income to live here. We have given them a safe, secure and affordable roof over their head that enhances their dignity and feeling of worth," said Sister Joan Atkinson, LAHF founder and past chair."

"The low-rise brick building consists of 25 one-bedroom units that range in size from 60 to 74 square metres (650 to 800 square feet), with rents that are below the market average. Each unit is designed with a living and dining area, a bedroom, a bathroom and a balcony, as well as two appliances. Energy-efficient windows and other features help with the project's long-term affordability through reduced operating costs."

"The $4.4-million project received combined funding of $1.5 million from the federal and provincial governments through the Canada-Ontario Agreement for Investment in Affordable Housing. CMHC provided Seed Funding to help cover costs during the early stages of development. The City of London provided close to $1.4 million through its Affordable Housing Program. The LAHF contributed $110,000."

Maxwell Park Place, Sarnia, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maxwell-Park-Place-EN.pdf

The site of a former long-term care facility was redeveloped as affordable supportive housing for seniors and persons with disabilities.

Rental, Affordable Housing, Assisted Living, Government Funding

Maxwell Park Place, Sarnia, Ontario Highlights

Maxwell Park Place provides 57 affordable apartments, including 8 accessible suites, with supports for seniors and people with special needs.

Client group: Seniors and persons with disabilities

Developer: Housing Services Department, County of Lambton

Number of units: 57

Tenure: Rental

Who was involved? Government of Canada (CMHC), Province of Ontario (Ministry of Municipal Affairs and Housing), Ontario March of Dimes, Local Health Integration Network, County of Lambton

Source: Canada Mortgage and Housing Corporation Project Profile

"With a total project cost of over $10.3 million (not including demolition costs), Maxwell Park Place received combined federal and provincial funding of $6.35 million through Canada's Economic Action Plan for Ontario. The County of Lambton used $665,000 of its capital reserves and obtained long-term mortgage financing for the remainder."

"The apartments are a modest size - on average 46 square metres (500 square feet) - to help keep the project affordable. Five different apartment layouts are available. Hallways include alcoves where residents can socialize."

Brechin Manor, Brechin, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Brechin-Manor-EN.pdf

This project is the first purpose-built shared home in Ontario and offers affordable homeownership with support for independent seniors.

Co-Housing, Ownership, Affordable Housing, Independent Living, Charitable and Social Funding

Brechin Manor, Brechin, Ontario Highlights

Brechin Manor is the first purpose-built shared home in Ontario. Located in cottage country on Lake Simcoe, the co-housing offers affordable homeownership with support for independent seniors. The project was completed in March 2013 through a private partnership of Solterra Co-housing Ltd., Trailview Homes and Steenhof Building Services Group

Client group: Independent seniors

Developer: Solterra Co-housing Ltd.

Number of units: 6

Tenure: Ownership

Who was involved? Steenhof Building Services Group and Trailview Homes

Source: Canada Mortgage and Housing Corporation Project Profile

"We've built a single-family home with six bedrooms," she said. "It doesn't matter if the people living there aren't related. It's perfectly legal to have multiple owners."

"She also has compelling arguments about the benefits to seniors. Co-housing shares the costs of a caregiver, home maintenance and other operating expenses so that they are more affordable. Seniors can retain their independence, enjoy companionship and improved quality of life and keep their financial security."

Maple Bluffs, Sudbury, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maple-Bluffs-EN.pdf

This project provides seniors and persons with disabilities a local affordable housing option.

Rental, Affordable Housing, Assisted Living, Low Income Seniors, Government Funding

Maple Bluffs, Sudbury, Ontario Highlights

This 64-unit affordable housing development is located in the west end of Sudbury, to better serve the needs of seniors living there.

Client group: Low-income seniors and persons with disabilities

Developer: Dalron Group

Number of units: 64

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), City of Greater Sudbury

Source: Canada Mortgage and Housing Corporation Project Profile

"The $10.5-million project was made possible through combined federal and provincial funding of $7.68 million through CEAP and the Canada-Ontario Affordable Housing Program Agreement."

"In addition, the developer donated land, management services and construction management services amounting to $1,080,000. CMHC-insured financing provided access to a reduced interest rate for the mortgage term."

Seguin Place, Parry Sound, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Seguin-Place-EN.pdf

A partnership between two private development companies and three levels of government resulted in the creation of 10 new affordable housing units for seniors. The project is part of a larger complex that will also include 20 market condominiums.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government Funded, Provincial Funded

Seguin Place, Parry Sound, Ontario Highlights

A partnership between two private development companies and three levels of government resulted in the creation of 10 new affordable housing units for seniors. The project is part of a larger complex that will also include 20 market condominiums.

Client group: Low-income seniors

Developer: Bay Consulting Group

Number of units: 10

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Township of Seguin, community support

Source: Canada Mortgage and Housing Corporation Project Profile

"Encouraged by the Township Reeve, who indicated the Township could donate the land, Pat started a committee, tapping into her friends at the seniors' club and the ladies' club. The first thing the committee had to do was raise funds for a feasibility study, which cost $26,000. To raise the money, the committee sent out for donations from the Legion and individuals and even organized garage sales. The feasibility study showed that 60 per cent of Seguin residents were seniors. "That's why there's such a need for seniors' housing here," said Pat."

"The 10 units received combined federal and provincial funding of $1.2 million through Canada's Economic Action Plan for Ontario. In addition, the Municipality waived development fees and provided the land. The developers paid for the design and construction costs of the road."

40 Lawrence Avenue Orangeville, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/40-Lawrence-Avenue-EN.pdf

This project offers affordable and accessible apartments for seniors in a rural community. The building has several green features for energy-savings, long-term affordability and occupant comfort.

Rental, Affordable Housing, Seniors, Independent Living, Domestic Violence, Federal Government Funded, Provincial Funded

40 Lawrence Avenue Orangeville, Ontario Highlights

40 Lawrence Avenue offers affordable and accessible apartments for seniors in Orangeville. The building has several green features for energy savings, long-term affordability and occupant comfort.

Client group: Seniors

Developer: Dufferin County Community Support Services

Number of units: 30 (20 one-bedroom, 10 two-bedroom)

Tenure: Rental (28 at affordable rates, 2 at market rates)

Who was involved? Government of Canada (CMHC), Province of Ontario (Ministry of Municipal Affairs and Housing), Dufferin County

Source: Canada Mortgage and Housing Corporation Project Profile

"The two-storey apartment building was constructed on 0.5 hectare (1.24 acres) of vacant land that had been previously zoned for multi-unit residential development, on a quiet street near the outskirts of town. The County purchased the land for $800,000. The area is serviced by public transit and is a five-minute drive to downtown."

The apartments are tailored to the housing needs of seniors and feature an open-concept design, large turning radiuses to accommodate wheelchairs, walk-in showers, and additional storage space.

"Rents for 28 of the apartments are affordable and two units are rented at the market rate. Support services, for victims of domestic violence and people with mental illness, are made available to residents of five of the units."

"The total project cost was $6.8 million. The federal and provincial governments provided combined funding of $2.7 million through the Canada- Ontario Affordable Housing Program. Dufferin County provided financial incentives valued at close to $4.1 million."

"In 2010, the County purchased a 1.2 hectare (3 acre) parcel next to 40 Lawrence Avenue and plans to build more affordable housing at a future date."

Franklin Street Seniors Centre, Sault Ste. Marie, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Franklin-Street-Seniors-Centre-EN.pdf

A former school site was redeveloped as affordable housing for seniors. The developer used manufactured housing to enhance affordability.

Rental, Affordable Housing, Federal Government Funded, Provincial Funded

Franklin Street Seniors Centre, Sault Ste. Marie, Ontario Highlights

A former school site was redeveloped as affordable housing for seniors, allowing them to stay in their community, close to family and friends. The developer used manufactured housing to enhance affordability.

Client group: Low-income seniors and persons with disabilities

Developer: Palmer Construction Group Inc.

Number of units: 11

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Corporation of the City of Sault Ste. Marie, District of Sault Ste. Marie Social Services Administration Board

Source: Canada Mortgage and Housing Corporation Project Profile

"Rents are established at 20 per cent below the market rate in Sault Ste. Marie. In 2012, the market rate was typically over $600 for a one-bedroom apartment and $800 for a two-bedroom unit. The city's vacancy rate in 2012 was 1.4 per cent."

"The project received $1.32 million in combined federal and provincial funding through the 2009 extension of the Canada-Ontario Affordable Housing Program Agreement, which included funding through Canada's Economic Action Plan. The municipality agreed to provide a tax reduction for the term of the Canada-Ontario Affordable Housing Program Agreement. In addition, the owner contributed the land and personal financing, valued at over 20 per cent of the project cost."

Seniors Villa of East Ferris, East Ferris, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Seniors-Villa-East-Ferris-EN.pdf

This initiative provides affordable housing for a growing senior population in two rural communities.

Rental, Affordable Housing, Assisted Living, Low Income Seniors, Federal Government, Provincial, and Charitable Funding

Seniors Villa of East Ferris, East Ferris, Ontario Highlights

This initiative provides affordable housing for a growing senior population in the rural communities of Corbeil and Astorville, Ontario.

Client group: Low-income seniors and persons with disabilities

Developer: Seniors Villa of East Ferris

Number of units: 20

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), District of Nipissing Social Services Administration Board, Township of East Ferris, Council 6664 of the Knights of Columbus East Ferris

Source: Canada Mortgage and Housing Corporation Project Profile

"Tenants must be at least 60 years old and have incomes below $62,000 annually. Rents are an average of $675 a month, which is 20 per cent below the average market rent for the area. The development has a waiting list."

"Capital costs for the Corbeil and Astorville projects were $3.2 million. The two projects received over $1.4 million in combined federal and provincial funding. This included $400,000 through the Canada-Ontario Affordable Housing Program Agreement. The project also received $640,000 through the Delivering Opportunities for Ontario (DOOR) program, which was funded under the Government of Canada's Federal Housing Trust, through the Department of Finance. The Municipality waived development fees and provided a five-year reduction in taxes, valued at $9,400. The Knights of Columbus provided $35,000 toward the purchase of the land. In the early stages of the project, the group received Seed Funding from CMHC, which helped it develop its business plan and conduct an environmental assessment and also assisted with incorporation costs."

Centre of Excellence for Integrated Seniors' Services, Thunder Bay, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Centre-of-Excellence-EN.pdf

The Sister Leila Greco Apartments opened in January 2013 with 132 supportive apartments for seniors. The building is part of the Centre of Excellence for Integrated Seniors' Services, which will offer a full continuum of care on a former hospital site.

