

RESEARCH REPORT



New Ways to Create Affordable Housing: Results of a National Survey of Housing Providers



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**Canadian Housing and Renewal
Association/Canada Mortgage
and Housing Corporation**

New Ways to Create Affordable Housing

Results of a national survey of housing
providers - final report

January 1998

by Deborah Kraus and Margaret Eberle

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SUMMARY

New Ways to Create Affordable Housing: Results of a National Survey of Non-profit Housing Providers

The purpose of the research was to investigate activities being undertaken by the non-profit, co-operative and municipal housing sector in Canada to develop affordable housing without traditional government housing supply programs. A survey was conducted to identify:

. The level of interest, capacity and willingness of third sector organizations in Canada to create new affordable housing;

. Innovative approaches that have been used, attempted or considered;

. Tools, mechanisms and information that may be needed to implement innovative approaches; and.

. The level of interest in creating a system to facilitate the ongoing sharing of information on "best practices" and case studies.

The research revealed the following:

There is a relatively high level of interest and willingness among non-profit housing providers in undertaking affordable housing projects without ongoing government subsidies. However, the capacity to undertake projects is mixed. While many groups have available resources (such as land and equity in projects, there is considerable need for better information on how to implement innovative approaches. There is also the need for expertise in certain areas such as project financing.

Several "models" for creating affordable housing that do not require ongoing government subsidy assistance were identified. These included a wide range of financing methods that could be considered "non-traditional" in addition to regulatory mechanisms that could help to facilitate innovative approaches.

Partnerships were seen as having the potential to play an important role in the creation of affordable housing: most of the projects created to date employed some form of partnership involving the private, public and non-profit sectors.

The research found that most groups would like to have access to examples of innovative affordable housing ideas, strategies for working with developers, information on the housing finance system, and guidance on how to create partnerships.

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Executive Summary

The Canadian Housing and Renewal Association (CHRA) and Canada Mortgage and Housing Corporation (CMHC) entered into a partnership arrangement in 1997 to investigate activities being undertaken by the non-profit, municipal and co-operative housing sector to develop affordable housing without traditional government housing supply programs. A survey was undertaken to identify:

- the level of interest, capacity and willingness of these groups to develop affordable housing
- innovative approaches that have been used, attempted or considered;
- tools, mechanisms and information that may be needed to implement innovative approaches; and
- interest in creating a system to facilitate the ongoing sharing of information on “best practices” and the preferred format and medium.

A total of 186 organizations responded to the survey. Most of the respondents were traditional housing providers, community based non-profit housing groups, other non-profits and municipal non-profit groups. Although not a random survey, and therefore not representative of the entire population of housing organizations, the results are indicative of the nature of current affordable housing activity across the country, and do provide insights into the views of housing providers on a range of relevant issues. The major findings follow.

Interest, Willingness and Capacity

There appears to be a significant amount of interest in developing affordable housing despite the lack of traditional housing programs providing an ongoing subsidy. Three quarters of the respondents believe it is their role to create affordable housing for low income households and half of all respondents or 94 groups try to develop affordable housing without using traditional non-profit supply programs. Land was the most significant resource available to respondents, followed by volunteers and cash donations. Having access to these resources is a significant factor enabling groups to proceed. Groups with resources are more likely to develop housing than those without.

Innovative Projects

The survey reports on 71 respondents (38%) who have created affordable housing or are in the process of developing a project. Among them they have developed or are developing 113 projects which are classified into 11 models based on type of tenure, developer, and source of equity. They are: non-profit rental, private rental, life lease, private home ownership, non-profit home-ownership, equity co-op, non-equity co-op, abbeyfield housing, sweat equity, co-housing, and guaranteed equity projects.

Most of these projects were developed as non-profit rental housing, followed by life leases and abbeyfield housing; most of the projects are serving seniors, and there is a fairly even split regarding the income levels of households being served.

A range of financing methods and tools were used to complete these projects. One third of all projects were financed using conventional mortgages, often in combination with another tool such as proposal development funding and donations. A significant number employed donations of cash, land, buildings, and building materials; and member/resident equity was also used to fund a share of these projects (e.g. life leases, equity co-ops and guaranteed equity).

Key Features

The most frequently mentioned factors which respondents identified as being important for a successful project included: 1) ability to obtain land, 2) government support, 3) community determination and support, and 4) Board and staff commitment. Obstacles facing groups as they tried to create an affordable housing project were: 1) difficulty in obtaining financing, 2) cost of land and site acquisition, and 3) difficulties with the development approvals process.

Partnerships

Partnerships play an important role in the creation of affordable housing today. Of all the projects created and under development reported on by this survey, most employed a partnership arrangement of some kind to help bring the project to fruition. The majority of groups who are willing to create affordable housing without ongoing government subsidy would form partnerships with a wide range of non-profit and private organizations, from other non-profits to lenders and developers.

What is Needed

Most respondents supported the statement that it is only possible to create affordable housing with some form of assistance. The following specific changes to the housing development process and/or new mechanisms were advocated as being necessary in order to assist them to create affordable housing.

