

Meeting the Markham Affordable Housing Need: Engaging the Markham Community

Community Forum Summary Report April 1, 2011

INTRODUCTION

Attended by sixty-seven people, representing thirty-five different organizations and groups **Meeting the Markham Affordable Housing Need: Engaging the Markham Community Forum** was initiated to establish a meaningful dialogue with private developers, non profit housing providers, support agencies, faith groups, and various levels of government on the challenges and opportunities in creating more affordable housing options in the Town of Markham. It was a day to share experiences, discuss the challenges, and create possibilities in developing affordable housing.

Moving forward, it will be the task of participants and other community partners to collaborate and champion the provision of affordable housing as we work towards meaningful change in our Town and Region.

“There is no better municipality to be working toward affordable housing than the Town of Markham”

- *Builder presenting at Forum*

BACKGROUND

Building from the success of Tony Wong Place, and the recent completion of the *Town of Markham Affordable and Special Needs Housing Strategy: Recommended Policy Framework*, Markham Interchurch Committee for Affordable Housing (MICAH) initiated the forum as a means of engaging stakeholders in an expressive conversation on the opportunities for more affordable housing and establishing commitment from all sectors to keep the momentum for creating affordable housing in the Town of Markham.

GOALS

The goals of the forum were to:

- Bring stakeholders together who have a role in the facilitation and provision of affordable housing.
- Provide an opportunity for the exchange of experiences and knowledge in the development of various forms of affordable housing.
- Obtain commitment from all sectors to continue in the dialogue and find solutions that respond to the need for affordable housing in Markham.



Tony Wong Place - Markham

Tony Wong Place is a recently built affordable housing project with 120 units for individuals, families and seniors with low to moderate incomes. There is a mixture of one to four bedroom units, and fourteen units are designed to meet the needs of persons with physical disabilities. The building also has many energy-efficiency features such as solar-powered exterior lighting, a geoexchange system and was built with Insulated Concrete Forming technology. The success of Tony Wong Place was achieved through a collaboration of many partners, including the federal, provincial, regional, and municipal governments, as well as the MICAH member churches and five partner agencies who provide services to their clients in the building.

APPROACH

The approach to the Community Forum emphasized that the development of affordable housing cannot be the sole responsibility of one single entity but rather requires a commitment from various levels of government, developers (private and non-profit) and the community.

The April 1st session included a combination of presentations from the public, non-profit, and private sectors. Throughout the day there were many opportunities for interactive engagement between participants and presenters.

The day began with four presentations from **public and non-profit sectors**.

- **Donna Mayer**, Senior Advisory for the CMHC Affordable Housing Centre, presented a review of five affordable housing success stories from across Canada, including:
 - Somerset Gardens
 - CMHA Ottawa
 - Under One Roof
 - Alice Saddy Association and Nelms Group
 - Boardwalk Rental Communities

These success stories are described in the Learning from Experience section.

Mayer discussed a range of opportunities for community leaders to contribute to affordable housing. She provided many examples, such as municipalities' ability to contribute through expediting the approval process, opportunities for donations from stakeholders, and innovative ideas and contributions from the private sector.

Mayer emphasized the advantage of partnerships to achieve common goals. She also identified the CMHC Affordable Housing Centre as a great place to get started. It provides information, financial incentives, and resources for starting an affordable housing project. More information is found at www.cmhc.ca/affordablehousing



- **Sylvia Patterson**, General Manager for Housing and Long Term Care, Region of York, provided an update from the service manager perspective on the status of social and affordable housing in York Region. She described how the roles have changed in the region regarding the development of affordable housing, where municipalities are now responsible for funding, planning, partnering and delivering affordable and social housing.

Patterson outlined the current realities in Markham and York Region. In Markham, there are currently 1,090 social housing units and there are 5,083 households waiting for social housing. Almost 90% of households on the waiting list cannot afford a one-bedroom apartment in York Region.

Patterson described a number of recent projects in the Region, including new affordable rental housing developed by Housing York Inc., redevelopment projects, community projects, intensification, and affordable homeownership. These projects are described in Learning from Experience.