Rental, Assisted Living, Federal Government, Provincial, Charitable Funding

Centre of Excellence for Integrated Seniors' Services, Thunder Bay, Ontario Highlights

The Sister Leila Greco Apartments opened in January 2013 with 132 supportive apartments for seniors in Thunder Bay. The building is part of the Centre of Excellence for Integrated Seniors' Services (CEISS), which will offer a full continuum of care on a former hospital site.

Client group: Seniors

Developer: St. Joseph's Care Group

Number of units: 132

Tenure: Rental

Who was involved? Government of Canada (CMHC), Province of Ontario (Ministry of Municipal Affairs and Housing and Ministry of Health and Long-Term Care), City of Thunder Bay, North West Local Health Integration Network, North West Community Care Access Centre, District of Thunder Bay Social Services Administration Board, St. Joseph's Care Group

Source: Canada Mortgage and Housing Corporation Project Profile

"The Sister Leila Greco Apartments project received joint federal and provincial funding of $6.6 million through Canada's Economic Action Plan. The City of Thunder Bay provided property tax relief. The North West Local Health Integration Network (LHIN), an agency that connects residents with personal service workers, funds the client support services. Twenty of the apartments are rent-geared-to-income units, and 112 have rents set at market rates."

"In order to accommodate as many people as possible, the majority of the apartments are one-bedroom units, with slightly larger corner units for couples. For energy efficiency, long-term affordability and occupant comfort, the building is designed to meet Leadership in Energy and Environmental Design (LEED)® Canada Silver standards."

Bayfield Terrace, Barrie, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Bayfield-Terrace-EN.pdf

This project offers centrally located, affordable and accessible apartments, owned and managed by a full-service property management company in Barrie.

Rental, Affordable Housing, Independent Living, Federal Government and Provincial Funding

Bayfield Terrace, Barrie, Ontario Highlights

Bayfield Terrace offers centrally located, affordable and accessible apartments, owned and managed by a full-service property management company in Barrie.

Client group: Seniors with moderate incomes

Developer: Melchior Development Corporation

Number of units: 43

Tenure: Rental

Who was involved? Government of Canada (CMHC), Province of Ontario (Ministry of Municipal Affairs and Housing), City of Barrie

Source: Canada Mortgage and Housing Corporation Project Profile

"Bayfield Terrace had a total project cost of $7.5 million. The project received over $3 million in combined federal and provincial funding through the Canada-Ontario Affordable Housing Program Agreement. As part of its downtown improvement plan, the City of Barrie waived development charges, resulting in savings of $15,000 to $18,000 per unit for the developer. The City also phased in property tax increases over five years, as an added incentive."

Essa Lifestyle Residence, Angus, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Essa-Lifestyle-Residence-EN.pdf

An apartment building in a small community offers seniors a local affordable housing option.

Rental, Affordable Housing, Independent Living, Federal Government and Provincial Funding

Essa Lifestyle Residence, Angus, Ontario Highlights

The Essa Lifestyle Residence has 34 affordable apartments designed for the needs of seniors, conveniently located in the town of Angus. The building is owned and managed by a full-service property management company in Barrie.

Client group: Seniors with moderate incomes

Developer: Melchior Development Corporation

Number of units: 34

Tenure: Rental (30 at affordable rates and 4 at market rents, with 3 accessible units)

Who was involved? Government of Canada (CMHC), Province of Ontario (Ministry of Municipal Affairs and Housing), Melchior Management Corporation

Source: Canada Mortgage and Housing Corporation Project Profile

"Apartments range from 53 to 65 square metres (570 to 700 square feet). Large windows and patio-style doors provide abundant natural light and a view of the surrounding gardens."

"The total project cost was $5,250,000. The project received joint federal and provincial funding of over $3.4 million through Canada's Economic Action Plan."

Hillcrest Lodge, Orillia, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hillcrest-Lodge-EN.pdf

A former nursing home now provides 31 affordable apartments, meals and on-site support to low-income seniors.

Rental, Affordable Housing, Assisted Living, Converted Nursing Home, Low Income Seniors, Federal Government, Provincial, and Charitable Funding

Hillcrest Lodge, Orillia, Ontario Highlights

Hillcrest Lodge, a former nursing home, provides 31 affordable apartments, meals and on-site support to low-income seniors in Orillia.

Client group: Seniors with low incomes

Developer: Hillcrest Lodge Corporation

Number of units: 31

Tenure: Rental, including meals and utilities

Who was involved? Government of Canada (CMHC), Province of Ontario (Ministry of Municipal Affairs and Housing), City of Orillia, Local Health Integration Network, United Church of Canada and community support

Source: Canada Mortgage and Housing Corporation Project Profile

"The total cost of the renovation was approximately $2.45 million, including development charges. The project received joint federal and provincial funding of $1.89 million through the Canada-Ontario Affordable Housing Program Agreement. The balance of the funding came from Hillcrest Lodge Corporation's treasury, grants from the City of Orillia and a local service club, and a small term loan from the local Community Development Corporation. The United Church donated the building as a 50-year lease for $1 per year. Because Hillcrest Lodge has no capital to repay, both the rents and meals can be offered to residents at very affordable prices."

"To qualify for an apartment, seniors must have an income of between $6,000 and $20,000 per year and be reasonably mobile. Seniors with a mental or physical disability may qualify if they have a support person. Two units are reserved to provide respite care for people in hospital who are waiting for a nursing home or retirement facility."

Good Shepherd Square, Hamilton, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Good-Shepherd-Square-EN.pdf

Taking a "campus approach" to affordable housing rejuvenated a downtown neighbourhood and provided benefits to the entire community.

Rental, Affordable Housing, Homeless or At Risk of Homelessness, Victims of Domestic Violence, Low-Income Singles, Seniors and Families, Federal Government, Provincial, and Charitable Funding

Good Shepherd Square, Hamilton, Ontario Highlights

Good Shepherd Square in Hamilton provides a range of safe and affordable housing.

Client group: People who are homeless or at risk of homelessness, victims of domestic violence, low-income singles, seniors and families

Developer: Good Shepherd of Hamilton and its sister organization, Good Shepherd Non-Profit Homes Inc.

Number of units: 156 affordable apartments (84 for seniors and 72 for singles and families) and a 60-bed women's shelter

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), City of Hamilton, community fundraising

Source: Canada Mortgage and Housing Corporation Project Profile

"Good Shepherd Square features a women's services centre with a combined shelter and hostel around an enclosed courtyard, an 84-unit seniors' apartment building with a main-floor wellness centre, and a 72-unit apartment building for families and single people with main-floor program and office space. The three buildings meet Leadership in Energy and Environmental Design (LEED)® silver standards for energy efficiency and occupant comfort. Since the 1.4-hectare (3.5 acre) site had a strong heritage connection, mature trees and green space were retained for the benefit of the community."

"Good Shepherd Square was funded by all three levels of government and strong community support. Through the Canada-Ontario Affordable Housing Program Agreement, 156 units (the 84-unit seniors' building and the 72-unit affordable rental apartment building) received joint federal and provincial funding of $10.5 million from CMHC and the Government of Ontario. The Supporting Communities Partnership Initiative (SCPI) provided $2.5 million."

"The Mary's Place project received $943,000 from CMHC's Shelter Enhancement Program (SEP) for the 60-bed women's shelter."

"The federal and provincial assistance was complemented by more than $7.6 million in municipal financial incentives from the City of Hamilton, including the waiving of development fees. CMHC provided Seed Funding in the early stages of development of the two apartment buildings as well as mortgage loan insurance. Good Shepherd raised $10 million in community contributions, and a local nursery donated $200,000 worth of mature trees for the site."

16 Veterans Way, Huntsville, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/16-Veterans-Way-Huntsville-EN.pdf

A private developer created affordable housing for seniors on a rehabilitated industrial site.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government and Provincial funding

16 Veterans Way, Huntsville, Ontario Highlights

A private developer has created affordable housing for seniors after rehabilitating an old industrial site.

Client group: Low-income seniors

Developer: Brunel Road Management

Number of units: 6

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Municipality of Huntsville, District Municipality of Muskoka, Brunel Road Management

Source: Canada Mortgage and Housing Corporation Project Profile

"A former industrial site has been cleaned up and transformed into six affordable townhouses for seniors in downtown Huntsville. Located near the city's main street, the development offers large energy-efficient, split-level units that are designed to allow seniors to age in place. The developer had already built several market-rent units in the town, but the housing at 16 Veterans Way, built in 2009, was his first foray into affordable housing."

"The project received combined federal and provincial funding of $420,000 through the Canada-Ontario Affordable Housing Program. "In addition to waiving the development fees and municipal building permit fees, the Municipality and District refunded the planning application fees, a value of at least $75,000," said Hernen. Brunel provided the land."

121 McCarthy Street, Trout Creek, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/121-McCarthy-Street-Trout-Creek-EN.pdf

A former school in a small rural community has been transformed into affordable housing for seniors with assistance from three levels of government.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government and Provincial Funding

121 McCarthy Street, Trout Creek, Ontario Highlights

A former school in a small rural community has been transformed into affordable housing for seniors with assistance from three levels of government.

Client group: Low-income seniors

Developer: Barry and Jennifer West

Number of units: 5

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Municipality of Powassan

Source: Canada Mortgage and Housing Corporation Project Profile

"A former school in a small rural community has been converted into affordable housing for independent seniors, allowing them to stay in their community, close to family and friends."

"The 604-square-metre (6,500-square-foot) building was located on a double lot and had a library and four or five classrooms but no gymnasium. It was ideal for conversion to apartments for seniors because the building was on one floor - no stairs to climb. The double lot also means there is room for future expansion, should the Wests decide to build further."

"During construction, the Wests used a contractor but oversaw the project, which received $600,000 in combined federal and provincial funding under Canada's Economic Action Plan and the Canada-Ontario Affordable Housing Program Agreement. The municipality waived development charges and permit fees and also provided a reduction in the municipal tax rate. The Wests purchased the land and the building. They also hired local workers whenever possible to bring business to the community."

McVittie Place, Bracebridge, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/McVittie-Place-Bracebridge-EN.pdf

This project provides 80 new affordable units for independent seniors in a well-designed, energy-efficient building.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, and Charitable Funding

McVittie Place, Bracebridge, Ontario Highlights

McVittie Place is providing 80 new affordable units for independent seniors in a well-designed, energy-efficient building.

Client group: Low-income seniors

Developer: District Municipality of Muskoka

Number of units: 80 (including 10 accessible)

Tenure: Rental

Who was involved? Government of Canada (CMHC, HRSDC), Government of Ontario (Ministry of Municipal Affairs and Housing), District Municipality of Muskoka, Town of Bracebridge

Source: Canada Mortgage and Housing Corporation Project Profile

"We now have a facility for independent seniors and another for seniors who need long-term care right next door to each other. It's a small campus of care for seniors," said John Klinck, Muskoka District Chair."