1. Tax concessions designed to both increase investment in affordable housing and reduce costs.
2. Streamline the local government development approvals process.
3. Financing assistance and innovations including all aspects of the financing package, and special consideration such as preferred lending rates.
4. Assistance with partnerships.
5. Subsidies are in fact required to make housing affordable to low income households.
6. Other assistance, including waiving local government fees, no or low cost land, and start up funding.

Respondents to the survey who are interested in developing affordable housing are already quite well informed about different tools and models that could be used to create affordable housing. However, they identified a need for assistance for groups interested in obtaining specific information about how others have managed to *use* the tools.

Aside from mechanisms or tools which would help groups address the fundamental issue of financial viability of a project targeted to low or moderate income households, respondents identified some related information and communication needs. Groups would be most interested in networking with those who have created projects and are interested in specific information about how others have been able to get the resources they need. They would like to see examples of innovative affordable housing ideas, strategies for working with developers, and information on the housing finance system.

Provincial conferences, *Canadian Housing*, case studies and the *Partnership Courier* are the preferred sources of information. In addition, many groups have access to the internet although they do not currently use it as a means of communicating information or learning about new housing ideas.

Conclusion

It would appear that the housing models, factors for success, financing methods, tools and mechanisms, and therefore, the skills required to develop affordable housing in this new environment are different from the previous era when groups were required to administer the funding provided through government programs. Those who are creating projects today have been able to build on their past experience and adapt by becoming more entrepreneurial. They are employing a wide range of financing types and sources of equity, a host of financing and other tools, with a variety of partners depending on local conditions, their circumstances and available options. These groups clearly voiced a need for assistance and support in some specific areas so that they can take on the new challenge of trying to create affordable housing without past programs.

Résumé

En 1997, l'Association canadienne d'habitation et de rénovation urbaine (ACHRU) et la Société canadienne d'hypothèques et de logement (SCHL) ont conclu une entente de partenariat afin d'étudier les activités entreprises par le secteur du logement sans but lucratif, municipal et coopératif en vue de produire des logements abordables sans recourir aux programmes de construction traditionnels du gouvernement. Une étude a été menée afin de définir :

- ◆ le niveau d'intérêt, la capacité et la volonté de ces groupes à construire des logements abordables
- ◆ les approches novatrices utilisées, ou que l'on tenté ou envisagé d'utiliser
- ◆ les outils, mécanismes et renseignements pouvant être nécessaires à la mise en vigueur d'approches novatrices
- ◆ l'intérêt à créer un système facilitant le partage constant de l'information sur les «pratiques exemplaires» et la présentation et le moyen préférés

Au total, 186 organisations ont répondu à l'enquête. La plupart des répondants étaient des fournisseurs traditionnels de logements, des organismes de logement sans but lucratif dans la collectivité et d'autres organismes sans but lucratif et municipaux sans but lucratif. Bien que cette enquête ne soit pas aléatoire et qu'elle ne représente donc pas l'ensemble des organismes de logement, les résultats indiquent la nature actuelle de l'activité de logement abordable dans l'ensemble du pays, et apportent des renseignements utiles sur l'opinion des fournisseurs de logement au sujet de toutes sortes de questions pertinentes. Voici quelles sont les principales constatations.

Intérêt, désir et capacité

La construction de logements abordables semble susciter un grand intérêt malgré le manque de programmes de logement traditionnels offrant une subvention permanente. Les trois quarts des répondants pensent qu'il leur incombe de produire du logement abordable pour les ménages à faible revenu et la moitié des répondants, soit 94 groupes, essaient de construire des logements abordables sans avoir recours aux programmes traditionnels de logement sans but lucratif. Le terrain était la ressource la plus importante à la disposition des répondants, suivi des bénévoles et des dons d'argent. Les groupes ont beaucoup plus de chance de produire des logements s'ils ont accès à ces ressources, un facteur déterminant.

Projets novateurs

L'enquête porte sur 71 répondants (38 %) qui globalement ont construit ou sont sur le point de construire 113 ensembles de logements abordables répartis en 11 modèles d'après le mode d'occupation, le promoteur et la source de l'avoir propre. Ce sont les suivants : logement locatif sans but lucratif, logement locatif privé, logement avec bail viager, logement de p.-o. du secteur

privé, logement de p.-o. du secteur sans but lucratif, coopératives d'habitation à capitalisation, coopératives d'habitation sans capitalisation, logement abbeyfield, logement avec mise de fonds sous forme de travail, habitation communautaire, ensemble à capitalisation garantie.

La plupart de ces ensembles ont été construits pour fournir du logement locatif sans but lucratif, des logements avec bail viager et des logements de type abbeyfield; ils sont occupés en grande partie par des aînés et les niveaux de revenus de ces ménages sont équitablement répartis.

