

SOLID FOUNDATION, LONG VIEW

Affordable Housing Charter and Action Plan 2011-13 City of St. John's



**Adopted by St John's City Council
February 28, 2011**

**Prepared by the Mayor's Advisory Committee
on Affordable Housing**

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A Time for Action

Affordable housing is emerging as one of the most pressing issues in the City of St. John's. Housing prices and rental rates are rising sharply at many times the rate of inflation, and the rental vacancy rate has been among the lowest in Canada since 2008. In this housing market, the task of securing adequate, affordable housing is becoming extremely difficult for people across the income spectrum. The rapidly expanding economy has consequences that must be addressed so that growing prosperity produces benefits for the whole community. The experience of other municipalities shows that widespread housing instability has high social and economic costs.¹

Fortunately, the experience of several other municipalities also demonstrates that a proactive and creative response by a City can help to mobilize many stakeholders to address the problem effectively. (See Appendix A for examples.) The City of St. John's has long recognized that housing stability is a foundation for a prosperous and vibrant municipality. In particular, investing in affordable housing solutions supports a strong labour force, especially in the service sector of the economy. The City is well positioned to take an enhanced leadership role in addressing the unprecedented affordable housing shortage and help to mobilize its many partners.

The **Affordable Housing Charter and Action Plan** are presented to Council by the Mayor's Advisory Committee on Affordable Housing. They provide a proposed framework and focus for action to facilitate the City confidently stepping forward as the leader on this crucial issue. **The Charter** is the foundational document, providing the Mission, Vision and Values. **The Action Plan** includes three strategic directions: *Produce, Protect and Promote Affordable Housing*. A timeline for implementation of the Plan outlines the first cycle of the Plan, which is to be revised in the third of each four-year municipal election cycle (current cycle runs from 2009-13).

This Charter and Plan will provide the *solid foundation* for an urgent response to rising housing instability, and a *long view* for the future of the City of St. John's.

Hard Facts

- Private **rental vacancy rate** has reached a historic low and is now approximately 1%. St. John's has had the *lowest private rental vacancy rate in Canada since 2008* (CMHC).
- Virtually no private sector residential apartment buildings have been built in St. John's for almost 30 years.
- Average **rent for a two bedroom apartment** escalated very sharply from 2009 to 2010 at a rate of almost 9%— nearly *quadruple* the inflation rate of 2.3%. (CMHC)
- **The cost of a new home** in St. John's has risen *faster than any other city in Canada* since 2008. The CMA's new house price index has increased 53% since 2005 (CMHC).
- In 2009, **1075** people used **emergency shelters or transition housing** in St. John's.

¹ Building from the Ground Up. Conference Board of Canada 2010

The Context

Affordable housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent, electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments, property taxes, condominium fees, along with payments for electricity, fuel, water and other municipal services.

To meet the needs of a household, affordable housing must also be adequate and suitable. **Adequate** housing does not require any major repairs, according to residents. **Suitable** housing has enough bedrooms for the size and make-up of resident households (CMHC).

The reality of affordable housing in the City of St. John's is that there is an insufficient supply to meet the growing demand.

In a prosperous city such as ours, it is even more critical that the municipality demonstrate leadership designed to protect and support those whose diverse circumstances and backgrounds prevent them from "sharing the wealth" and experiencing prosperity. A critical component is enabling access to affordable housing.

Addressing affordable housing also provides excellent opportunities for City Council to advance two of the top priorities of the City's [Corporate Plan 2010-13](#):

- Priority 1 is to ***maintain and improve infrastructure*** – affordable housing is a vital part of the infrastructure of the City of St. John's.
- Priority 3 is to ***more effectively inform and engage citizens***, and this pressing issue presents a prime opportunity to engage a wide range of residents to find solutions.