"The $12.5-million project received $9.6 million in joint federal and provincial funding under Canada's Economic Action Plan and $1 million in municipal financial incentives from the District of Muskoka and the Town of Bracebridge. The Government of Canada also provided a grant through Human Resources and Skills Development Canada to create the accessible units."

"McVittie Place is named after a local homesteading family. The three-storey apartment building opened in 2011 and has 80 apartments, 10 of which have been modified for accessibility. Originally, the plan called for 80 one-bedroom 46-square-metre (500-square-foot) units, but the architect was able to create 6 two-bedroom units by taking some space from the stairwell. Of these two-bedroom apartments, 3 are among the fully accessible apartments for persons with disabilities."

Centennial Court, Iroquois Falls, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Centennial_Court_EN.pdf

Built to meet the housing needs of independent seniors, this project is centrally located and part of a "seniors' housing hub."

Rental, Affordable Housing, Independent Living, Federal Government, Provincial, Charitable, and Social Funding

Centennial Court, Iroquois Falls, Ontario Highlights

Centennial Court, which opened in 2012 with ten two-bedroom homes for independent seniors, is centrally located and part of a "seniors' housing hub."

Client group: Seniors

Developer: Iroquois Falls Seniors Apartment Corporation, managed by Cochrane District Social Services Administration Board (DSSAB)

Number of units: 10

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Town of Iroquois Falls, North East Local Health Integration Network, Red Cross

Source: Canada Mortgage and Housing Corporation Project Profile

"Across the road is Cambridge Place, a 23-unit, two-storey seniors' building, which is linked to a 69-bed, long-term care facility. This senior community hub also includes a 25-unit subsidized apartment building. It is located in the heart of the community, close to stores and amenities, and seniors are served by an accessible bus for a nominal fee."

"The Mayor and council were very supportive of our 'phased-living' concept," St. Jacques said. "Independent, semi-independent, and fully supported long-term care units are all in one community block. Grouping the housing is more cost-effective and makes it much easier to maintain."

"When we tendered this project, the lowest bidder came in at $300,000 over our budget," St. Jacques explained. "With the support of the Mayor and the CEO of the hospital, we communicated with the North East Local Health Integration Network, which had already fully supported this project, to provide the shortfall needed to make the project a reality."

"The timing was perfect," she added. "The Ministry of Housing and the Ministry of Health were both investing in services for seniors. The stars aligned for us, and the two initiatives came together. That's what makes this project so special."

"With a total project cost of $2,366,366, Centennial Court received combined federal and provincial funding of $758,750 through Canada's Economic Action Plan under the Housing for Persons with Disabilities initiative."

"The governments of Canada and Ontario also provided joint funding of $501,250 through the Canada-Ontario Affordable Housing Program Agreement. The Town of Iroquois Falls provided the land, valued at $156,000, paid for the road extension and servicing and waived the building permit fees. The North East Local Health Integration Network provided $305,856 toward the construction costs, and the Red Cross donated $35,000 in supportive devices (washers, dryers, bath lifts and grab bars). Equity and a mortgage of $582,510 covered the balance of costs."

Bradburn House, Peterborough, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Bradburn-House-EN.pdf

A heritage building was carefully restored to reveal many original features when it was transformed from student housing into 18 affordable apartments.

Rental, Affordable Housing, Independent Living and Assisted Living, Federal Government, Provincial, and Social Funding

Bradburn House, Peterborough, Ontario Highlights

Bradburn House, a heritage building in Peterborough, was carefully restored to reveal many original features when it was transformed from student housing into 18 affordable apartments in 2011.

Client group: Seniors, people with a disability, people with low-moderate incomes

Developer: Peterborough Housing Corporation

Number of units: 18 (6 bachelor and 12 one-bedroom)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), City of Peterborough, Peterborough Housing Corporation

Source: Canada Mortgage and Housing Corporation Project Profile

"A one-storey, flat-roof addition on the front of the building and another one on the west side that were unserviceable were removed. The entire building was gutted to the studs and completely rewired, and spray foam insulation was added for energy efficiency. The restoration unearthed original features such as a staircase, an archway and a marble fireplace that had been walled up when the building was converted for multiple occupants."

"With a total project cost of $3.25 million, the renovation was supported by all three levels of government. The federal and provincial governments provided $1.2 million in joint funding from the Canada-Ontario Affordable Housing Program Agreement. The Government of Canada and the Government of Ontario also provided combined funding of $960,000 through Canada's Economic Action Plan - Housing for Low-Income Seniors. Peterborough County Council provided short-term construction financing of $1 million, and the City of Peterborough waived development fees."

Trailview Terrace, Lakefield, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Trailview_Terrace_EN.pdf

Located in a small community, this project offers seniors affordable housing choices with bungalow units and a 42-unit apartment building with assisted living services.

Rental, Affordable Housing, Independent Living and Assisted Living, Federal Government, Provincial, and Social Funding

Trailview Terrace, Lakefield, Ontario Highlights

Trailview Terrace offers seniors in the small community of Lakefield more affordable housing choices with 12 bungalow units and a 42-unit apartment building with assisted living services. The housing opened in October 2009.

Client group: Seniors

Developer: Peterborough Housing Corporation

Number of units: 54 total - 3 quadruplex bungalows (each with 2 one-bedroom and 2 two-bedroom units) and a 42-unit apartment building

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Township of Smith-Ennismore-Lakefield, City of Peterborough

Source: Canada Mortgage and Housing Corporation Project Profile

"The new three-storey apartment building has 42 units and is angled to take advantage of passive solar heat. The majority of the apartments are one-bedroom, with two two-bedroom and three one-bedroom wheelchair-accessible apartments. The building has a large common room and office space for Community Care, Golden Years Club, and a Victoria Order of Nurses (VON) adult day program. Food storage space and a freezer are provided for Meals on Wheels."

"Trailview Terrace was supported by all levels of government. The project received $3.5 million in combined federal and provincial funding under the original Canada-Ontario Affordable Housing Program Agreement and $480,000 through the extended Affordable Housing Program, which received funding through Canada's Economic Action Plan and from the Government of Ontario. The 1.6-hectare parcel of vacant land was donated by the Township of Smith-Ennismore-Lakefield, and the City of Peterborough offered nearly $400,000 in municipal financial incentives."

TVM Schoolhouse, Peterborough, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/TVM_Schoolhouse_EN.pdf

A converted school offers affordable and accessible housing for adults living with physical and mental disabilities.

Rental, Affordable Housing, Assisted Living, Federal Government, Provincial, Charitable, and Social Funding

TVM Schoolhouse, Peterborough, Ontario Highlights

TVM Schoolhouse provides accessible and affordable apartments for people with disabilities, by combining heritage features with modern accessibility.

Client group: People with moderate incomes, people who have physical or mental disabilities

Developer: TVM Group

Number of units: 48

Tenure: Rental, set at affordable rates (39 units are rented to KPP clients, 7 are rented to clients of the CMHA in Peterborough and 2 units are referred through the Peterborough Housing Resource Centre)

Who was involved? Government of Canada (CMHC), Province of Ontario (Ministry of Municipal Affairs and Housing), City of Peterborough, TVM Group, Kawartha Participation Projects

Source: Canada Mortgage and Housing Corporation Project Profile

"The $6-million project was made possible by strong community partnerships and the support of all three levels of government. TVM Schoolhouse received combined federal and provincial funding of close to $3,360,000 under the Canada-Ontario Affordable Housing Program Agreement. The City of Peterborough provided a $75,000 grant to help defray the costs of the elevator."

"The extensive conversion took 16 months to complete. The auditorium and stadium on the south end of the building each had 7.3-metre (24-foot) ceilings. The spaces were each converted into two floors, requiring major structural work. "It was like creating a new building within the building," Sofer explained."

Maple Grove Place, Dunnville, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Maple_Grove_Place_EN.pdf

This project provides supportive housing for seniors and contains 21 new apartments that were created out of an existing building.

Rental, Affordable Housing, Independent Living and Assisted Living, Federal Government, Provincial, Charitable, and Social Funding

Maple Grove Place, Dunnville, Ontario Highlights

Maple Grove Place is supportive housing for seniors and contains 21 new apartments that were created out of an existing but mothballed building.

Client group: Seniors who need some support.

Developer: Cheshire Independent Living Services

Number of units: 21

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Haldimand County, County of Norfolk, Hamilton Niagara Haldimand Brant Local Health Integration Network (HNHB LHIN), Habitat for Humanity, Ontario Infrastructure and Lands Corporation, Grandview Lodge

Source: Canada Mortgage and Housing Corporation Project Profile

"Maple Grove Place opened in August, 2012, and contains 21 fully accessible new units on a single level in an L-shaped wing. A corridor joins the Maple Grove Place wing to Grandview Lodge. Each apartment was created by combining two former long-term care bedrooms to create the 41.6-square-metre (448square-foot) suite with a kitchenette and a bed/sitting area. Heat, hydro and water are included in the rent of $488 (as of early 2013) a month. Meals and laundry services are provided under contract with Grandview Lodge. Each wing provides a dining room and lounge area for the residents."

"The $4-million project received $2.5 million in federal and provincial funding through the Canada-Ontario Affordable Housing Program Agreement. Haldimand County provided a 40-year lease on the land for $1 a year, and the municipality also guaranteed the mortgage. The Hamilton Niagara Haldimand Brant LHIN provided funds for capital costs for accessible features, furniture and food handling equipment. Other donations included a large bathtub from Grandview Lodge, which was upgraded to an even newer model at no cost to the project just before the new suites opened. The initial tub offered to Maple Grove Place was then donated to a brain injury clinic/residence in Welland, Ontario."

Elgin Seniors Housing, Rideau Lakes, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Elgin-Seniors-Housing-EN.pdf

Three clusters of housing designed to meet the needs of independent seniors in a small rural community were built on land owned by the township.

Rental, Affordable Housing, Independent Living, Federal Government, Provincial, and Charitable Funding

Elgin Seniors Housing, Rideau Lakes, Ontario Highlights

The Township of Rideau Lakes constructed three clusters of housing specially designed to meet the needs of independent seniors in the small rural community of Elgin. The project was built on the site of a former municipal ball park, on land owned by the Township.

Client group: Independent seniors over age 60

Developer: Township of Rideau Lakes

Number of units: 12

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Township of Rideau Lakes

Source: Canada Mortgage and Housing Corporation Project Profile

"To support the Elgin Seniors Housing project, the governments of Canada and Ontario provided joint funding of more than $1.4 million. This included federal and provincial contributions of $525,000 each under the Canada-Ontario Affordable Housing Initiative, topped up with federal funding of $195,000 through Canada's Economic Action Plan (CEAP), which was also matched by the Province. The stimulus phase of CEAP included more than $2 billion in federal funding over

two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new housing for low income seniors."