On a eu recours à toute une gamme de méthodes de financement et d'outils pour réaliser ces ensembles. Un tiers de tous les ensembles ont été financés par des prêts traditionnels, souvent avec l'aide d'un autre outil comme le financement pour la préparation de projets et les dons d'argent. Un grand nombre ont utilisé des dons d'argent, de terrains, d'immeubles et de matériaux de construction; la mise de fonds des membres/résidents a également servi à financer une partie de ces ensembles (p. ex. les logements avec bail viager, les coopératives à capitalisation et les ensembles à capitalisation garantie)

Principales caractéristiques

Voici quels sont les facteurs les plus importants mentionnés le plus souvent par les répondants : 1) la capacité à obtenir un terrain, 2) le soutien du gouvernement, 3) la détermination de la collectivité et le soutien et 4) l'engagement du conseil et du personnel. Les obstacles auxquels les groupes ont eu à faire face lorsqu'ils ont essayé de produire des logements abordables sont les suivants : 1) difficulté à obtenir du financement, 2) le coût du terrain et l'acquisition de l'emplacement, et 3) les difficultés éprouvées dans le processus d'approbation de la construction.

Partenariats

Les partenariats jouent actuellement un rôle important dans la création de logements abordables. La plupart des ensembles mentionnés dans cette étude ont été construits ou sont en cours de construction, à l'aide de dispositions de partenariat visant à mener à terme la réalisation de l'ensemble. La plupart des groupes qui désirent construire des logements abordables sans subventions du gouvernement forment des partenariats avec diverses organisations sans but lucratif et privées, soit d'autres organismes sans but lucratif ou des prêteurs et des promoteurs.

Activités nécessaires

La plupart des répondants pensent qu'il n'est possible de produire du logement abordable qu'avec une forme d'aide. Ils jugent nécessaires les changements et les nouveaux mécanismes suivants pour les aider dans le processus de production de logements abordables :

1. La réduction des taxes afin d'accroître les placements dans du logement abordable et réduire les coûts.
2. La simplification du processus municipal d'approbation de la construction.
3. Une aide financière et des innovations comprenant tous les aspects du financement et des considérations spéciales comme les taux d'emprunt privilégiés.
4. De l'aide pour établir des partenariats.

5. Les subventions sont en fait destinées à rendre le logement abordable à des ménages à faible revenu.
6. D'autres types d'aide comme la suppression des droits municipaux, des terrains à faible coût ou gratuits et du financement pour la préparation de projets.

Les répondants à l'enquête qui désirent produire des logements abordables sont déjà bien informés des différents outils et modèles qu'ils peuvent utiliser pour ce faire. Ils indiquent cependant qu'il faut aider les groupes qui désirent obtenir de l'information spécialisée sur la façon dont d'autres groupes ont utilisé ces outils.

Mis à part les mécanismes et les outils qui aideraient les groupes à traiter la question fondamentale de la viabilité financière d'un ensemble destiné à des ménages à revenus faible à modéré, les répondants ont indiqué un besoin d'information et de communication. Les groupes seraient intéressés à constituer des réseaux avec les intervenants qui ont construit des logements et à savoir comment certains ont obtenu les ressources dont ils ont besoin. Ils aimeraient pouvoir obtenir des exemples d'idées novatrices en matière de logement abordable, des stratégies de collaboration avec les promoteurs, et des renseignements sur le système de financement de l'habitation.

Les conférences provinciales, *l'Habitation canadienne*, les études de cas et le *Courrier du partenariat* sont des sources préférées d'information. En outre, de nombreux groupes ont accès à Internet, bien qu'ils ne l'utilisent pas actuellement comme moyen de communication ou pour se tenir au courant des idées nouvelles en matière d'habitation.

Conclusion

Il semble que les modèles de logements, les facteurs de succès, les méthodes de financement, les outils et les mécanismes et par conséquent les compétences requises pour produire des logements abordables dans ce nouvel environnement soient différents de ce qu'ils étaient auparavant, lorsque les groupes étaient tenus d'administrer les fonds que leur procuraient les programmes gouvernementaux. Ceux qui construisent actuellement des ensembles ont pu faire appel à leur expérience passée et s'adapter en se lançant davantage dans l'entrepreneuriat. Ils font appel à une vaste gamme de types et de sources de financement, une foule d'outils de financement et autres, et une variété de partenaires, selon les conditions locales, les situations et les options disponibles. Ces groupes ont clairement demandé de l'aide et un soutien dans des domaines précis, pour leur permettre de relever le nouvel enjeu de créer du logement abordable sans l'aide des programmes utilisés antérieurement.



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NEW WAYS TO CREATE AFFORDABLE HOUSING

1. INTRODUCTION

This report analyzes the results of a housing survey on new ways to create affordable housing. The purpose of the survey was to identify:

- the level of interest, capacity and willingness of the non-profit, municipal and co-operative housing sector to develop affordable housing without using traditional non-profit housing supply programs;
- innovative approaches to developing affordable housing that have been used, attempted or considered;
- tools, mechanisms and information that may be needed to implement innovative approaches to develop affordable housing; and
- interest in creating a system to facilitate the ongoing sharing of information on “best practices” and the preferred format and medium for such a system.