Patterson emphasized supportive legislation as an important tool for the creation of affordable housing. For example, Section 37 of the Planning Act on density bonusing provides opportunities for developing or financing affordable housing. The recently approved York Region Official Plan also provides supportive policy in section 3.5 of the plan, including

minimum targets for new affordable housing units. In addition, the province has recently announced the Long Term Affordable Housing Strategy, and the Region plans to develop a housing strategy in 2012. For more information, please visit www.york.ca.

- **Murray Boyce**, Senior Policy Coordinator with Town of Markham Planning and Urban Design, and **Jodi Ball**, Senior Consultant with SHS Consulting, reported on the recently developed Town of Markham Affordable Housing and Special Needs Strategy. They emphasized that many Markham residents are in need of affordable housing at one point during their lives.

Key highlights from the report indicate that housing stock in Markham requires further diversification, and more affordable housing options and supportive housing choices are needed.

The strategy offers five broad policy directions regarding: policy development to have inclusive and mixed use communities, financial incentives by committing financially to affordable housing, advocacy opportunities providing a committed and coordinated approach to housing, creating unique and creative partnerships, and education on changing perceptions of affordable housing.



To provide your input on the draft Strategy, please visit: <http://www.markham.ca/markham/ccbs/indexfile/html/planning/pl110405.htm>



- **Ian Taylor**, Member of MICA, discussed challenges currently faced by the non-profit sector, in particular, challenges related to buying land for the non profit sector.

Taylor described the land purchasing details of three of MICA's affordable housing projects:

- Cedarcrest Manor: 150 unit building for seniors, including seniors with disabilities, and an attached seniors centre. MICA partnered with the Town to build the centre and with Participation House to provide support services.
- Robinson Street: 26 townhouses, which had a few difficulties with builders.
- Tony Wong Place: 120 unit building which lost its original site to another purchaser. Fortunately, MICA found a patient developer who bought the land at their own risk.

The successes of the projects, according to Taylor, rely strongly on "patience, persistence, perspiration, and prospect of an election".

Following the non-profit and public sector presentations, the **industry perspective** was given:

- **Steve Upton**, Vice President of Tridel/Deltra, discussed his experience with the development of affordable rental and ownership housing and successful collaborations.

Upton described high costs (including land), long timelines, and lack of subsidies as primary barriers to building rental housing. One opportunity for success, suggested by Upton was buying condos as investments for rental housing. Upton also emphasized the need to

break down policy barriers and cutting down the time of the project turnaround. For more information, please visit www.tridel.com.

- **Joanne Barnett**, Vice President of Kerbel Group/Andrin Homes and representative of BILD York Chapter, spoke about current programs and realities regarding affordable housing development. Barnett described one of the roles of BILD as keeping builders up to date on legislation and policy, and she also mentioned the difficulty of navigating the system for individual builders without BILD.

As a builder, she described some difficulties such as trying to find resources and NIMBYism related to social housing. She mentions that there are limited programs available to fund affordable housing. For more information, please visit www.bildgta.ca and www.andrinhomes.com

- **Dave DeSylva**, President of Del Ridge Homes described the development of Tony Wong Place and the costs associated with housing development. Del Ridge partnered with MICAH to build Tony Wong Place. As a developer, he took the risk of purchasing the land for MICAH and had to trust that the project would work out. DeSylva describes both the project and the partnership as successful. The partnership created opportunities for another affordable housing project. DeSylva stressed that in their experience, building affordable housing with high standards for energy efficiency is possible.

At the same time, DeSylva identifies that housing affordability is an issue in Markham because of high demand with little supply, and the high cost of development charges. For more information, please visit www.delridgehomes.com.

- **Martin Blake**, Vice President of Daniels Corp presented on the advantages of developing affordable home ownership housing. Blake stated that described the one of the biggest benefits of affordable ownership housing is that it moves individuals and families from rental

“Affordable home ownership allows people to improve lives, it breaks the cycle of poverty”

- *Builder presenting at Forum*

unit into homeownership thereby ‘opening-up’ a rental unit for someone in need.