"Each of the 12 units is approximately 65 square metres (700 square feet), with an open-concept living room and kitchen as well as a bathroom and a single bedroom, all located on one level. The housing is fully accessible with grade-level entry, wider doorways, a roll-in shower and accessible vanity and kitchen counters. The buildings were constructed of insulated concrete forms for superior insulation and durability, with radiant in-floor heating."

Blackburn Mews, Kingston, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Blackburn-Mews-EN.pdf

This project has an energy-efficient design and features that help ensure affordability over the long term.

Rental, Affordable Housing, Assisted Living, Federal Government, Provincial, and Social funding

Blackburn Mews, Kingston, Ontario Highlights

Blackburn Mews opened in Kingston in September 2010, bringing 20 new units of affordable housing to a community where the demand is high. Built to LEED® Silver certification standards, the project has an energy-efficient design and features that help ensure affordability over the long term.

Client group: Seniors, people with disabilities, people with low or moderate incomes

Developer: Patry Inc. Developments

Number of units: 65, 20 of which are rented at affordable, below-market rates

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), City of Kingston

Source: Canada Mortgage and Housing Corporation Project Profile

"Blackburn Mews has 10 one-bedroom and 55 two-bedroom apartments, ranging in size from 60 to 80 square metres (650 to 870 square feet). The rents for 20 of the units are set at affordable, below-market rates. Three of the units are accessible and, through an arrangement with

Kingston Interval House, five apartments provide affordable housing for victims of domestic violence."

"Under CEAP, the Government of Canada provided federal funding of $1.2 million for Blackburn Mews - $60,000 for each of the 20 affordable units. The federal contribution was cost-matched by the Province of Ontario, and the City of Kingston provided a grant of more than $108,000 to offset development fees."

"When the new funding was announced, we immediately moved Blackburn Mews and one other project over to the CEAP program because they were ready to go," explained Mary McIntyre, Housing Programs Administrator for the City of Kingston. "We wanted to maximize the funding available for affordable housing because of the severe shortage here. We have over 1,100 households on our waiting list."

TVM Doctor Powers Residences, Port Hope, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/TVM-Dr-Powers-Residences-EN.pdf

This project provides affordable and accessible housing for seniors and people with disabilities - in a converted elementary school.

Rental, Affordable Housing, Assisted Living, Federal Government, Provincial, Charitable, and Social Funding

TVM Doctor Powers Residences, Port Hope, Ontario Highlights

The TVM Doctor Powers Residences provides 24 affordable, accessible units for seniors and people with disabilities in a redeveloped elementary school.

Client group: Seniors, people with disabilities

Developer: The TVM Group

Number of units: 24 (4 bachelor, 4 one-bedroom, 8 two-bedroom and 8 three-bedroom units)

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), County of Northumberland, Municipality of the Town of Port Hope, Kawartha Pine Ridge School Board, and Habitat for Humanity Northumberland

Source: Canada Mortgage and Housing Corporation Project Profile

"The Dr. L. B. Powers School, built in the 1920s, had been vacant for several years when TVM purchased the property from the Kawartha Pine Ridge School Board in 2010, at a cost of $150,000. As a condition of the sale, the land was severed into three parcels. Habitat for Humanity will build 11 homes on the north side of the property, and the east section will become a city park. The balance of the property, including the school building, was retained and converted into the TVM Doctor Powers Residences, providing affordable, accessible housing for seniors and people with disabilities."

"To support the $3.5-million project, the governments of Canada and Ontario provided more than $2.4 million in funding through Canada's Economic Action Plan (CEAP). The stimulus phase of CEAP included more than $2 billion in federal funding (which was largely matched by the provinces and territories) over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new housing for low-income seniors and $75 million was invested in new housing for people with disabilities. The TVM Doctor Powers Residences project also received support through Ontario's Renewable Energy Program."

Fry Residence and Riverview Residence, Hastings County, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Fry-Residence-Riverview-Residence-EN.pdf

Built to the LEED® Gold standard, two similar affordable apartment buildings in Hastings County, feature innovative technologies that save energy, reduce long-term operating costs and increase occupant comfort.

Rental, Affordable Housing, Independent Living, Federal Government, Provincial, and Social Funding

Fry Residence and Riverview Residence, Hastings County, Ontario Highlights

Fry Residence in Belleville and Riverview Residence in Trenton each provide 20 units of affordable housing for seniors in Hastings County. Built to the LEED® Gold standard, the apartment buildings opened in 2010 and feature innovative technologies that save energy, reduce long-term operating costs and increase occupant comfort.

Client group: Seniors

Developer: Hastings County (Housing Programs Branch)

Number of units: 40 (20 one-bedroom apartments in each building)

Tenure: Rental

Who was involved? Hastings County (Housing Programs Branch), Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing)

Source: Canada Mortgage and Housing Corporation Project Profile

"The projects are also similar in that each received $2.4 million in joint funding from the governments of Canada and Ontario through Canada's Economic Action Plan (CEAP). The stimulus phase of CEAP included more than $2 billion in federal funding (which was largely matched by the provinces and territories) over two years for new and existing social housing across Canada. Of this amount, $400 million in federal funding was invested in new housing for low income seniors. In its early stages, Fry Residence also received Seed Funding from Canada Mortgage and Housing Corporation (CMHC). Hastings County provided the land for both buildings, but otherwise, the entire cost of both projects was covered by the combined federal and provincial funding."

"Rents are set at 30 per cent of residents' gross household income. Hastings County provides subsidies to households who are eligible for rent-geared-to-income assistance."

Sharbot Lake Seniors Residence, Sharbot Lake, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Sharbot-Lake-Seniors-EN.pdf

Seniors who can no longer maintain their own homes can still live in their community thanks to the construction of a new affordable seniors' housing project.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, and Social Funding

Sharbot Lake Seniors Residence, Sharbot Lake, Ontario Highlights

Seniors who can no longer maintain their own homes in the township of Central Frontenac can still live in the community thanks to the construction of a new affordable seniors' housing project in Sharbot Lake.

Client group: Seniors on low incomes

Developer: Central Frontenac Housing Corporation

Number of units: Five

Tenure: Rental

Who was involved? Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Central Frontenac Housing Corporation, North Frontenac Non-Profit Housing Corporation

Source: Canada Mortgage and Housing Corporation Project Profile

"The governments of Canada and Ontario supported construction of the units by providing combined funding of $600,000 through Canada's Economic Action Plan and $40,000 through the Canada-Ontario Affordable Housing Program Agreement."

Gower Park Place, East York, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Gower-Park-Place-EN.pdf

Built in 1994, this project is a model of community integration that benefits both tenants and the neighbourhood.

Rental, Affordable Housing, Independent Living, Provincial, Municipal, and Charitable Funding

Gower Park Place, East York, Ontario Highlights

Gower Park Place, a 164-unit affordable apartment building in East York built in 1994, is a model of community integration that benefits both tenants and neighbours.

Client group: Seniors, singles and families

Developer: Society of St. Vincent de Paul

Number of units: 164 (mix of bachelor and one, two, and three-bedroom apartments)

Tenure: Rental, 75 per cent with rents geared to income and 25 per cent at market rates

Who was involved? Vincent Paul Family Homes Corporation, Society of St. Vincent de Paul, Toronto Central Council, Government of Ontario

Source: Canada Mortgage and Housing Corporation Project Profile

"Gower Park Place received $23 million in provincial funding and was constructed on a 0.6-hectare (1.5-acre) site formerly occupied by a warehouse and strip mall. The project earned an Award for Excellence from the Ontario Non-Profit Housing Association in 2000 for "responding to tenant and community needs with imagination and insight." It was also recognized for its attractive landscaping with a Mayor's Award in 1995."

"A partnership with the City's Parks and Recreation Department offers programs at Gower Park Place in exchange for free use of the community space. The neighbourhood benefits from a community centre, with recreational and education programs for children, teens and adults. While some city programs have since expanded to other locations in the community, the space continues to be used for support groups, youth drop-in, churches and local agencies. The project's sponsor, the Society of St. Vincent de Paul, offers on-site support for tenants, consistent with its goal of helping people lead fully independent, satisfying and self-sustaining lives. Weekly "coffee and chat" programs help reduce isolation and build community connections."

Chapelview, Brampton, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Chapelview-EN.pdf

An innovative arrangement by a private builder with corporate sponsors, suppliers and subtrades resulted in Chapelview, a LEED® Platinum certified affordable housing project for seniors and persons with disabilities.

Rental, Affordable Housing, Independent Living and Assisted Living, Federal Government, Provincial, Charitable, and Social Funding

Chapelview, Brampton, Ontario Highlights

Chapelview opened in downtown Brampton in 2010, with 200 affordable apartments for seniors and singles. The building achieved LEED Platinum certification through an innovative arrangement by a private builder with corporate sponsors, suppliers and subtrades.

Client group: seniors, individuals and people with disabilities

Developer: Region of Peel (operator: Peel Living)

Number of units: 200 (163 one-bedroom and 37 two-bedroom, including 4 barrier-free units)

Tenure: Rental, set at affordable rental rates

Who was involved? Martinway Contracting Ltd., Government of Canada (CMHC), Government of Ontario (Ministry of Municipal Affairs and Housing), Region of Peel, City of Brampton numerous corporate sponsors

Source: Canada Mortgage and Housing Corporation Project Profile

"Owned by the Region of Peel, Chapelview provides 200 apartments for seniors, people with disabilities, and individuals living on low incomes. Funding for the $37.5-million project included $5.8 million from the Canada- Ontario Affordable Housing Program Agreement and a $3.86million grant from the Region of Peel. The City of Brampton provided $2.4 million in development fee exemptions, land contributions and almost $8.5 million for a much-needed municipal parking garage under the building. Chapelview is located downtown, right next to city hall, and is named for the many different churches found in Brampton."

"D'Angelo leveraged over $3.2 million worth of building upgrades to meet LEED Platinum certification at no additional cost through special arrangements with corporate sponsors (suppliers and subcontractors). Ninety per cent of the corporate sponsors that supported Chapelview are directly involved with the building industry. They are interested in showcasing their new products and building a long-term relationship. The LEED Platinum certification gets their interest, and D'Angelo uses the opportunity to create awareness and support for affordable housing."

Oxford Manor, Tavistock, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Oxford-Manor_EN.pdf

A vacant century-old hotel has been gutted, renovated and converted into affordable seniors' housing by private developers who have seen the need to accommodate the aging population, especially in rural areas.

Rental, Affordable Housing, Independent Living, Federal Government and Provincial Funding

Oxford Manor, Tavistock, Ontario Highlights

A vacant century-old hotel in Tavistock, Ontario, has been gutted, renovated and converted into affordable seniors' housing by private developers who have seen the need to accommodate the aging population, especially in rural areas.