A History of Leadership

A concise timeline of the City's leadership on affordable housing issues:

- 1960's and 70's**
 - Cost shared operation of two significant housing developments with the Province
 - Became delivery agent for the Federal Residential Rehabilitation Assistance Program (RRAP) - resulted in renovations to hundreds of homes in St. John's.
- 1980's and 90's**
 - Built 424 housing units for singles, seniors and families from 1982 to 1992. City still owns and manages these units (second largest provider of affordable housing in the St. John's area) and partners with several community agencies over the years in the delivery of housing options.
 - Convened an Ad Hoc Intergovernmental Committee on Housing to encourage collaboration on affordable housing issues
- 2000-2009**
 - Participated as a founding member of the St. John's Community Advisory Committee on Homelessness under the federal Homelessness Partnerships Strategy (formerly NHI). Through membership, the City has helped to support many housing & homelessness capital projects by waiving property taxes and development charges, providing planning support and some City land
 - Established a Sub-Committee on Housing (reporting to the standing committee on Planning & Housing Committee)

- Formed the Affordable Housing Action Committee, which has since become the **Mayor's Advisory Committee on Affordable Housing (MACAH)**. Committee includes many stakeholders from all orders of government and the community and private sectors. The MACAH has convened a number of conferences and produced a number of foundational reports
- 2010**
- Broke ground in Pleasantville to create 45 units of affordable housing with several government, community and private sector partners
 - Created and filled the position of Affordable Housing Coordinator to support the MACAH with development and implementation of this Action Plan.
 - Convened a conference on Financing Affordable Housing that laid a solid basis for collaboration with private sector: builders, realtors, financial institutions

The Approach: Leverage Leadership

In the face of an unprecedented local affordable housing shortage the City must step forward to enhance its historic role as a leader on this issue. However, with access to only eight cents out of every tax dollar collected in Canada, no municipality can tackle an issue of this magnitude alone. The City therefore must use *leverage leadership* to engage and mobilize the wide array of partners required to make a difference. Leverage leadership for the City means: building on its historic successes and unique strengths; leveraging resources from other governments and forming creative partnerships for innovative action with the community and private sector.

Effective *leverage leadership* also involves a thoughtful search for the best places to apply resources and energy i.e. those that produce the greatest momentum for change. To inform these decisions, the City must research, test and apply a wide variety of new approaches to a large and complex problem. The Action Plan presents many innovations to be explored and evaluated: In the final analysis, this plan will be evaluated according to the affordable housing solutions it produces – research and testing helps to forge those solutions.

By addressing affordable housing issues, the City can generate positive impact in a host of other areas that will multiply the dividends from the investment:

Community Health: Studies across Canada have shown clear evidence that investment in stable housing options promotes community health and is **less costly** to all orders of government than the provision of emergency services required by people experiencing housing instability². Affordable housing can also have a positive impact on healthy aging in place.

Sustainable Growth: As the capital city grows through in-migration, it is more important than ever to strengthen the characteristics that make it an attractive place to live, work and raise a family. Promoting housing stability contributes significantly and tangibly to important local social outcomes such as employment, education, health, social integration and community safety³. Promoting energy efficient affordable housing also contributes to environmental sustainability.

Economic Security: The creation of affordable housing contributes directly to the economy. It generates income for municipal governments through, for example, development related costs and tax revenue. Investing in affordable housing also supports a strong labour force, particularly in the service sector. Construction, renovation and maintenance activities create sustainable, high quality jobs in the trades.

² Region of Waterloo Affordable Housing Strategy 2008 (Waterloo); The Cost of Doing Nothing (Ottawa)

³ Building from the Ground Up. Conference Board of Canada 2010

The Critical Focus

In light of the complexity and magnitude of the affordable housing issues, the City must choose its focus for action very carefully.

The continuum below illustrates the full range of housing options and experiences. At one end is absolute homelessness, which includes hidden homelessness, such as ‘couch surfing’. At the other end is the ability to secure affordable, adequate housing without assistance. Highlighted in the middle is the experience of living from paycheque to paycheque, in which securing affordable housing is very difficult. This is where the City likely can have the greatest impact.