Daniels has developed many innovative homeownership programs. They have donated houses to Habitat for Humanity on surplus land and have worked with Habitat on a project providing affordable ownership in a market highrise building.

Other programs include Gateway, First Home, and Wave. These are described in the Learning from Experience Section:

For more information, please visit www.danielshomes.ca.

Following the non-profit/public sector presentations and industry presentations, participants were able to ask questions and provide comments to the presenters.

The forum concluded with a panel discussion consisting of industry, non-profit, and public sector representatives. The panel discussion provided a valuable opportunity for interactive dialogue with all participants.

The panel discussion included the following key questions followed by questions from participants:

- Based on what was heard this morning, what opportunities to you see to increase the supply of affordable rental and affordable ownership housing in Markham?
- Going forward, what role do you see for yourself in developing more affordable housing in Markham?
- What can you contribute (i.e. tools/resources) to increase the supply of affordable rental and ownership housing in Markham?

KEY MESSAGES

Changing Perceptions

Presenters and participants emphasized that the need for affordable housing impacts almost all of us at one point or another (aging parent, buying first home, student, crisis or unforeseen circumstance etc.). They further stressed the importance of understanding and acknowledging that in Markham the need for affordable housing is significant and has an impact on our parents, our children, and our neighbours. Stakeholders further stressed that there is a strong need for a shift in attitudes surrounding the necessity of affordable housing in Markham.

Power of Partnerships

A vital message of the Forum was the emphasis on the need to establish creative partnerships in the development of affordable housing. Many of the success stories described relied strongly on the dedication and persistence of a variety of partners.

Some barriers may occur, such as communication between partners or length of time for delivery, though continuous dialogue and ongoing commitment can work to achieve positive results for the community, as was indicated by the presenters. Some examples of successful partnerships are found in the Learning from Experience Section.

“No one of us can do this ourselves”
- Community Forum participant



Breaking Down Barriers

A number of challenges to the development of affordable housing were mentioned. Some of the barriers include:

- Availability and cost of land.
- A lack of financial incentives or subsidies for developers to build affordable rental housing.
- In addition to land, costs associated with development are increasing (i.e. costs for studies, servicing, development charges and other fees).
- The development process is increasingly time consuming and consequently has a high financial burden on the cost of building affordable housing.
- Current social housing tenants are not moving, as there is a very low turnover rate in York Region.
- In addition to the need for more affordable (including social) housing there is also a need to provide opportunities for some tenants to move into market housing including affordable homeownership.

The need to break down these barriers was echoed by presenters and participants.

“Outside the Box”

An emphasis, throughout the day, was placed on the need to search for unique, innovated and “made-in Markham” solutions to better meet the need for affordable housing in the Town. The event was filled with a range of creative ideas and solutions for the provision of affordable housing. Affordable housing demands can be met by providing a range of housing tenure options, including traditional private rental and homeownership, as well as creative alternatives such as rent-to-own or cooperatives. There are considerable design options as well, such as energy-efficient designs, higher density/intensification, smaller unit sizes etc. Many examples at the forum showed how it is possible to build innovative, energy-efficient, high-standard, affordable housing.

Examples of case studies shared at the forum are found in the Learning from Experience section.

OPPORTUNITIES

Multi-Sector Collaboration

The need for creative multi-sector partnerships and regular communication among all sectors needs to continue. Specifically:

- *Involve range of stakeholders in the early stages of policy development and actively consider who else could be involved in the process.*
- *Include financial institutions in partnerships.*
- *Create a manual/tool box document outlining best practices for agencies and developers.*
- *Encourage dialogue and networking among all key stakeholders.*

Develop Supportive Policies and Innovative Programs

Programs and policies which break down barriers and facilitate motivation for the creation of affordable housing need to be developed. Supportive policies could come from all levels of government, and innovative programs can be found in all sectors. In particular:

- *Coordinate efforts to identify land use opportunities.*
- *Create a clearly articulated package of incentives for developers (private and non-profit), which includes financial (such as waiving development charges, parkland dedication fees and other building fees) and time-saving incentives (such as fast tracking approvals).*
- *Build on existing supportive policies, such as Section 37 of the Planning Act on Density Bonusing.*

Planning Act Section 37 – Density Bonusing

Section 37 of the Planning Act authorizes municipalities to provide for increases in height and/or density in exchange for public benefits. Affordable housing can be listed as a public benefit.