Client Group: Seniors

Developer: Dave and Kim Piggott

Number of Units: 16 (14 geared to income)

Tenure: Rental

Who was involved? Private developers Dave and Kim Piggott, Governments of Canada and Ontario, CMHC, Oxford County, and Township of East Zorra-Tavistock.

Source: Canada Mortgage and Housing Corporation Project Profile

"The 16 apartment units in Oxford Manor were designed with energy efficiency and accessibility in mind. The $1.7-million private-sector project received assistance from the Canada-Ontario Affordable Housing Program, as well as Canada Mortgage and Housing Corporation (CMHC)."

"Piggott described the hotel upon purchase as "very dated, very dirty, very non-functional." But the building still had lots of character, and the developers preserved what they could, including the brick shell, the original staircase to the second floor, trim and baseboards. In addition to gutting the building and cleaning the brick, the Piggotts made structural reinforcements to withstand the weight of the cement floors needed for energy-saving in-floor radiant heating. An elevator was installed, as well as a cistern to capture rainwater for toilet flushing. The custom-made energy-efficient windows retained the original top-rounded shape. Two of the units were designed to be accessible for people in wheelchairs."

"The Piggotts received $742,000 under the Canada-Ontario Affordable Housing Program to help make the renovations possible. The Piggotts found the program very user-friendly. "We were able to get the project up and running within 13 months. That's a pretty quick turnaround for the amount of work that had to be done on the building."

"The Piggotts also received $10,000 in Seed Funding from CMHC to complete an environmental assessment and hire an engineer. "CMHC has been very supportive and wonderful to work with," said Piggott, who has also found many of CMHC's website tools very helpful. Piggott also notes

the contributions of the County of Oxford and East Zorra- Tavistock township staff in making the project successful."

Country Street Phase 2, Almonte, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Country-Street-Phase-2_En.pdf

Affordable, supportive housing helps seniors in a small, rural community to age in place.

Rental, Affordable Housing, Independent Living, Federal Government, Provincial, Municipal, and Charitable Funding

Country Street Phase 2, Almonte, Ontario Highlights

Country Street Phase Two is a three-storey affordable apartment building for seniors in a small, rural community. Residents are able to age in place with a full range of support services available from staff and volunteers.

Client group: Seniors

Developer: Mills Community Support Corporation

Tenure: Rental

Number of units: 20 (1 bachelor, 14 one-bedroom, including 3 barrier-free, and 5 two-bedroom)

Who was involved? Mills Community Support Corporation, Government of Canada (CMHC), Province of Ontario, Town of Mississippi Mills

Source: Canada Mortgage and Housing Corporation Project Profile

"When the building was ready for occupancy, there was a waiting list of 70 people for the 20 new units, so the organization decided to hold a lottery."

"At a total cost of slightly over$3.2 million, Country Street Phase Two was made possible through $2,388,000 in assistance from CMHC and the Government of Ontario through the Canada-Ontario Affordable Housing Program, contributions of $32,743 from the Mills Community Support Corporation and a mortgage of $809,063. The municipality reduced permit fees and development charges as its contribution to the project."

Tony Wong Place, Markham, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Tony-Wong-Place-EN.pdf

Tony Wong Place provides safe, affordable and accessible housing for low income seniors, singles and families. The project was built by a non-profit organization formed by local churches.

Rental, Affordable Housing, Assisted Living, Seniors, Singles and Families with Low Income, People Living with Physical and Intellectual Disabilities or Mental Illness, Victims of Domestic Violence and At-Risk Youth, Federal Government, Provincial, Charitable and Social Funding

Tony Wong Place, Markham, Ontario Highlights

Tony Wong Place provides safe, affordable and accessible housing for low-income seniors, singles and families in Markham in a LEED-compatible green building. The project was completed in 2010 by MICAH, a non-profit organization formed by local churches.

Client group: Seniors, singles and families with low income, people living with physical and intellectual disabilities or mental illness, victims of domestic violence and at-risk youth

Developer: Markham Interchurch Committee for Affordable Housing (MICAH)

Number of units: 120 (56 one-bedroom, 26 two-bedroom, 26 three-bedroom and 12 four-bedroom), including 15 accessible units for people with disabilities

Tenure: Rental

Who was involved? Markham Interchurch Committee for Affordable Housing (and member churches and service clubs), DelRidge Homes (builder), SHS Inc. (development consultant), Government of Canada, CMHC, Government of Ontario, Regional Municipality of York, Town of Markham

Source: Canada Mortgage and Housing Corporation Project Profile

"We have very little rental accommodation in our community," explained Pamela Roth, president of MICAH. "And there's a lack of affordable housing, particularly for seniors, people with special needs and those working in the service sectors."

"To make the project financially viable, half of the 120 units are set at the average market rent determined by CMHC. The other 60 units are reserved for people living on assistance programs, with rent supplements provided by York Region. Affordable housing arrangements are in place with several partner groups, including the Canadian Mental Health Association, York Region; Participation House, Markham; Pathways for Children, Youth and Families of York Region; Community Living York South; and Sandgate Women's Shelter of York Region."

"To get the shovels in the ground, CMHC provided Seed Funding to help with the costs associated with preparing a business plan, conducting a need and demand analysis, preliminary design and financial feasibility analysis. The $25-million project subsequently received $8.4 million in assistance through the Canada-Ontario Affordable Housing Program Agreement. Federal assistance also included over $384,000 from the Homelessness Partnership Initiative. Tony Wong Place also received over $3.4 million in municipal financial incentives, including $1.4 million in waived fees and a $1.2 million grant from the Regional Municipality of York. The Town of Markham contributed $800,000 in waived fees. $200,000 in donations from MICAH member churches and service clubs also supported the project. The property has a mortgage of $11.7 million."

"MICAH hired a development consultant to manage all stages of this project and contracted with a builder specializing in environmentally positive construction. "Compared to the total cost of this project, the fee for the development consultant was minor," Roth said. "We're all volunteers, and although everyone has good skills, you really need a dedicated professional to lead the project. SHS Inc. did extraordinary work and they were always there to assist us."

My Owen Place, Waterloo, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/My-Owen-Place_EN.pdf

This project was built by a private contracting company, to fill the need for affordable, accessible seniors' housing in the community.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, and Municipal Funding

My Owen Place, Waterloo, Ontario Highlights

My Owen Place was built by Newo Holdings Inc., a private contracting company, to fill the need for affordable, accessible seniors' housing in the community. The building is designed for energy-efficiency, affordability, accessibility, security, healthy living and a strong sense of community.

Client Group: Low-income seniors aged 60 and over

Developer: Newo Holdings Inc.

Number of Units: 49 (one unit reserved for superintendent), five units are barrier-free and five units have two bedrooms)

Tenure: Rental

Who was involved? Newo Holdings Inc., CMHC, Government of Ontario, Region of Waterloo, City of Waterloo

Source: Canada Mortgage and Housing Corporation Project Profile

"My Owen Place follows models of independent assisted living. The centrally located building provides residents with access to a range of support services from third parties for housekeeping, meal preparation, personal care and rapid-response medical services. Tenants have developed a "buddy system" to check on each other, which has already helped one resident who is a diabetic. Regular social activities include potluck dinners and barbecues, singalongs, card nights, concerts and group outings."

"The $7-million project was made possible as a result of $5.8 million in federal and provincial assistance through the Canada-Ontario Affordable Housing Program Agreement. CMHC's mortgage loan insurance flexibilities allowed the project to qualify for a reduced interest rate on the mortgage. Other assistance included reduced property taxes from the City of Waterloo and a waived regional levy from the Region of Waterloo."

"Twelve of the apartments (25 per cent) take referrals from the Region, and five are barrier-free. One unit is reserved for the on-site superintendent. All 48 apartments were rented within one month of opening. Owen has received hundreds of calls and applications."

"If I could find suitable property for affordable housing, I could easily build another five buildings like this," Owen said. "The demand is there."

Rotary Club of Burlington, Burlington, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67260w_EN.pdf

Since 1964, Rotary Club of Burlington has been providing affordable housing for seniors in Burlington, Ontario.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, and Charitable Funding

Rotary Club of Burlington, Burlington, Ontario Highlights

Since 1964, Rotary Club of Burlington has been providing affordable housing for seniors in Burlington, Ontario.

Client Group: Low-income seniors

Developer: Rotary Club of Burlington

Number of Units: 156 in two towers (80 in Bonnie Place I; 76 in Bonnie Place II)

Tenure: Rental

Who was involved? Government of Canada, Government of Ontario, CMHC, Rotary Club

Source: Canada Mortgage and Housing Corporation Project Profile

"Rotary Club Burlington's first foray into housing was over 50 years ago, starting with a group of cottages with 24 units for seniors in 1964. Twenty-one Rotarians each contributed $1,000 to purchase the two and a quarter acres of heavily treed land for $21,000 in 1963. The land had been part of a peach orchard and is named for the Bonnie peach. The property came with an unfinished building."

"We looked for property that was local, close to churches and stores, with easy access to public transportation and yet was secluded enough. We decided to build cottages because of the setting. It was what people wanted, instead of a large building. It was more like a home," said Jim Parker, a charter member for 59 years and club president at the time."

"In 1967, the club built Bonnie Place I, the first of two apartment towers for seniors, as a Centennial project. Funding for the 11-storey, 80-unit building included a five per cent provincial grant and five per cent financing by the Rotary Club, with the remaining 90 per cent covered through a mortgage. Then in 2008, the original cottages were torn down to make room for Bonnie Place II. Within two months of opening in March 2010, all 76 one-bedroom apartments were rented. The Governments of Canada and Ontario provided $6.12 million in funding through

the Canada-Ontario Affordable Housing Initiative for this project. Canada Mortgage and Housing Corporation (CMHC) also provided mortgage loan insurance."

The Pines, Trout Lake, North Bay, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67136_EN.pdf

A private developer working with local government has created affordable housing that is also innovative and energy efficient.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, and Municipal Funding

The Pines, Trout Lake, North Bay, Ontario Highlights

A private developer working with local government has created affordable housing that is also innovative and energy efficient.

Client group: Low-income seniors and single parents

Form of tenure: Rental

Number of Units: 12

Who was involved? Girard Developments; CMHC; Governments of Canada and Ontario; District of Nipissing Social Services Administration Board (DNSSAB); City of North Bay

Source: Canada Mortgage and Housing Corporation Project Profile

"The three-storey twelve-unit building houses a mix of low-income households ranging in age from 24 to 91. Under the developer's operating agreement with the funding partners, residents must have annual incomes under $58,000, and monthly rents must be set no higher than 80% of average market rents in the area. In fact, the project has exceeded those targets, achieving rents at 70% of market and serving residents with incomes generally below $24,441."