For the purpose of this survey, affordable housing was defined as housing that is affordable for low and moderate income households. All forms of tenure could be included, such as ownership, rental, condominium and cooperative.

2. BACKGROUND

The Canadian Housing and Renewal Association (CHRA) and Canada Mortgage and Housing Corporation (CMHC) entered into a partnership arrangement in 1997 to investigate activities being undertaken by the non-profit, municipal and co-operative housing sector to develop affordable housing without traditional government housing supply programs. A research project was identified to be carried out in two phases. This report sets out the results of the work carried out in phase one. Phase two will involve collecting, analyzing and documenting more detailed information on the most promising approaches identified in the first phase. A next step will involve disseminating the information throughout the sector.

3. METHODOLOGY

3.1 Survey distribution

This study consisted of a non-random, self-administered survey of close to 1,500 housing organizations across Canada. The questionnaire was pre-tested prior to implementation and was adjusted according to the input received. A copy of the survey is attached as Appendix “A”.

The sample was drawn from mailing lists compiled by CHRA and included the following sources:

- CHRA's database;
- CMHC's database;
- organizations that responded to Homegrown Solutions; and
- a list provided by the Cooperative Housing Federation of Canada (CHFC).

Both English and French organizations were included in the survey sample, and the surveys were sent out during the last week in June and first week of July, 1997.

In selecting the sample to be surveyed, the aim was to be as inclusive as possible in order to maximize the number of responses. The consultants sought to include organizations:

- known to have undertaken an innovative housing project;
- known to have ideas or to have expressed interest in creating affordable housing; and
- likely to have ideas or insight that would be useful to the project.

In addition, the sample was selected to ensure that different regions across the country were represented, including non-profit, municipal and co-operative housing providers in large and small municipalities across the country. Table B-1 in Appendix "B" shows the number of surveys sent out in each province.

3.2 Number of responses

A total of 186 organizations responded to the survey. This exceeded the original target of 150 responses and represents a response rate of 12.5%. Responses were received from all the provinces and territories except for Prince Edward Island and the Yukon. In addition, a significant number of the responses (23%) were from French speaking organizations. As shown in Table 1 below, most of the responses were from Ontario, British Columbia and Quebec.

Table 1. Number of Respondents by Province

Province	# of responses	% of total
Alberta	19	10%
British Columbia	36	19%
Manitoba	14	8%
New Brunswick	8	4%
Newfoundland	8	4%
Nova Scotia	6	3%
NW Territories	1	1%
Ontario	51	27%
Prince Edward Island	0	0%
Quebec	36	19%
Saskatchewan	6	3%
Yukon	0	0%
National group	1	1%
Total	186	99%

Most of the responses were from community-based non-profit housing groups (39%) and other non-profit groups such as service groups, community organizations and churches who wish to provide housing to meet the needs of their members (28%). Another 15% of responses were from municipal non-profits, followed by resource groups, including consultants, educational institutions or associations who support the development of affordable housing through advice, information or development services (8%), co-operatives (4%), private sector developers (3%) and government (2%).

Almost half of the responses were from organizations that serve or wish to serve a mix of residents (45%), followed by organizations that serve seniors (32%), special need groups (11%), families (5 %) and others (8%).

Tables B-2 and B-3 in Appendix “B” show the number of respondents by province and the response rate by province. Table B-4 shows the number of responses by types of groups and Table B-5 shows the number of responses by type of resident served.

3.3 Analysis of responses

Survey data was coded and entered in a database for purposes of analysis. The general demographic questions and questions concerning the interest, willingness and capacity of the sector were analyzed using the entire sample of 186 completed surveys. Following this, the analysis was focused on respondents who have either created or are in the process of creating affordable housing without traditional non-profit supply programs and the project related information they provided.

Detailed analysis of the projects created and underway was undertaken. This included organizing the projects into 11 models based on their tenure, source of equity, and type of developer. These models are:

- Non-profit rental - rental housing developed by the non-profit housing sector.
- Private rental – rental housing developed by the private sector.
- Life lease – agreements that entitle residents to occupy a unit for the rest of their lives in exchange for a lump-sum prepayment or monthly fees.
- Private home ownership – projects developed by the private sector for sale.
- Non-profit home ownership – projects developed by the non-profit sector for sale which could involve high ratio mortgages and down payments as low as 5%, and may include mechanisms to ensure long-term affordability.
- Equity co-op – purchasers own a share in the project and have the right to occupy their unit. These projects may also include mechanisms to ensure long-term affordability.
- Non-equity co-op – purchasers do not build up any equity in the project.
- Abbeyfield housing – a supportive living environment that generally includes 7-10 people of retirement age who live in their own bed-sitting rooms, share some meals and have a live-in housekeeper.
- Sweat equity housing – future residents or others contribute labour to build the project and reduce capital costs.