“It takes innovative, open-minded thinking... constantly looking for what is possible”

- Community Forum participant

- *Create innovative programs to provide more alternative methods of developing affordable housing, for example rent-to-own, and homeownership incentive programs such as Daniels Gateway Program.*
- *Identify opportunities to create affordable rental housing in new and existing multi-residential rental and ownership buildings.*
- *Examine opportunities for mixed affordable housing options, including a mix of rental and ownership, low density (singles and semis) and higher density forms (i.e. apartments) etc.*
- *Encourage affordable homeownership projects such as Habitat for Humanity.*

Continuing the Dialogue

It was made clear during the Forum that the housing sector needs a stronger voice. Some ways in which we can continue the discussion and make affordable housing a priority are:

- *Share this summary report with key partners and stakeholders.*
- *Share tools and best practices in developing affordable housing*
- *Develop methods of providing education and awareness regarding perceptions of affordable housing development.*
- *Build on the key outcomes from the Forum and coordinate advocacy efforts to encourage senior levels of government to provide long-term sustainable funding for affordable housing.*



LEARNING FROM EXPERIENCE

The following section contains case study examples of projects and programs highlighted at the Forum.

Multi-Sector Partnerships

- **Somerset Gardens** - A successful example of a partnership between a church, a faith organization, a private developer, and the City, created a mix of affordable ownership and rental housing in Ottawa through key resources such as property, benevolent funding, and deferred development charges. <http://www.somersetgardens.ca>
- **Alice Saddy Association and Nelms Group** - A successful partnership between a non-profit group, a private developer, and all three levels of government to develop housing for adults with a dual diagnosis and provision of individualized supports so residents can live independently. Tenures range from ownership to long-term leases. Tenants were involved in the accessibility design and the apartments are fully accessible.
- **Under One Roof** - A large collaboration with 11 partners and over 100 contributions from local businesses created six affordable units with a mix of ownership and rental housing for adults with developmental disabilities and families with low income. A community-wide effort was put forward, where students from a local trades college were involved in the construction of the building offering free labour, and local hospitality industry businesses hosted a fundraiser for the project.

Local Experience

- **Kingsview Court** - A 39 unit seniors housing building in King Township being developed by York Region on land already owned by the Region. The building incorporates energy-efficient and accessibility features.
- **Armitage Gardens** - Winner of CMHC Best Practices in Affordable Housing 2006, Armitage Gardens is a 58 unit barrier-free housing for seniors and adults with disabilities. The build was a converted vacant wing of a health facility in Newmarket. Support services are offered

through the adjoining health facility to half of the residents.

- **Blue Willow Terrace** - 60 unit seniors building located within a residential area in the heart of Woodbridge. The project was a partnership between Canada-Ontario AHP and York Region, while Vaughan provided a long-term land lease to York Region at no cost. Also, 42 of the units are being supplemented by Ontario's Strong Communities Rent Supplement Program.
- **Tom Taylor Place** - 50 unit mixed family building in Newmarket and is the first affordable housing building in York Region to be LEED® Certified Gold. It is the result of a partnership between all four levels of government. In addition, seven units were specially modified to accommodate clients of the Canadian Hearing Society.



**Hawkins House, Markham
Habitat for Humanity**

Habitat for Humanity partnered with York Region, the Town of Markham, and Mattamy Homes to restore an old farmhouse into a beautiful 1,500 sq foot single-family dwelling. Though before the site was restored, it was excavated and moved from a field to a subdivision. This project provided a family a safe and affordable place to call home.