"The development was assisted in attaining that level of affordability by a grant of $52,000 per unit provided through the Canada-Ontario Affordable Housing Program, as well as a forgivable loan from the Nipissing District Social Services and property tax relief from the City of North Bay. The project also received Seed Funding from CMHC in 2007 to help get their project proposal off the ground."

21 King Street Apartments, St. Catharine's, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/67126_eng.pdf

An entrepreneur has converted a long-derelict central city sports complex into affordable housing.

Rental, Affordable Housing, Sports Facility Conversion, Independent Living, Low Income Seniors, Federal Government, Provincial, Municipal, and Social Funding

21 King Street Apartments, St. Catharine's, Ontario Highlights

An entrepreneur has converted a long-derelict central city sports complex into affordable housing.

Client Group: Low-income renters

Developer: 21 King Developments Inc.

Number of Units: 25

Tenure: Rental

Who was involved? 21 King Developments Inc., CMHC, Governments of Canada and Ontario, City of St. Catharine's.

Source: Canada Mortgage and Housing Corporation Project Profile

"According to the developer, the $2.3 million project would not have been possible without the financial assistance of his public sector partners. Each of the project's 21 one-bedroom units received a capital grant of $80,000, an amount that is cost shared by the federal government and the Government of Ontario through the Canada-Ontario Affordable Housing Program. The City of St. Catharine's waived some fees and charges and provided other incentives in order to encourage the project. In 2007, CMHC provided $15,773 in Seed Funding to help get the project off the ground."

"The funding has meant that monthly rents on the 21 affordable units could be set at $562 plus utilities. Five of these 21 units are reserved for clients of Ontario's Ministry of Social Services who pay rent geared to income. The remaining four units - three 2-bedrooms and a 5-bedroom - rent at prevailing market rates for the area. This mix of incomes has helped create a diverse community of residents that also includes working people of all ages as well as students."

"Residents have access to a beautiful interior courtyard, and downtown St. Catharine's is right outside their door. The units are grouped into three sections - one with retail space on the ground floor and apartments above, one with three storeys, and one with five floors, which is served by an elevator."

Caledonia Two, Dutton, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66848_EN.pdf

A Lions Club took the opportunity to leverage its fundraising efforts to create 30 units of new affordable seniors' housing.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, Charitable, and Municipal Funding

Caledonia Two, Dutton, Ontario Highlights

A Lions Club took the opportunity to leverage its fundraising efforts to create 30 units of new affordable seniors' housing.

Client Group: Low-income seniors

Developer: Dutton and District Lions Non-Profit Housing

Tenure: Rental

Number of Units: 30

Who was involved? Dutton and District Lions Non-Profit Housing; Governments of Canada and Ontario; Municipality of Dutton-Dunwich; private donors

Source: Canada Mortgage and Housing Corporation Project Profile

"The development is viable at affordable rents thanks to a $2-million capital contribution from the Canada-Ontario Affordable Housing Program, $200,000 from the Municipality of Dutton-Dunwich and $325,000 raised through the Dutton Lions' own campaign - a piece that was critical to bringing the other partners on board."

La Résidence Notre-Dame de la Paix, Limoges, The Nation, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/La-Résidence-Notre-Dame_EN.pdf

In partnership with government, a developer has been able to bring affordable seniors' housing to a community that has long required it.

Rental, Affordable Housing, Assisted Living, Special Needs, Domestic Violence, Provincial, Municipal, Charitable and Social Funding

La Résidence Notre-Dame de la Paix, Limoges, The Nation, Ontario Highlights

In partnership with government, a developer has been able to bring affordable seniors' housing to a community that has long required it.

Client Group: Seniors, individuals with special needs, victims of domestic violence

Developer: RMJ Properties

Number of Units: 25

Tenure: Rental

Who was involved? RMJ Properties; CMHC; Government of Ontario; Town of Limoges, United Counties of Prescott & Russell

Source: Canada Mortgage and Housing Corporation Project Profile

"Safe and affordable housing for seniors and people with special needs has been a long time coming to the community."

"To help get the project off the ground, CMHC provided Seed Funding. Seventy per cent of the $2.5-million project was funded through the Canada-Ontario Affordable Housing Agreement, with CMHC and the Government of Ontario providing $1,750,000. The provincial support is being provided in the form of mortgage payments over the next 20 years, as long as the owner maintains the rents at or below the 80th percentile of the average market rates prevailing in the area for similar accommodation. Local government has also contributed by providing the land to the project owners for $1 and levying property taxes on the development at the single-family residence rate, rather than the multiple unit building rate."

"When the developer, RMJ Properties, started La Résidence, it had previous experience housing seniors in a longterm care facility, so there was not a large learning curve involved in providing the independent living units for seniors in the new development. What was new for this private sector company, however, was completing a project with government funding."

Dr. FM Walker Seniors Villa, Alliston, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Dr-FM-Walker_EN.pdf

A local branch of the Royal Canadian Legion turned the need to build a new headquarters into an opportunity to include housing for veterans and lower-income seniors.

Rental, Affordable Housing, Independent Living, Veterans and Seniors on a Fixed Income, Federal Government, Provincial, Municipal, Charitable and Social Funding

Dr. FM Walker Seniors Villa, Alliston, Ontario Highlights

A local branch of the Royal Canadian Legion turned the need to build a new headquarters into an opportunity to add affordable housing at the same time

Client group: Veterans and seniors on fixed income

Developer: Alliston Branch of the Royal Canadian Legion

Number of units: 33

Tenure: Rental

Who was involved? Alliston Branch of the Royal Canadian Legion; Legion Seniors' Housing Centre for Excellence; Town of New Tecumseth; Simcoe County; Governments of Canada and Ontario through the Affordable Housing Program

Source: Canada Mortgage and Housing Corporation Project Profile

"Alliston, Ontario, is a booming town at the north end of the Greater Toronto Area. With land and housing costs rising, it can be a challenge for seniors on fixed incomes to access safe and affordable housing in the community. The local branch of the Royal Canadian Legion, an organization that by its very nature is concerned with the welfare of seniors, used some of its own equity, the goodwill generated by its years of philanthropic activity and strategic government assistance to create 33 new units of affordable housing for seniors."

"To start the ball rolling, the Branch donated a parcel of land valued at close to $335,000. It then received a donation of an adjoining piece of land as well as the transfer of a third and smaller piece of land from the municipality for a nominal price."

"Through the Affordable Housing Initiative, CMHC and the Government of Ontario contributed $825,000 towards the project. The municipality reduced its application, permit and development fees by 50%. To help reduce costs as much as possible, the Legion retained the professional services of local businesses, many of which reduced or deferred their fees. A local service club

also donated $10,000 worth of furniture. The Legion raised $61,878 in private donations and received over five years of planning and consulting services from Legion Seniors' Housing Centre for Excellence. The total cost of the project was $5.2 million, including the value of the Legion's land. The net mortgage required was $3,576,600."

Affordable Housing Strategy, Region of Waterloo, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66573w_EN.pdf

In an effort to help address the need for affordable rental housing, the Region of Waterloo Council created an Affordable Housing Strategy in 2001. The Strategy has since been updated twice.

Rental, Home Ownership, Affordable Housing, Low and Moderate Income, Federal Government, Provincial, Charitable, and Municipal Funding

Affordable Housing Strategy, Region of Waterloo, Ontario Highlights
Client group: Low and moderate-income households
Number of units: More than 1,500 between 2001 and 2008
Tenure: Rental and home ownership
Who was involved? Region of Waterloo, Area Municipalities, the Province of Ontario, CMHC, private and non-profit developers, service providers
Source: Canada Mortgage and Housing Corporation Project Profile

"In 2001, rental vacancy rates in Waterloo Region were below 1 per cent for virtually all types of rental housing. Few new rental units were being created and the waiting list for rent-geared-to-income housing was growing rapidly. In an effort to help address the urgent need for affordable rental housing and to activate the housing continuum, Region of Waterloo Council took the lead with its own investment totaling more than $9 million and created an Affordable Housing Strategy. The goal of the Strategy was to help create 1,000 new units of affordable housing by the end of 2005. The Strategy quickly proved to be a success as a result of the concerted efforts of public and private sector stakeholders to bring equity to individual projects, Regional and Area Municipal support, as well as renewed support from the Federal and Provincial governments through the introduction of the Community Rental Housing Program. In 2004, the Region of

Waterloo was the recipient of a national award of merit from Canada Mortgage and Housing Corporation for the Strategy."

"In addition to creating 1,500 new units of affordable housing and improving the quality of life for the more than 2,700 people now living in them, the Strategy also provided other positive results for the Region, including:

"Leveraging $13 from other sources for every $1 invested by the Region;

"Leveraging $12.4 million in home purchases through the Affordable Home Ownership Program;

"Generating $128 million in capital expenditures in the local construction industry;

"Creating more than 2,500 person years of construction employment, averaging 350 to 375 jobs annually; and

"Returning more than $45 million to Provincial and Federal governments through income and payroll tax for the construction of AHS units."

"More than $11.2 million for capital grants and limited grants to offset regional development charges was committed by Regional Council between 2001 and 2008."

"The two priority areas identified in the new Strategy to address pressing needs in the community relate to affordability and supportive housing. The first priority is to ensure that units are affordable to lower-income households, including those who rely on Ontario Works or Ontario Disability Support Program payments, singles and lone parents earning minimum wage and seniors on fixed incomes. In order to achieve this, 40 per cent of all units created must be available at 65 per cent of average market rent. The second priority is to increase the supportive housing supply to allow individuals and families to live independently. To achieve this, 100 of the new units must be supportive housing units created in existing or new projects."

Welland Mills Centre Thorold, Ontario -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Welland-Mills-Centre-EN.pdf

An imaginative redevelopment of a heritage flour mill resulted in the creation of this project which provides affordable housing and has helped revitalize Thorold's downtown.

Rental, Affordable Housing, Flour Mill Conversion, Independent Living, Federal Government, Provincial, and Municipal Funding

Welland Mills Centre Thorold, Ontario Highlights

An imaginative redevelopment of a heritage flour mill resulted in the establishment of the Welland Mills Centre, which provides affordable housing and has helped revitalize Thorold's downtown.

Client group: Singles and seniors

Developer: Keefer Developments Ltd.

Number of units: 18

Tenure: Rental

Who was involved? Keefer Developments Inc., Regional Municipality of Niagara, Canada Mortgage and Housing Corporation (CMHC), Ministry of Municipal Affairs and Housing

Source: Canada Mortgage and Housing Corporation Project Profile

"The Centre provides 18 affordable rental units for seniors and low-income single people. The affordable apartments are on two floors, while the other two floors of the four-storey building are set aside for commercial space. One-quarter of the apartments is geared to the occupants' income, while occupants of the remaining units are charged the average market rent according to CMHC data. Keefer has also constructed eight townhouses for sale on the 1.3-acre property surrounding the mill, thus promoting income mixing within the project."

