

**MEETING THE MARKHAM AFFORDABLE HOUSING NEED:
ENGAGING THE MARKHAM COMMUNITY**

**A Community Forum
Hosted by the
Markham Inter-church Committee for Affordable
Housing (MICAH)
April 1, 2011**

***Presented to Markham Development Services
May 24, 2011***

PURPOSE OF THIS EVENT:

- To address MICAH and other Non-Profits' ongoing challenge to acquire land
- To establish meaningful dialogue between landowners and private developers, and stakeholders
- To listen deeply to each other
- To build a relationship of collaboration
- To champion the increasing need for affordable housing in the Town of Markham

Goals of Forum

- Bring stakeholders together who either facilitate or provide affordable housing
- Exchange experiences and knowledge in the development of affordable housing
- Obtain a commitment from all sectors to the continuation of the dialogue
- Find solutions to the real need for increased provision for affordable housing in the Town of Markham

OUR APPROACH

- **Affirm** that affordable housing goals can only be achieved by commitment from all levels of government, developers (private and non-profit) and the community
- **Involve** all levels of government, landowners and developers (private and non-profit), agencies that support the vulnerable, members of the community
- **Provide** opportunities for interactive engagement between participants and presenters
- **Participants** , non-profit housing providers, non-profit sector, Public Sector, Land Owners & Developers, Faith Communities, Markham Agencies

Presenters included:

- **Donna Mayer** Senior Advisor for CMHC Affordable Housing Centre
- **Sylvia Patterson**, General Manager for Housing and Long Term care, Region of York
- **Murray Boyce**, Senior Policy Coordinator, Town of Markham with Jodi Ball Senior Consultant SHS INC.
- **Ian Taylor**, MICAH
- Developers: **Steve Upton** Tridel/Deltera, **Joanne Barnett**, Vice President President of Kerbal Group/Andrin Homes and Representative of BLD York Chapter, **Dave DeSylva**, President Del Ridge Homes and builder for MICAH's Tony Wong Place , **Martin Blake**, Vice President of Daniels Corp.



WHAT WE LEARNED

From Donna Mayer CMHC

Examples of affordable housing success stories detailed in Forum Report which include:

- Larger and smaller projects
- Mixes of affordable ownership and rental
- Mixes of market and RGI
- Varied partnerships
- Response to special needs
- Municipality long term land lease
- Funding from Various sources—
Canada/Ontario Affordable Housing Program,
Ontario Ministry of Health, Benevolent
Funding etc.
- Importance of partnerships to achieve
common goals
- Role of CMHC Affordable Housing Centre

From Sylvia Patterson: Region of York

- **Role of Region** as service manager-- funding, planning, partnering and delivering affordable and social housing
- **Markham Need** –1090 social housing units, 5083 households on wait list , 90% only able to afford a one bedroom apartment
- **Recent Projects in the Region**-- those developed by Housing York, redevelopment projects, community projects, and affordable home ownership York
- **Supportive Legislation as tool for creation of affordable housing : Section 37 of Planning Act** on density bonusing, new **York Region Official Plan**, supportive policy in section 3.5, sets minimum targets , **Province's new Long Term Housing Strategy**, upcoming development of **Region Housing Strategy in 2012.**



WHAT WE LEARNED

Murray Boyce ,
Senior Policy
Coordinator,
Town of Markham
Planning and
Urban Design and
Jodi Ball, Senior
Consultant SHS
Consulting

Town of Markham
Affordable
Housing and
Special Needs
Strategy 2011

- Many in Markham are in need of affordable housing at some time in their lives
- Markham stock requires further diversification, more affordable housing options and supportive housing choices
- Strategy proposes five broad policy directions
 - Policy development to have inclusive and mixed use communities
 - Financial incentives, commit financially to affordable housing
 - Advocacy opportunities , providing a committed and coordinated approach to affordable housing
 - Facilitation of unique and creative partnerships
 - Education on changing perceptions of affordable housing