The Housing Continuum ⁴						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
Government Subsidized Housing			Affordable Housing		Market Housing	

Adapted from: Ed Power

As mentioned, historic low vacancy rates and sharply rising rental and home ownership costs are creating a growing gap in affordable rental and entry level home ownership. People seeking these particular housing options often do not qualify for government assistance, but increasingly find themselves unable to afford what the private market has to offer. Their inability to find affordable options creates further pressure on the tight rental market, making it more difficult for those trying to move out of shelters and supportive housing into the regular market. By focusing on affordable rental and home ownership options, the City can create the greatest impact across the entire housing continuum, thereby effectively leveraging its capacities and strategic partnerships. The City of Saskatoon has taken a similar focused approach in their *Housing Business Plan* (see page 8) with successful outcomes.

It is recommended that through its Affordable Housing Action Plan, the City work with the private sector, other orders of government and community organizations to focus on the **middle of the housing continuum**, developing and promoting innovative and collaborative programs and policies that:

1. **Produce** new affordable rental housing
2. **Protect** existing affordable rental housing
3. **Promote** affordable rental and home ownership options

The Action Plan also must be informed by and harmonized with other existing plans – both internal and external including, for example the:

- City’s Corporate Strategic Plan, Economic Development Plan and Municipal Plan
- St. John’s Advisory Committee on Housing and Homelessness Community Plan⁵
- NL Housing’s Social Housing Plan (*Secure Foundations*, 2009)
- The provincial Poverty Reduction Strategy

Further, at the national level, there is much to be learned from collaboration and communication with leading municipalities such as Saskatoon and from national associations like the Federation of Canadian Municipalities.

⁴ Continuum is presented as linear boxes for simplicity – people’s experience is seldom linear or simple.

⁵ This Plan identifies four priorities outlined in Appendix C; it will be presented to Council for endorsement

CITY OF ST. JOHN'S AFFORDABLE HOUSING CHARTER



This charter provides the framework for implementing the City of St. John's Affordable Housing Action Plan.

Mission

The City of St. John's will leverage its unique capacities and build strong partnerships to *produce, protect and promote affordable housing* for the people of St. John's.

Vision

St. John's will be a vibrant, inclusive and thriving city with a wide range of affordable housing options that contribute directly to community health, sustainable growth and economic security.

Housing is Fundamental

Affordable Housing is:

- a foundation for a safe, prosperous and healthy community;
- a vital part of the infrastructure of our City;
- a human right enshrined in the Universal Declaration of Human Rights;
- a key pathway out of poverty;
- a sound public investment that contributes to resident well-being and the economy.

Values

The City of St. John's efforts to produce, protect and promote affordable housing will reflect the following values:

Collaboration

We will engage many partners in our work, focusing on the particular strengths of each partner.

Sustainability

We will produce and promote affordable housing solutions that incorporate both economic and ecological sustainability out of respect for future generations who inherit these solutions.

Accountability

We will set challenging, achievable goals and report regularly and publicly on our progress.

Ingenuity

We will build innovative solutions based on successful leading edge approaches, that are carefully and creatively adapted to current and local realities.

Congruency

We will review relevant City decisions and policies using an *affordable housing lens* to ensure that they are congruent with our mission of production, protection and promotion.

CITY OF ST. JOHN'S

AFFORDABLE HOUSING ACTION PLAN

Guided by the Affordable Housing Charter, The City of St. John's will implement an **Affordable Housing Action Plan** which sets out the Strategic Directions and Actions for a four-year cycle parallel to the municipal election cycle. It will be reviewed annually to assess progress and, as required, to make amendments. Early in the final year of each four-year cycle the Plan will undergo a comprehensive evaluation and revision process. The current cycle runs from September 2009 – September 2013. The Implementation Timeline in the following section outlines the actions to be carried out over the remaining balance of the current term.