- Co-housing – single family or townhomes and common buildings held by strata title, typified by resident control and shared activities including some meals.
- Guaranteed equity- purchasers have the right-to-occupy their unit and there is a guarantee on the buy-back price when the unit is sold.

This arrangement permitted analysis of patterns in the residents served and income level targeted by each model as well as useful information about the type of housing being built today. In addition, information specific to this group of projects was analyzed: the prevalence of partnerships, the type of financing employed, tools used, factors for success, and obstacles to successful projects.

The remaining data concerning partnerships, suggested tools and mechanisms, and information and communication were analyzed using either the entire sample, where more responses were viewed as desirable, or using those groups who try to create affordable housing, where more targeted responses were deemed important.

The main survey findings are set out in the text and tables of this report. Additional information is provided in Appendices “B” and “C”

3.4 Limitations

Readers should be aware of the following aspects regarding the data when reading this report:

- those creating non-subsidized housing may have been more likely to complete the survey and may therefore be overestimated in the *proportion* of groups who have created or are developing affordable housing without subsidy;
- because the survey is not random, care should be taken not to assume that trends evident in the data convey information about the entire sector;
- the sample does not represent all groups who have developed or are developing projects without funding from traditional non-profit supply programs;
- french translation of the survey resulted in some slight differences between the english and french version. These are noted in the analysis; and
- there were some gaps in information provided by respondents.

4. INTEREST, WILLINGNESS AND CAPACITY

4.1 Who is trying

Half the respondents (94) indicated that they try to create affordable housing without using traditional non-profit housing supply programs. This is a significant number and indicates a high degree of interest in creating affordable housing. However, the percentage of groups within the sector that try to create affordable housing without traditional housing programs is probably less than that indicated in the survey response. This is due to the fact that interested groups would be more likely to respond to the survey.

The degree to which the groups surveyed are willing to develop affordable housing without traditional non-profit housing supply programs varies by province. For example, Saskatchewan has the highest percentage of respondents who try to develop affordable housing (83%), although it should be noted that this is based on a limited number of 6 respondents. In British Columbia 75% of respondents try to create affordable housing, followed by Ontario (57%) and Alberta (47%). Interest appears to be limited in the North West Territories (0) and Newfoundland (12.5%). Additional information is in Table B-6 in Appendix “B”.

It is difficult to know why the percentage of groups who try compared to those who do not try is higher in some provinces than others. Some possible reasons are that the active provinces have:

- people with development expertise who are still working in the housing sector;
- a strong tradition of trying to address community needs without ongoing government subsidy programs; and/or
- a great need for affordable housing.

Among the different types of respondents to this survey, the private sector developers appear to be most interested in trying to create affordable housing without programs. Five out of six indicated that they are engaged in this activity. This may be because the private sector is used to developing housing without programs, although, not necessarily affordable housing. Close to 80% of resource groups and consultants also try to create affordable housing without government programs, which seems to indicate that they are applying their development expertise in new entrepreneurial ways. They may want to continue assisting groups to develop affordable housing – with or without government programs. More than half (53%) of community-based non-profit housing groups try to create affordable housing, followed by other non-profit groups (43%), co-operatives (43%), and municipal non-profit housing groups (39%). Additional information is in Table B-7 in Appendix “B”.

4.2 Role of the respondents

More than three quarters of all respondents agree or strongly agree that there is a role for groups such as theirs to create affordable housing for low income households in the absence of traditional government non-profit housing supply programs. Of these, 42% strongly agree and 34% agree. On the other hand, 11% disagree or strongly disagree. These groups do not believe it is their role to develop affordable housing in the absence of traditional government non-profit housing supply programs.

There is slightly less support among respondents regarding their role in creating affordable housing for moderate income households in the absence of traditional government non-profit housing supply programs. Seventy-one percent agree or strongly agree that there is a role for groups such as theirs to create housing for this group. Of these, 29% strongly agree and 42% agree. As with the responses regarding creating housing for low income households, 11% of respondents disagree or strongly disagree that they have a role in creating housing for moderate income households in the absence of the non-profit housing supply programs.

It should also be noted that most (78%) respondents indicated that they believe they have a role in creating housing for both low and moderate income households.

Although respondents were not asked to explain why they did not see a role for themselves in creating housing for low income households, it is likely that they believe it is impossible without subsidies or assistance of some kind. Those who do not see a role for themselves in creating housing for moderate income households may believe this should be left to the private market.

Respondents' views on their role in creating create housing for low and moderate income households in the absence of traditional government non-profit supply programs are illustrated below.

Table 2. Views on creating housing (n=186)

Response	Low income	Moderate income	Both low & moderate
Strongly agree	42%	29%	39%
Agree	34%	42%	39%
No opinion	10%	11%	10%
Disagree	7%	8%	2%
Strongly disagree	4%	3%	5%
Don't know	3%	7%	5%
Total	100%	100%	100%

Of those who try to create affordable non-subsidized housing, many groups said they believe their role is to:

- be part of a team, as partners, facilitators or sponsors of affordable housing; and
- develop more affordable housing, although 11% of respondents are interested in providing housing only for low income residents.