MICAH's LAND SEARCH CHALLENGES

Ian Taylor, MICAH, Chair of Land Search Committee,
Tony Wong Place

- Cedarcrest Manor, Town provided land, a former Markham Dump, and MICAH built adjoining Seniors' Centre, which is rented back to Town for \$1.00 a year
- Robinson Street Mews, bought land from owner owner proposed project fell through
- Tony Wong Place, builder bought land and carried it at his own cost for a year until first draw on project was received by EMNPH—this after MICAH lost original site
- MICAH lost another possible allocation when no site could be found for a smaller MICAH project for seniors and people living with disabilities

Success of these projects require

- PATIENCE
- PERSISTENCE
- PERSPIRATION

Huge amounts of volunteer hours on part of MICAH –5 year project from beginning to end

- INCLUDES: Land Search, Proposal Response,
Builder Identification , Design , Finance,
Lender Search, Partnership Agreements ,
Property Management Selection, Legal etc.
- HUGE COLLOCATION WITH
 - Town of Markham, Region of York, CMHC, Partner Agencies etc.
 - Support of a Development Consultant and Landowner/Builder

INDUSTRY PERSPECTIVE

Steve Upton,
Vice President ,
Tidel/Deltera

BARRIERS TO SUCCESS

- High costs, including land
- Long timelines
- Lack of subsidies

OPPORTUNITY FOR SUCCESS

- Purchase condos as investments for rental housing
- Break down policy barriers
- Cut down project turnabout



INDUSTRY PERSPECTIVE

Joanne Barnett

•Vice-President
Kerbel

Group/Andrim
Homes

•Representative of
BLD York
Chapter

BARRIER TO SUCCESS

- Keeping up to date on legislation and policy (BLG attempts to do this for members)
- Difficulty navigating the system for individual builders
- Difficulty finding resources
- NIMBYism
- Limited programs to fund affordable housing development

INDUSTRY PERSPECTIVE

Dave DeSylva

President of

Del Ridge Homes

Developer for
Tony Wong Place
(East Markham
Non-Profit
Homes) with
MICAH

SUCCESS STORY

- Took risk of purchasing land and carried for a year until first draw from Canada/Ontario Housing Program
- Sees the project and partnership successful
- Created opportunity for another project for Del Ridge

BARRIERS TO DEVELOPMENT

- Affordability because of high demand with little supply
- High cost of development charges



INDUSTRY PERSPECTIVE

Martin Blake
Vice President,
Daniels Corp

BENEFITS OF AFFORDABLE HOUSING

- Can move low income individuals and families from rental to ownership
- Opens up rental for other needy renters and builds security for low income
- Innovations including :
 - Gateway Rental Units--renters earn a credit of \$200 a month, (Max \$6000) towards purchase of a new Daniels Home
 - WAVE—funding by Canada AFH Program for an Home Ownership Program where owners get assistance with their down payment at low interest rate
 - First Home-- works with financial institutions to make mortgage qualification more accessible, , can purchase with 5% deposit instead of 20%, and pay only deposit payments until total reached

KEY MESSAGES

- **Change perspective** around affordable housing – educate the community about who needs affordable housing
- **Work on creative partnerships**
- **Develop effective communication**—continuous dialogue, ongoing commitment on part of Town and various community groups –private companies and non-profit developers
- **Break Down Barriers**
 - Identify land and address cost
 - Financial Incentives for land studies, development charges, other fees etc.
 - Cut back on time consuming issues and related financial burden to developers
 - Develop strategies to assist those tenants with the potential for home ownership out of rental housing—open up opportunities for other renters for these units
- **Think Outside the Box**
 - Range of housing tenure options, both rental and homeownership
 - Options, smaller units, use of innovative energy-efficient, high standard construction



OPPORTUNITIES FOR MARKHAM

- **Multi –Sector Collaboration**

- involve range of stakeholders
- include financial institutions
- create tool box of best practices
- encourage dialogue

- **Supportive and Innovative Policies**

- coordinate efforts for land identification
- create package of incentives
- build on existing policies, i.e. Section 37 of the Planning Act
- create innovative programs, rent to own and homeownership incentives etc.
- identify new opportunities for affordable housing in new and existing high density buildings
- examine opportunities for mixed rental and home ownership
- encourage affordable homeownership projects such as Habitat for Humanity

- **Continue the Dialogue**