"The affordable housing component of the Welland Mills Centre cost a total of $2.2 million. Through the Affordable Housing Initiative, CMHC and the Province of Ontario contributed $527,018 towards the project. The City of Thorold waived $40,392 in development charges for the project and provided $237,633 in municipal grants. The Region of Niagara waived $47,880 in development charges, and the developer contributed $100,000 in equity."

Millbrook Place, Mississauga, Ontario - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Millbrook-Place-EN.pdf

An innovative corporate initiative and local government participation combined to create affordable housing for seniors and formerly homeless and very low-income single people.

Rental, Affordable Housing, Independent Living, Formerly Homeless and Very Low Income Seniors, Charitable, Municipal, and Contractor Funding

Millbrook Place, Mississauga, Ontario Highlights

An innovative corporate initiative and local government participation combined to create affordable housing for seniors and formerly homeless and very low-income single people.

Client group: Low-income seniors; formerly homeless and very low-income singles.

Developer: Martinway Contracting

Number of units: 163

Tenure: Rental

Who was involved? Martinway Contracting, Region of Peel, City of Mississauga, numerous corporate sponsors

Source: Canada Mortgage and Housing Corporation Project Profile

"Millbrook Place opened in 2003. The 10-storey building, which has a total of 163 units, offers affordable housing for seniors and for formerly homeless or very low-income single people. There are 35 two-bedroom units and 85 one-bedroom units for seniors and 43 bachelor efficiency, rent geared-to- income units for formerly homeless and very low-income singles. Rent for a two-bedroom unit is $950 and for a one-bedroom unit, $825 - below market rates for the Region of Peel. The efficiency units are 25 m2 (275 sq. ft.); the two-bedroom units, 86 m2 (925 sq. ft.)."

"Each tenant group has its own entrance, lounge and laundry area. Amenities include outdoor walking and seating areas, a multi-purpose room, laundry room, lobby and lounge, and underground parking. Martinway Contracting sold the property to the Region of Peel at a 40 per cent discount. The Region owns and manages the building."

"High-quality materials were donated or sold at discounted prices for flooring, kitchen cabinets, bathroom grab bars, door bolts, balcony railings and furnishings for common areas. Energy-efficient washers and dryers were donated for the common laundry rooms. The high-quality building materials and energy-efficient appliances enhance the long-term affordability of the project. Durable materials last a long time and do not need to be replaced as often as lower quality products, while energy-efficient appliances reduce operating costs."

"Martinway Contracting charged the Region of Peel $97.65 a square foot for hard and soft costs - considerably lower than the $150 a square foot that was the norm at that time in the construction industry."

Résidence Saint-André-Avellin, Saint-André-Avellin, Quebec - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66109w_EN.pdf

The private sector is meeting a need for affordable retirement housing in the Petite-Nation.

Rental, Affordable Housing, Independent Living, Seniors

Résidence Saint-André-Avellin, Saint-André-Avellin, Quebec Highlights

In Saint-André-Avellin, the private sector is meeting a need for affordable retirement housing.

Client Group: Independent seniors

Developer: Paul Simard

Number of Units: 44

Tenure: Rental

Who was involved? Paul Simard, Groupe Château Jouvence, CMHC, Papineau local development centre

Source: Canada Mortgage and Housing Corporation Project Profile

"Thirty-six of the units are one-bedroom units; eight are two-bedroom units. Most of the one-bedroom units have a kitchenette. All two-bedroom units have full kitchens and space for a washer and dryer. Even though units have cooking facilities, residents can choose to have all their meals in the dining room."

"The rustic-style property is modest, with the floor areas for both types of units averaging 44 m2 (480 sq. ft.) Monthly rent varies between $1,400 and $1,800, which includes utilities, cable television and meals. Mr. Simard received an $80,000 interest free CMHC Proposal Development Funding (PDF) loan. A PDF loan enables housing proponents to carry out the activities required to bring their proposal to the point where they can apply for mortgage financing. Mortgage loan insurance flexibilities were also granted by CMHC for the construction."

Résidence du Parc Jarry - Montréal, Quebec - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66059w_EN.pdf

This project offers independent and semi-independent seniors' affordable housing in their community.

Rental, Affordable Housing, Independent Living and Semi-Independent Living, CMHC Funding

Résidence du Parc Jarry - Montréal, Quebec Highlights

This project for independent and semi-independent seniors has 160 units. Electricity and three meals a day are included in the rents.

Client Group: Seniors

Developer: Groupe Mercadante-Falvo

Number of Units: 160

Tenure: Rental

Who was involved? Groupe Mercadante-Falvo, CMHC

Source: Canada Mortgage and Housing Corporation Project Profile

"CMHC also provided an interest-free Proposal Development Funding (PDF) loan for the project. PDF loans help with the up-front expenses incurred during the process of developing an affordable housing project proposal. A PDF loan enables housing proponents to carry out the activities required to bring their proposal to the point where they can apply for mortgage financing. CMHC was also flexible in the terms of the mortgage loan insurance provided for the construction of this residence."

"The monthly rental rates for the units range from $1,250 to $1,325 and include utilities and three meals per day. On-site nursing support is available 24 hours a day."

Résidence Murray - Sherbrooke, Quebec -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Résidence-Murray-EN.pdf

An addition to a 60-unit seniors' residence will provide housing for seniors who need only 30 minutes of care a day.

Rental, Affordable Housing, Independent Living, Low Income Seniors, CMHC Funding

Résidence Murray - Sherbrooke, Quebec Highlights

An addition to a 60-unit senior citizens residence provides housing for seniors who need only 30 minutes of care a day.

Client group: Low-income seniors

Developer: Pierre Chapdelaine

Number of units: 32

Tenure: Rental

Who was involved? CMHC

Source: Canada Mortgage and Housing Corporation Project Profile

"Canada Mortgage and Housing Corporation (CMHC) provided an interest-free Proposal Development Funding loan of $70,000 to the builder for development of the proposal to build affordable housing. To proceed with the project, at a cost estimated at $4.9 million, the developer refinanced the existing part of the building and obtained 95 per cent financing for the new phase. The developer also benefited from CMHC's mortgage loan insurance flexibilities."

"There are 12 one-bedroom units, 18 studios and 2 suites in the new addition. Monthly rents in the addition range from $1,250 to $1,500. The rent includes three meals a day and electricity. Services such as housekeeping, clothes cleaning and various care services are also offered at reasonable additional cost."

The Pinelands, Prince Albert, Saskatchewan -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/68338_EN_W_ACC.pdf

An historic building underwent extensive renovations and now provides safe, affordable housing in Prince Albert's downtown.

Rental, Affordable Housing, Historic Building Restoration, Low Income Seniors and Students, Federal Government and Provincial Funding

The Pinelands, Prince Albert, Saskatchewan Highlights

An historic building underwent extensive renovations and now provides safe, affordable housing in Prince Albert's downtown.

Client group: Low-income households, students, seniors

Developer: Stewart Property Holdings

Number of units: 23

Tenure: Rental

Who was involved? Government of Canada (CMHC), Province of Saskatchewan (Saskatchewan Housing Corporation)

Source: Canada Mortgage and Housing Corporation Project Profile

"The Pinelands has three and a half storeys and features 23 affordable one-bedroom apartments that are about 46.5 m2 (500 sq. ft.). The building's plumbing, heating and electrical systems were upgraded, and features include exposed brick and electric fireplaces. The original front facade and 3-m (10-foot) main floor ceiling were restored, and the ceiling was raised to its original height. Renovations also involved gutting the building to the framework and lifting the building floor by floor to fix almost 15 cm (6 in.) of sag."

"Total cost of the renovations was over $1 million. The governments of Canada and Saskatchewan contributed a combined total of about $600,000 through the Canada-Saskatchewan Agreement for Investment in Affordable Housing. Stewart Property Holdings provided the funding balance of $407,000 through mortgage financing."

Housing Business Plan 2013 - 2022, Saskatoon, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Housing-Business-Plan-2013-2022-Saskatoon-EN.pdf

The Housing Business Plan 2013 - 2022 continues on the success of an earlier five-year plan and brings together the tools the City of Saskatoon has to increase the range and supply of affordable housing in the city.

Homeowner, Rental, Affordable Housing, Independent Living, Low and Moderate Income, range of Tenant Backgrounds

Housing Business Plan 2013 - 2022, Saskatoon, Saskatchewan Highlights

The Housing Business Plan 2013-2022 continues on the success of an earlier five-year plan and brings together the tools the City of Saskatoon currently has to increase the range and supply of affordable housing in the city.

Client group: Low- and moderate-income households, including lone-parent families, working families, Aboriginal people, single people, women fleeing violence, people with mental illness or addictions, students and recent immigrants

Number of units: Goal of 500 units a year for 10 years

Tenure: Homeowner and rental

Who was involved? City of Saskatoon

Source: Canada Mortgage and Housing Corporation Project Profile

"Using CMHC data, Saskatoon determined that, in October 2012, the rental vacancy rate was 2.6 per cent and a two-bedroom apartment rented for $1,004 a month - significantly higher than the 2006 rent of $609 a month. Housing prices also climbed, with an average price in 2012 of $331,867, compared to an average price of $230,000 in 2007. Those having difficulty accessing suitable affordable housing include low-income seniors, Aboriginal people, recent immigrants, single-parent families, and persons with special needs."

"In all, the City provided $14.8 million for housing projects between 2008 and 2012. Of this amount, $2 million a year was used to implement the Housing Business Plan. The City estimates that it leveraged approximately $20 of housing investment for every $1 of financial assistance it provided. Various funding sources were used in the first five years of the plan."

Prince Albert Community Housing Society (PACH), Prince Albert, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Prince-Albert-Community-Housing-Society-PACH-EN.pdf

The Prince Albert Community Housing Society Inc. provides nearly 300 units of affordable housing for families, singles and seniors in Prince Albert.

Rental, Affordable Housing, Low Income Singles, Families, Seniors, Federal Government, Provincial, Municipal, and Charitable Funding

Prince Albert Community Housing Society (PACH), Prince Albert, Saskatchewan Highlights

The Prince Albert Community Housing Society Inc. provides nearly 300 units of affordable housing for families, singles and seniors in Prince Albert.

Client group: Low income singles, seniors and families

Developer: Prince Albert Community Housing Society Inc.

Number of units: 298

Tenure: Rental

Who was involved? Prince Albert Community Housing Society Inc., The Government of Canada, The Government of Saskatchewan, CMHC, Saskatchewan Housing Corporation, City of Prince Albert.