The following table shows all the various responses to an open-ended question regarding the role of groups in creating affordable housing.

Table 3. Role of groups in creating housing (n=72)

Role of Groups	Number of responses	Percent
Partner with others to develop afford housing	33	46%
Develop more affordable housing	29	40%
Act as resource to others	12	17%
Provide support services to spec needs occupants	9	13%
Housing for low income residents only role	8	11%
Educate and lobby about need for afford housing	6	8%
Determine community housing needs	5	7%
Fundraising	4	6%
Impossible without support/resources	4	6%

4.3 Capacity of respondents

More than half of all the respondents (54%) have access to resources to assist them in developing affordable housing. Forty-six percent indicated that they do not have access to resources. Land was the most significant resource available to respondents, followed by volunteers. For example, 44% of respondents had access to land, while 37% had access to volunteers. Some groups (22%) had access to both land and volunteers. In addition, 14% of respondents had access to land and cash donations and 13% had access to land and buildings.

Table 4. Access to resources (n=186)

Type of Resource	# of Responses	Percent
Access to some resources	100	54%
No resources	85	46%
Land	82	44%
Volunteers	69	37%
Cash donations	41	22%
Land and volunteers	41	22%
In kind	32	17%
Buildings	30	16%
Land and cash donations	26	14%
Land and buildings	25	13%
Expertise	19	10%
Other	14	8%

As can be seen in Table B-8 in Appendix “B”, having access to these resources is a significant factor in enabling groups to proceed with projects, and it appears that groups with resources are more likely to develop housing than those without. For example, 52% of groups with projects had access to land, compared to 44% of all respondents who had access to land. While 46% of respondents had no access to resources, a much smaller proportion (15%) of groups with projects had no access to resources. It is remarkable that groups without resources developed any projects at all.

This finding from the survey makes it clear that helping groups to obtain land and maintain a committed group of volunteers would increase the capacity of the sector to develop affordable housing.

4.4 Reasons for not trying

Half the respondents (94) do not try to develop affordable housing without government subsidies. The most significant reasons include the following:

1. **Inability to obtain financing.** This was raised by 34% of these respondents who noted difficulties in obtaining start-up and proposal development funding, mortgage guarantees, construction and mortgage financing at affordable rates, and sufficient equity “to make the numbers work”.
2. **Not their mandate.** Twenty-five percent of respondents reported that developing affordable housing without government subsidies is not their mandate.
3. **No need.** Twenty-one percent of respondents reported that there was no need for them to engage in this activity. While respondents did not generally elaborate on their responses in this section, “no need” refers to the group’s assessment of the demand for affordable housing, perhaps for a particular client group, in their community. This response is most likely to arise in smaller centres, where one housing project targeted to a particular client group might supply adequate housing for several years. A complete list of reasons for not trying is given in Table B-9 of Appendix “B”.

Some respondents indicated that additional information on good examples and success stories on projects that have been developed without the traditional non-profit housing supply programs may encourage them to try (31%). However 19% of respondents indicated that nothing would encourage them to try, and 12% indicated that they would require government assistance in order to try. Thus it would appear that about one third of respondents could be encouraged to develop affordable housing if they had examples of success stories or some assistance. A complete list of factors that would encourage groups to try to develop affordable housing without using traditional non-profit housing supply programs is in Table B-10 of Appendix “B”.

5. INNOVATIVE PROJECTS

5.1 Level of activity

A total of 71 respondents (38%) indicated that they have created affordable housing without using a traditional non-profit housing supply program or are in the process of developing such housing.¹ Of these, 43 organizations (23%) have projects that have been completed. An additional 28 organizations (15%) have projects that are in the planning stages or under development. Some groups are developing more than one project.

The percentage of respondents with projects completed or under development compared to respondents without projects is highest in Saskatchewan, British Columbia, Ontario and Alberta. The number of respondents with projects completed or under development is highest in Ontario, British Columbia, Alberta and Quebec. This information is consistent with information in Table B-6 regarding the number of respondents who try to create affordable housing, although the number of groups with actual projects is lower. Additional information on the level of activity by respondents in each province is found in Table B-11 of Appendix “B”.

¹ It should be noted that some groups may have included projects with subsidies. For example, one group stated that they received a federal mortgage subsidy.

Table 5. Number of groups with projects completed or under development – by Province

Province	Completed	Under development	Completed and under development	Total respondents	% Completed and under development
Alberta	4	3	7	19	37%
British Columbia	11	9	20	36	56%
Manitoba	3		3	14	21%
New Brunswick	2	0	2	8	25%
Newfoundland	0		0	8	0
Nova Scotia	1	1	2	6	33%
NW Territories	0	0	0	1	0
Ontario	11	14	25	51	49%
Prince Edward Island	0		0	0	0
Quebec	7	0	7	36	19%
Saskatchewan	3	1	4	6	67%
Yukon	0	0	0	0	0
National group	1		1	1	100%
Total	43	28	71	186	38%

Almost all the private sector respondents (5 out of 6) have projects completed or under development, followed by 64% of resource groups and consultants, 43% of co-ops, 40% of community-based non-profit groups and 32% of municipal non-profits. This is similar to the information regarding groups who try to create affordable housing. The strong showing by the private sector developers, resource groups and consultants may reflect their development expertise and willingness to become more entrepreneurial. Additional information on the level of activity by housing groups is found in Tables B-12 and B-13 in Appendix “B”.