The **Mayor's Advisory Committee on Affordable Housing**, which is directly accountable to St. John's City Council, is responsible for the implementation and evaluation of this plan, and will report annually to Council and the public on its progress.

The Plan has three Strategic Directions: Produce Protect and Promote Affordable Housing.

1. **Produce:** creates new units of affordable housing in the community.
2. **Protect:** preserves or improves existing units of affordable housing.
3. **Promote:** supports affordable housing through communications, policy and advocacy.

Each Strategic Direction has a set of related actions. These three Strategic Directions have been chosen to capitalize on the strengths and available resources of the City. The City also will take the lead on building partnerships which share the City's vision for affordable housing and which will produce leveraging of necessary resources to ensure sustainability and success.

Strategic Direction 1: Produce Affordable Housing

Objective: The City will work with its partners to increase the affordable housing stock in the City. Concrete targets with clear timelines will be determined.

Actions

1. By the end of 2011, develop a **Housing Business Plan**⁶ for St. John's which includes targets and timelines for the creation of new affordable housing units. These targets will be concrete (numbers of homes) and achievable. The creation and pursuit of the targets will be undertaken through an intensive and extensive collaboration with many partners, including the private sector, non-profit groups, faith communities and other orders of government, who are engaged in building, financing, and/or development. This process will build on the successes of the Pleasantville project. The Business Plan will include a provision for *accessible housing*. The *State of Affordable Housing Report* described under Strategic Direction 3 will provide the evidence base for setting realistic targets.
2. By the end of 2011, create a **List Of Federal, Provincial and City Owned Lands** available for potential development within the City of St. John's. This list will be used as a starting place for discussion on an *Affordable Housing Land Development Strategy*, to be created by 2012 in partnership with federal and provincial governments. Front end work will include a simple compilation of known land parcels and buildings. Only the most promising options will be researched and catalogued for further consideration.

⁶ City of Saskatoon's Housing Business Plan engages many partners – for details see Appendix A

3. By June of 2012, convene a **Entrepreneurial Workshop Series on Affordable Housing Opportunities** with private and non-profit sector homebuilders and other relevant stakeholders to develop local innovative approaches to produce affordable housing. This workshop series will serve as a kick start for the *Housing Business Plan* and a focus will be placed on **accessible housing options**.

Strategic Direction 2: Protect Affordable Housing

Objective: The City will protect existing affordable housing through collaborative initiatives with partners and a review of internal policies with an affordable housing lens.

Actions:

1. By the end of 2011, create an **Affordable Housing Lens** tool to be used by City Council and other decision making bodies within the City to ensure that their decisions and actions support and protect existing affordable housing in the City of St. John's.
2. By the end of 2011, convene a **Policy Workshop on Substandard Accommodations** which focuses on addressing the many and complex issues surrounding this issue, including protecting the many vulnerable populations directly affected. This workshop will engage landlords, Department of Municipal Affairs, HRLE, Eastern Health, Municipalities NL, non-profit housing providers and NL Housing and Homelessness Network.
3. By the end of 2012, initiate a **Dialogue on Protection of Affordable Housing** to generate creative means to offset the loss of affordable housing to gentrification. The dialogue will engage the private sector and other stakeholders in discussion of many options such as inclusionary zoning, density bonusing, secondary suites, among others.
4. By the end of 2012, conduct a **Workshop Series on Housing Affordability Through Energy Efficiency** with a diverse group of stakeholders. The outcomes of this workshop series will help the City and other partners to determine best practices and funding sources to build a local Home Energy Efficiency program.
5. By the end of 2013, conduct a **Joint Research Project on Eviction Prevention** in conjunction with partners (e.g. CMHC, HRLE) to identify precipitating causes of eviction, supports required by tenants who are at risk of eviction, and an information/education program for tenants and landlords.