Innovative Tenure Options and Support Programs

- **Old Kennedy Village** - An example of affordable ownership housing developed by Options for Homes and built by Tridel/Deltera. The cost of the homes is almost 15% below market price. This is achieved by working with an experienced builder, Tridel/Deltera, minimizing extras such as exercise rooms, and limiting marketing costs by not advertising or using a model unit. Also, second mortgage support is provided where the buyer's downpayment and first mortgage cover the cost while the difference is made up through a second mortgage that can be paid off during re-sale and does not have any monthly payments attached to it. Funding sources were obtained from HOA's June Callwood Home Ownership Fund, Canada-Ontario AHP, and the Town of Markham.
- **Boardwalk Rental Communities** - A private sector company that offers rent relief to tenants experiencing financial hardship because of the high cost of housing. Relief is provided through waiving rental increases and temporary rent freezes and reductions. Also, Boardwalk connects tenants with community services, assists them with transferring to more affordable suites, and provides early release of their security deposit. www.bwalk.com
- **CMHA Ottawa** - The Ottawa branch of the Canadian Mental Health Association (CMHA) has purchased 32 units in 21 different buildings using available funding. Capital funding for the first 22 condo units came from the Ontario Ministry of Health, and another 10 units were purchased with funds provided under the Canada-Ontario Affordable Housing Program. CMHA owns the units mortgage free. The units provide affordable (rent-geared-to-income) rental housing for low-income singles with mental illness and/or addictions.

Daniels Corporation Supportive Programs

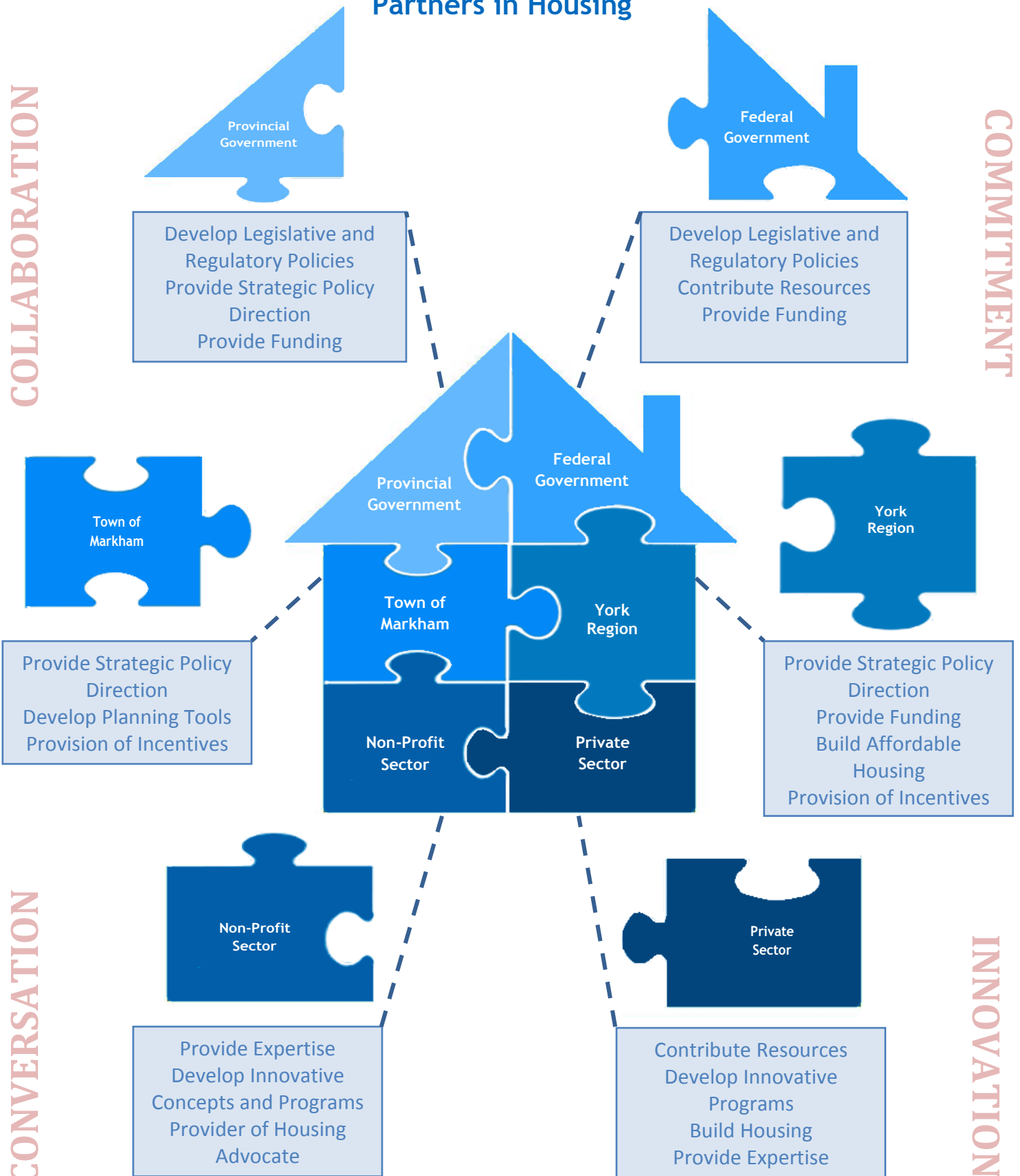
Daniels Corporation has a number of innovative affordable housing programs:

1. **Gateway Rental Communities** helps individuals and families achieve the dream of homeownership. Tenants in Daniels Gateway Rental Communities, located in Mississauga and Brampton, can earn a credit of \$200 per month (up to \$6,000) to be put towards the downpayment of a new Daniels home. This program is a unique solution to providing individuals and families with an opportunity to save for homeownership and, in turn, freeing up a rental unit for another family.
 2. **WAVE**, with funding from the Canada-Ontario AHP, is an affordable ownership program where owners are provided with financial assistance with their downpayment at a low interest rate.
 3. **First Home** program works with financial institutions to make qualifying for a mortgage more accessible, allow purchasers to buy home with 5% deposit, rather than the usual 20% and pay only deposit payments each month until the total is reached.
- **Essex Avenue Project** - An example of land assembly where York Region will take possession from the builder when construction is completed. The project will be LEED® certified, and will house families with 50% RGI and 50% rental, and will also have office space for York Region.
 - **Ajax Municipal Non Profit Housing** - A partnership between a municipal non profit organization, private developer, and all four levels of government developed affordable housing for seniors, singles, persons with disabilities, and victims of domestic violence. The building has high standards for energy efficiency and is built to achieve a net zero carbon footprint. Specifically, this building has geothermal heating/cooling, was built with an insulated concrete forming structure, and has rooftop solar panels and higher than required levels of roof insulation.

Partners in Housing

COLLABORATION

COMMITMENT



Community Forum Participants

Non Profit Housing Providers

- Blue Door Shelters
- Water Street Non-Profit Homes (Cedarcrest Manor)
- Habitat for Humanity York Region
- Hope Shelter and Wellness Foundation
- Participation House Markham
- East Markham Non-Profit Homes (Tony Wong Place)

Non Profit Sector

- Citizens for Affordable Housing
- Family Advocates for Mental Health
- Parkdale Activity Recreation Centre
- Rose of Sharon
- York Region Alliance to End Homelessness
- York Region Food Network

Public Sector

- CMHC
- CMHC Affordable Housing Centre
- Markham Planning and Urban Design
- Regional Municipality of York
- Town of Markham

Developers and Developer Associations

- Andrin Homes
- BILD
- Birchcliff Homes Corp.
- Daniels Corporation
- Del Ridge Homes
- Dorsay Development Corporation
- Fieldgate Developments
- Kerbel Group Inc.
- Tridel/Deltera

Faith Communities

- Grace Anglican Church
- Hagerman Mennonite Church
- Heise Hill Church
- Markham Chinese Baptist Church
- Rouge Valley Mennonite Church
- Rhema Christian Ministries
- Saint Vincent de Paul Society
- St. Andrew's Presbyterian Church
- St. Justin Martyr Roman Catholic Church
- St. Patrick's Roman Catholic Church

To become involved or for more information please contact Pamela Roth at proth@sympatico.ca

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