5.2 Projects created and under development

A total of 113 different affordable housing projects have been created or are in the process of being developed by survey respondents. Seventy-eight of these projects have been completed. An additional 35 projects are in the planning stages or at some stage of development. Appendix “C” contains detailed descriptions of each project in the planning and development stage and projects that have been completed according to the type of model used. Summaries of this information are found in Tables B-14 – B-17 of Appendix “B”. The following factors are worth noting:

- Most of these projects are in Ontario (33%), British Columbia (32%), Alberta (12%) and Quebec (12%).
- Most of the projects are being developed by community-based non-profits (58%), followed by resource groups (14%) and municipal non-profits (14%).
- Most of the projects are serving seniors (38%), followed by mixed groups (18%) and families (14%).

- There is a fairly even split regarding the income levels of households being served, with 31% of projects serving low income, 30% serving mixed income, and 29% serving moderate income households.
- Most of the projects were developed as non-profit rental housing (34%), followed by life leases (18%) and abbeyfield housing (14%).
- Most of the projects are rental (66%) compared to ownership (34%).
- Of those who provided information on partnerships, 69 projects were created with partners, for a total of 61%.

5.3 Models used

Projects that have been developed or are in the planning and development stages have been categorized as described in the following table.

Table 6. Projects planned, under development and completed

Model	Projects planned/under development		Projects completed		Total	
Non-profit rental	14	40%	24	31%	38	34%
Private rental	0	0	4	5%	4	4%
Life lease	9	26%	11	14%	20	18%
Private home ownership	0	0	8	10%	8	7%
Non-profit home ownership	5	14%	2	3%	7	6%
Equity co-op	2	6%	4	5%	6	5%
Non-equity co-op	0	0	3	4%	3	3%
Abbeyfield housing	2	6%	14	18%	16	14%
Sweat equity	0	0	5	6%	5	4%
Co-housing	1	3%	1	1%	2	2%
Guaranteed equity	0	0	1	1%	1	1%
Don't know	2	6%	1	1%	3	3%
Total	35	101%	78	99%	113	101%

Non-profit rental. This model was used most often by survey respondents to develop affordable housing. It may be that non-profit sponsors are most familiar with rental housing. It may also be that this model is versatile and able to serve different types of households including those with low incomes who do not have the equity required for home ownership. Respondents indicated that their projects are targeted to a diverse population including mixed households, seniors, families, single persons, women, special needs groups, artists, youth and the homeless. Three quarters of the projects are targeted to low income households. Community-based non-profits are responsible for the development of 74% of the projects, compared to 24% for municipal non-profits and 3% for resource groups. These projects are being developed in most provinces, including Alberta, British Columbia, Nova Scotia, Ontario, Quebec and Saskatchewan.

Private rental. Respondents to the survey developed four affordable private rental projects. Three of these serve a mix of residents with mixed incomes in Quebec. The other project is targeted to low income youth in British Columbia. Factors that contributed to the affordability of the projects in Quebec included a municipal grant, tax concessions and lower costs as a result of rehabilitation.

Life leases. Life leases were the second most commonly used way for respondents to create affordable housing. This model seems to work well for seniors who are able to contribute some equity. All the projects identified in the survey are targeted to seniors except for one that is being developed for a mix of households. Almost all the projects (80%) are targeted to moderate income households. One project in Saskatchewan serves low income households. A significant number of projects (40%) are sponsored by community-based non-profits. Resource groups are involved in the development of 35% of projects, followed by municipal non-profits (15%) and co-ops (10%). Sixty percent of all projects created and under development are in Ontario, followed by British Columbia with 25% of the projects. The remaining projects were developed in Manitoba and Saskatchewan.

Private home ownership. The private sector respondents developed 8 affordable ownership projects. Five of these serve families. Other projects are serving a mix of households and one is for artists. Three of the projects house moderate income households, two are for low income households and one is for a mix of household incomes. Six projects are in British Columbia, one is in New Brunswick and the other is in Quebec.

Non-profit home-ownership. It appears that there is increasing interest by the non-profit sector in developing ownership housing for low and moderate income households. It may be that the equity provided by purchasers is necessary to create a viable project, however, further research is necessary to confirm this. Four of the five non-profit ownership projects being developed by the respondents are for households with moderate incomes. Three of these are targeted to families. The other two are being targeted to a mix of households. Information was not available regarding who is being served in the projects already created, but one of them is serving moderate income households as well. Four of the projects are being planned by groups in Ontario. Three of these are community-based non-profits and the other is a municipal non-profit. The other project is being planned by a community-based non-profit in Nova Scotia. Of the two existing projects, one was developed by a municipal non-profit in Ontario, and the other was developed by a resource group in Quebec.