Strategic Direction 3: Promote Affordable Housing

Objective: The City will promote affordable housing through effective communication, information gathering, policy/ program innovation and advocacy with other governments.

Actions

1. By the end of 2011, develop an Awareness Strategy that will guide the City's on-going efforts to engage the public, the media and other orders of government in addressing affordable housing issues. This strategy will include: convening an annual **Affordable Housing Forum**; an affordable housing **webpage** on the City website, as well as the creation of a '**advocacy hotlist**' for each order of government to focus the City's advocacy efforts on affordable housing.

2. Develop a comprehensive information base on affordable housing by:
 - A. Creating a comprehensive **State of Affordable Housing Report** in 2011, to be produced every four years. This report will provide accurate, comprehensive information on the demand for affordable housing versus the existing supply, as well as initiatives designed to address the gap between the demand and supply.
 - B. In 2012 publish the first **Annual Update** designed to inform stakeholders and the public on the Action Plan's progress toward filling the aforementioned gap.
 - C. Exploring the feasibility of an **Affordable Housing List** - a one-stop information source on affordable housing options in the City. If feasible, this list would be developed by the end of 2011, maintained in partnership with CMHC, NL Housing and NLHHN and posted on the City's website and 311 Access Centre.

3. Become a catalyst for innovation on affordable housing by:
 - A. Performing an **Internal Policy Review** of all relevant City policies using the Affordable Housing Lens. This review will use the recommendations the City's 2009 Affordable Housing Report⁷ as a starting place (e.g. tax sale property legislation, density bonusing, water tax). It will identify successes and strengths to build on and showcase, and areas for improvement and innovation. This review will commence in 2011, and be completed by 2012. This policy review will help to inform the review and revision of the *Municipal Plan*.
 - B. Developing a **Terms of Reference for supporting innovative community initiatives** in 2011. This support could be, for example, through membership on relevant committees, lending of "expertise" to projects/initiatives, and/or in-kind/funding contributions. For example, the City is a member of the project development committee for a St. John's based Homeshare pilot project to which it contributed developmental funds and expertise. This pilot project will link seniors and students to share living accommodations.
 - C. Organizing a **Workshop Series on Affordable Home Ownership** options in 2011. These workshops will include leading edge experts and key local stakeholders, as well as new partners for dialogue and action.
 - D. Creating an inventory of funding sources that can be used to leverage other funds to resource innovative pilot projects and; conducting a **Feasibility Study on an Affordable Housing Development Fund**, (*see Recommendation 7 in Appendix B*). The inventory will be completed in 2011; the Fund feasibility study in 2012, and if feasible, the Fund will be established by 2013.
 - E. Creating **Plain Language Handbooks For Renters And Homeowners** by 2013.

⁷ Produced by Marie White, August 5, 2009 and adopted by City Council. The report can be found at: http://www.stjohns.ca/cityhall/pdfs/AHAC_ActionPlan_Aug2009.pdf

Implementation Timeline

2011 Deliverables

DELIVERABLES	POTENTIAL PARTNERS	RESOURCES
PRODUCE AFFORDABLE HOUSING		
Housing Business Plan	City of Saskatoon, Canadian Home Builders Assoc. – Eastern NL, NLHHN, local faith communities	May require some consultant expertise
Lands List (Federal, Provincial and City)	Canada Lands, NL Transportation and Works	
PROTECT AFFORDABLE HOUSING		
Affordable Housing Lens	NLHHN, Poverty Reduction Strategy, Harris Centre	
Policy Workshop on Substandard Accommodations	Harris Centre, Landlords, Municipal Affairs, HRLE, Eastern Health, Municipalities NL, Non-Profit housing providers, NLHHN	Venue and nutrition breaks
PROMOTE AFFORDABLE HOUSING		
Awareness Strategy (Webpage, Annual Forum, Advocacy Hotlist)	City Communications Officer, NLHHN, CMHC, City of Saskatoon, NL Housing, local faith communities	Forum venue and refreshments, flight and accommodation for one speaker from away
State of Affordable Housing Report	NL Housing, NL Stats, St. John's Community Advisory Committee on Homelessness	May require some consultant expertise
Affordable Housing List	CMHC, NLHHN, NL Housing	
List of Potential Funding Sources	City of Saskatoon, CMHC	
Internal Policy Review	City Planning Department, City of Saskatoon, Municipalities NL, Federation of Canadian Municipalities	
Workshop Series: Promoting Affordable Home Ownership	NLCU, Canadian Home Builders Assoc. – Eastern NL, City of Saskatoon, CMHC, NL Housing, etc.	Venue and nutrition breaks