Source: Canada Mortgage and Housing Corporation Project Profile

"The $4.2 million project received approximately $2.8 million under the Rental Development Program, which is cost-shared equally by the federal and provincial governments. This represents 70 per cent of the total cost. The remaining funds will be provided by PACH in the form of mortgage/investment financing and owner's equity. Canada Mortgage and Housing Corporation (CMHC) provided Seed Funding to help cover some of the early start-up costs for these units."

"Prince Albert Community Housing is very proud of this family project," said Boyer. "We now have 26 attractive suites which are affordable for young Métis families, and a place they can call home and be proud of. The Board and staff are committed to increasing affordable housing stock in Prince Albert by working together with all three levels of government."

"This is not PACH's first successful affordable housing project. Their first project was in 1977, when it purchased an 18-unit apartment building and had its office located in the basement. In 2003, the organization purchased and renovated an office building to oversee its growing operations. In 2006, PACH purchased and relocated 11 units - one from North Battleford, and 10 from Crutwell, 10 miles away - to create affordable housing within Prince Albert. Those properties were refurbished with some $550,000 in federal and provincial AHI funding and $55,000 in-kind contribution from the City of Prince Albert."

Hanley Seniors' Housing, Hanley, Saskatchewan - http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Hanley-Seniors-Housing-EN.pdf

This project was created from two buildings that were moved from a rural community and reconfigured into affordable housing on the town's main street.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, Municipal, and Charitable Funding

Hanley Seniors' Housing, Hanley, Saskatchewan Highlights

The Hanley Seniors' Housing project was created from two buildings moved from a Hutterite community and reconfigured into affordable housing on the town's main street, close to services.

Client group: Low-income seniors

Developer: Saskatchewan Elks and Town of Hanley

Number of units: 12

Tenure: Rental

Who was involved? Saskatchewan Elks; Town of Hanley; CMHC; Province of Saskatchewan

Source: Canada Mortgage and Housing Corporation Project Profile

"The Town purchased two buildings from the nearby Hutterite community for $50,000 and moved them to the main street. The six-plex buildings were cut in half for moving and then rejoined to create 12 apartments, with half of one six-plex building used as a common area."

"The total capital cost of the project is approximately $1.2 million. Of that amount, the three levels of government provided $648,000 through the Centenary Affordable Housing Program in the following manner: $324,000 from the federal government through CMHC, $259,200 from the Province of Saskatchewan, and $64,800 from the Town of Hanley. The funding balance was provided in the form of mortgage financing (Saskatchewan Elks Foundation) and a land contribution (Town of Hanley)."

"The Hanley Seniors' Housing Project opened in August 2009. Each two-bedroom apartment is approximately 46.5 square metres (500 square feet) and designed for independent living. There is a large common area with a full kitchen for gatherings of up to 60 people and a shared laundry facility. The building is located at the end of the town's main street, close to shops and services."

Columbian Manor, Saskatoon, Saskatchewan -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Columbian-Manor_EN.pdf

A Saskatoon organization has enlarged its existing complex for independent seniors to include 51 new units. Meals and support services are provided.

Rental, Affordable Housing, Independent Living, Federal Government, Provincial, Municipal, and Charitable Funding

Columbian Manor, Saskatoon, Saskatchewan Highlights

A Saskatoon organization has enlarged its existing complex for independent seniors to include 51 new units. Meals and support services are provided.

Client group: Seniors in need of supportive housing

Developer: K.C. Charities

Tenure: Rental

Number of units: 51 (added to 76 existing units)

Who was involved? K.C. Charities; CMHC; Saskatchewan Housing Corporation

Source: Canada Mortgage and Housing Corporation Project Profile

"The organization's existing development was situated on a 0.73-hectare (1.8-acre) parcel that was not built out to its full potential. So, in creating the new facility, the organization was able to bring to the table an asset valued at over half a million dollars. (K.C. Charities had also done considerable fundraising before it embarked on the first phase of the project in 1996.) The new apartments received funding from all three levels of government under the Centenary Affordable Housing Program, and the balance of the project was financed by a CMHC-insured mortgage of $2.1 million. Saskatchewan Housing Corporation also provided some start-up funding that paid for a feasibility study and concept design for the new facility." The total cost of the expansion was $6.08 million. The project was designed to connect to the existing building and, in addition to the new units, it includes a kitchen, a dining room that seats 75 and office space."

"The sponsor now manages 127 units in total. Organized activities and entertainment are available to all seniors residing in the complex, but the new facility was built with more vulnerable tenants in mind, and those tenants receive a higher level of support. The K.C. management committee was particularly concerned with serving lower-income seniors who are unable to afford extra services. Drawing on their strong tradition of charitable work, the Knights deliver those services essentially on a volunteer basis. They also saw the value of providing their existing

tenants with an opportunity to age in place. Many tenants who had lived in the earlier phases of the development for many years have now moved into smaller suites in the new supportive facility."

Juniper Manor, Saskatoon, Saskatchewan -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/Juniper-Manor_EN.pdf

An affordable development for seniors in Saskatoon is doing triple duty by also helping new immigrants integrate into the larger community and contributing to neighbourhood revitalization.

Rental, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, Municipal, Charitable, Builder, Designer, Lender and Donors Funding

Juniper Manor, Saskatoon, Saskatchewan Highlights

An affordable development for seniors in Saskatoon is doing triple duty by also helping new immigrants integrate into the larger community and contributing to neighbourhood revitalization.

Client group: Low income seniors and immigrants

Developer: Juniper Housing Corporation.

Number of units: 43 (19 studio and 24 one-bedroom apartments)

Tenure: Rental

Who was involved? Juniper Housing Corporation; Saskatchewan Housing Corporation; City of Saskatoon; CMHC; Service Canada; Chinese Benevolent Association; Saskatoon Cultural Centre; architect, AODBT; builder, North Ridge; lender, Affinity Credit Union; numerous charitable and individual donors

Source: Canada Mortgage and Housing Corporation Project Profile

"CMHC provided Seed Funding to help get the project off the ground. A $71,000 grant from Service Canada allows for immigrant counselling, while $2.9 million from the Saskatchewan Housing Corporation and two forms of assistance from the City of Saskatoon helped make the project possible. The municipal government made a direct contribution of over $322,000; it also waived $86,000 in development charges and building permit fees under its Enterprise Zones

Incentive Program and forgave a portion of the project's first five years of property taxes in recognition of Juniper Manor's role in redeveloping Saskatoon's Riverdale neighbourhood."

"The diversity and range of these funding sources are a testament to what the determination of a non-profit housing group can accomplish. In this case, that determination paid off threefold, providing affordable housing, immigrant services and community revitalization under one roof. Studio apartments at Juniper Manor rent for $350 and one bedroom units, for $575."

Bethany Place, Saskatoon, Saskatchewan -
http://cmhc.ca/en/inpr/afhoce/afhoce/prpr/upload/66725w_EN.pdf

A Saskatoon housing provider has been able to combine the creation of a new affordable seniors' development with an innovative clean energy project that will save on operating costs and reduce CO_2 emissions.

Mixed Rental and Life-Lease, Affordable Housing, Independent Living, Low Income Seniors, Federal Government, Provincial, Municipal, and Charitable Funding

Bethany Place, Saskatoon, Saskatchewan Highlights

A Saskatoon housing provider has been able to combine the creation of a new affordable seniors development with an innovative clean energy project that will save on operating costs and reduce emissions.

Client Group: Low-income seniors

Developer: Saskatoon Mennonite Care Services Inc.

Form of tenure: Mixed rental and life lease

Number of Units: 56

Who was involved? Saskatoon Mennonite Care Services Inc.; CMHC, Government of Saskatchewan, City of Saskatoon; Residents (through the purchase of life leases); Federal Energy Retrofit Assistance Program and Renewable Energy Initiative

Source: Canada Mortgage and Housing Corporation Project Profile

"The majority of the 56 units in Bethany Place, for example, have been sold as life leases, but there are eight affordable rental units as well. Some earlier buildings also offer this mix of tenure types. At Bethany Place residents can choose to live independently or receive assistance. Life

lease units sell for under $100,000 and leaseholders pay $583 in fees that cover taxes, utilities, maintenance, and contributions to a reserve fund. Rents currently range from $650-$850 depending on suite size. While all residents are income tested and must meet eligibility criteria set by Saskatchewan Housing, the units do not receive ongoing subsidies. The new building's amenities include a large dining/ activity room, fireplace lounge, hobby rooms and a medical clinic, and Bethany Place is viewed not merely as another structure in the complex but as the newest addition to a growing community."

"Because of the innovative nature of the new heating and cooling system, Bethany Manor was able to factor clean energy incentives worth about $120,000 into the funding for Bethany Place, and the total financing package is as diverse and multi-faceted as the complex itself. Since life leases are paid in advance the residents supplied a significant portion of the project's required capital themselves. In order to keep the units affordable, however, Bethany Place also received a total of $2.8 million in assistance from all three levels of government under the Centenary Affordable Housing Program (as the Federal/ Provincial Affordable Housing Initiative is called in Saskatchewan). SMCSI's own landholdings were valued at $500,000, and there were in-kind contributions as well. Mortgage financing of another $500,000 completed the package."

Appendix D: Sources of Information

Sources of information utilized for this project and document include the following:

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  - Parkland College Official Newsletter of the Campaign Issue #06
  - Parkland College Trades and Technology Centre Fact Sheet
  - Parkland College Trades and Technology Centre Frequently Asked Questions Poster
  - Other Various files
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- Statistics Canada, CANSIM Data
- Statistics Canada, Census Data for 1981, 1986, 1991, 1996, 2001, 2006, and 2011
- Statistics Canada, Consumer Price Index
- Statistics Canada, Labour Market Survey
- Statistics Canada, Canada's Population Estimates: Age and Sex, July 1, 2015, released September 29, 2015 and various CANSIM data

- Statistics Canada, Population Projections for Canada (2013 to 2063), Provinces and Territories (2013 to 2038), Catalogue no. 91-520-X released May 26, 2015
- Statistics Canada, Projections of the Aboriginal Population and Households in Canada, 2011 to 2036, Catalogue no. 91-552-X released September 17, 2015
- Statistics Canada, National Household Survey Data for 2011
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- Yorkton Community Based Housing Information
  - Avenue Living
  - Integrated Life Care Corporation
  - Parkland Housing - Proposed Student Housing Need
  - Provincial Métis Housing Corporation
  - Revera (The Bentley Yorkton)
  - Shelwyn House
  - SIGN (Society for the Involvement of Good Neighbours)
  - Sunrise Health Region
  - YAIL Harbor Inc. (Yorkton Adult Independent Living)
  - Yorkton Housing Authority
  - Yorkton Housing Corporation
  - Yorkton Parkland Housing Society
  - Yorkton Real Estate Association
  - YTC Safe Haven