2012 Deliverables

DELIVERABLES	POTENTIAL PARTNERS	RESOURCES
PRODUCE AFFORDABLE HOUSING		
Housing Business Plan Implementation	City of Saskatoon, Canadian Home Builders Assoc. – Eastern NL, NLHHN, local faith communities, local financial institutions	Depends on the scope and targets identified in the Housing Business Plan
Workshop Series: Affordable Housing Opportunities	Canadian Home Builders Assoc. – Eastern NL, NLHHN, CMHC	Venue and nutrition breaks
PROTECT AFFORDABLE HOUSING		
Dialogue on Protection of Affordable Housing	Canadian Home Builders Assoc. – Eastern NL, NLHHN,	
Workshop Series: Housing Affordability Through Energy Efficiency	NL Housing, NL Environmental Network, Harris Centre, NLHHN, Green Communities Canada, Canadian Home Builder - EN	Venue and nutrition breaks
PROMOTE AFFORDABLE HOUSING		
Awareness Plan (on-going)	Communications Officer, NLHHN, NL Housing, CMHC, local faith communities	
Annual Forum Possibly in conjunction with Canadian Housing Renewal Association Congress	CHRA, Harris Centre, CMHC, Canadian Home Builders EN, NLHHN	Venue and nutrition breaks, one speaker from away (travel, accommodation)
Annual Update (first edition)	NLHHN, CMHC	Design and Printing
Feasibility Study of Affordable Housing Development Fund	Harris Centre, City of Saskatoon, CMHC	May require some consultant expertise
Internal Policy Review Recommendations Implemented	Planning Department	
Affordable Housing Land Development Strategy	Canada Lands NL Transportation and Works NLHHN	

2013 Deliverables

DELIVERABLES	POTENTIAL PARTNERS	RESOURCES
PRODUCE AFFORDABLE HOUSING		
Housing Business Plan Targets	City of Saskatoon, Canadian Home Builders Assoc. – Eastern NL, NLHHN, local faith communities, local financial institutions	Contingent upon the scope and targets identified in the Housing Business Plan
PROTECT AFFORDABLE HOUSING		
Joint Research Project on Eviction Prevention	Local landlords, local tenant associations, CMHC, HRLE, NLHHN	
PROMOTE AFFORDABLE HOUSING		
Awareness Plan (on-going)	Communications Officer, NLHHN, NL Housing, CMHC, local faith communities	
Annual Forum	Harris Centre, CMHC, Canadian Home Builders EN, NLHHN	Venue and nutrition breaks, one speaker from away (travel, accommodation)
Renter and Homeowner Handbooks	Residential Tenancies, Harris Centre, NLHHN, local tenant and landlord associations, etc.	Design and Printing
Establish Affordable Housing Development Fund (contingent upon results of feasibility study)	Private sector donors, provincial and federal governments, financial institutions	Contingent upon outcome of feasibility study
Annual Update (second edition)	NLHHN, CMHC	Printing
Full review of the Plan	All partners would be consulted for feedback	

Appendix A: Mayor's Advisory Committee On Affordable Housing Members

Ed Power (Co-Chair)	President Power Development and Consulting
Jocelyn Greene (Co-Chair)	Executive Director Stella Burry Community Services
Shannie Duff	Deputy Mayor City of St. John's
Madonna Walsh	Manager, Affordable Housing Newfoundland and Labrador Housing
Bruce Pearce	Community Development Worker St. John's Community Advisory Committee on Housing & Homelessness
Sheldon Pollett	Executive Director Choices for Youth
Cynthia King	Regional Director Human Resources, Labour and Employment
Kim Baldwin	Regional Director for Mental Health & Addictions Eastern Health
Glenn Furlong	Corporate Representative CMHC
Sandra Bishop	Senior Manager, Supportive Living Unit Human Resources, Labour and Employment
Daniel Smith	President Canadian Federation of Students-NL
Frank Lee	Community Representative Mayor's Advisory Committee on Seniors
Kimberly Yetman- Dawson	Director Newfoundland and Labrador Housing & Homelessness Network
Dave Blackmore	Director Building & Property Management City of St. John's
Helen Handrigan	Senior Housing Officer City of St. John's
Gord Tucker	Manager, Property Management Division City of St. John's
Scott Morton- Ninomiya	Affordable Housing Coordinator City of St. John's

Appendix B: Municipal Affordable Housing Policies and Plans

This appendix is an annotated list of links to the plans that several other leading Canadian municipalities have developed to address affordable housing in their local context. Each example presented below has particular aspects or approaches that represent valuable learning for the City of St. John's. Each example must be examined carefully to determine which parts of it can potentially be adapted to the unique political, economic and cultural context of St. John's.

[Saskatoon](#)

The City of Saskatoon focuses their resources on the middle of the housing continuum – affordable rental and homeownership. The Business Plan includes collaborative targets for the production of affordable homes with partners including the private sector and faith communities.

[Waterloo Region](#)

This plan spans the housing continuum, quantifies the affordable housing gap, sets targets, includes extensive plans for collaboration, and outlines key messages and policy positions. The *Housing and Homelessness Umbrella Group* there produces an annual [Report Card](#) (note the "Cost of Homelessness" piece on page 5).

[Edmonton](#)

The City's 10-year plan is regarded as one of the strongest in the country. It is based on the 'housing first' approach (provide housing to people as a base for all other services and supports). It outlines targets and benchmarks and has a goal of ending homelessness.

[Calgary](#)

The Corporate Affordable Housing Strategy was among the first of its kind in Canada. It has detailed information on the role of the City and the management and operations, including a policy statement.

[Langford](#)

The Affordable Housing Program was developed in close collaboration with the private sector and includes many inclusive zoning and building incentive policy options. [CMHC review of Langford](#)

[Montreal](#)

The strategy is very comprehensive, and built directly into the City's Master Plan. It grew from a broad consultation process. Montreal has also taken on sub-standard properties through the creation and implementation of strengthened property standards mechanisms.

Research On Policy and Program Options

CMHC maintains a section on its website dedicated to research on [policy and program options](#) that can be used by municipal and other orders of government to promote affordable housing. They produce an annual Housing Observer, which includes a [Chapter on Affordable Housing](#).

Appendix C: **St. John's Community Advisory Committee on Homelessness**

Community Plan Priorities for 2011-2014

1. A continuum of affordable, appropriate and supportive housing for the following homeless or hidden homeless populations: seniors, women, youth, single-parent families, and single adults with multiple and complex needs, including people with disabilities.
2. Enhancing access to affordable, appropriate housing to address discrimination faced by a range of populations including, but not limited to: Aboriginals, youth, single-parent families, and people with disabilities, complex needs, or HIV/AIDS.
3. Outreach and engagement services that link homeless and at-risk persons to housing and individualized employment, education and health supports.
4. Community development to enhance knowledge, awareness, planning, partnerships, coordination, resources and services among the private, public and community sectors, to prevent and reduce homelessness.