Equity co-ops. All four of the equity co-ops identified in the survey were developed by resource groups. Two projects were developed in Alberta. One is for low income single people and families with no children; the other is for low and moderate income seniors. The other two projects are in British Columbia. One is for moderate income seniors and the other serves a mix of households with moderate incomes. Another two equity co-ops are currently under development. One is being developed by a resource group in Alberta

for a mix of households with mixed incomes. The other is being developed by a co-op in Saskatchewan for moderate income families. Based on this information, it appears that equity co-ops have potential to serve both families and seniors with a range of household incomes.

Non-equity co-ops. Of the three non-equity co-ops developed by survey respondents, two are serving a mix of households and one is for single persons. One is serving households with a mix of incomes, one is serving moderate income households and the other is serving low income households. Two of the projects were developed by a community-based non-profit in Quebec. The other was developed by a co-op in Manitoba. This is a relatively new model in Canada and little is known about the factors necessary for success.

Abbeyfield. This model has been used to develop 14 projects for seniors with mixed incomes. An additional two projects under development are targeted to moderate income seniors. One project being developed is sponsored by a municipal non-profit. Community-based non-profits are responsible for all the other projects. One of the projects under development is in Ontario. The others are in British Columbia. Although this model has produced a large number of projects, these projects serve relatively few people.

Sweat equity. All the sweat equity projects identified in the survey are serving low and moderate income families and have been developed by Habitat for Humanity in Ontario. It should be noted that although this model has been successful in producing housing for families, each project serves only one household.

Co-housing. One co-housing project has been completed and another one is under development. The one under development is being developed by a community-based non-profit for a mix of households with mixed incomes in Alberta. The other project, developed by a resource group, serves a mix of households with moderate incomes in British Columbia.

Guaranteed equity. To date, this model has been used to develop one project for seniors with modest incomes. This guaranteed equity project was developed by a municipal non-profit in Ontario.

The following table provides a summary of the 78 different projects that have been created.

Table 7. Information on completed projects

Model	# project	Residents served	Income target	Price range
Non-profit rental	24	Mix, seniors, families, women, sp needs, artists, youth	Low & mix	\$120-\$800/m
Private rental	4	Mix & youth	Mix & low	\$450-500/m
Life lease	11	Seniors	Mod, mix & low	\$68,000 - \$140,000 or \$480-\$595/m
Private home ownership	8	Mix, families, artists	Mod, low & mix	\$75,000 - \$190,000
Non-profit home ownership	2	Don't know	Mod	\$46,000
Equity co-op	4	Mix , seniors & singles	Mod, mix & low	\$40,000-\$165,000
Non-equity co-op	3	Mix & singles	Mix, low & mod	\$370-\$465/m
Abbeyfield housing	14	Seniors	Mix	\$850-\$1500 includes rent and other services
Sweat equity	5	Families	Mix & low	\$60,000-\$100,000
Co-housing	1	Mix	Mod	\$103,000
Guaranteed equity	1	Seniors	Mod	\$100,000
Don't know	1	Seniors	Don't know	Don't know
Total	78			

5.4 Residents served

Almost 40% of all the existing projects were developed for seniors. A significant percentage of projects under development are also targeted for seniors (34%), although the lower percentage may indicate that respondents are making an increased effort to house other groups. The number of projects for seniors may be high because seniors are more likely than other groups to have equity to contribute even if they have low incomes, and this equity plays a critical role in project financing. Most seniors are being housed in life lease projects and abbeyfield housing, which, with the exception of one life lease project geared to a mix of households, are all geared to seniors.

Fourteen (14%) percent of projects are targeted to families, mostly in private sector ownership projects and the sweat equity projects developed by Habitat for Humanity. Families will also be served in some of the newer non-profit ownership, equity co-op and non-profit rental projects being developed. Some families would also be housed in the projects targeted to mixed households.

Almost 9% of existing projects are targeted specifically to single persons. Single persons are best served in non-profit rental housing, as 5 existing buildings are targeted to them. Other projects include one equity co-op and one non-equity co-op. Only 6% of the projects under development are for single people in two non-profit rental buildings.

Only 3% of the existing projects were developed for special needs groups. However, it appears that there is increasing interest in trying to provide housing for this segment of the population as 20% of all projects under development are targeted to households with special needs. All the special needs projects have been and are being developed as non-profit rental.

5.5 Income level served

Respondents were asked to indicate if their projects were serving low or moderate income households. Based on the information provided, non-profit rental housing is the model most likely to serve low income households as three quarters of these projects are targeted to low income households. Respondents indicated that other initiatives, such as private rental, life lease, private ownership, equity co-ops, non-equity co-ops and sweat equity could also house this group. However, it is easier to finance these projects if they are targeted to moderate income households. Eighty percent of life lease projects are targeted to moderate income households and 71% of non-profit ownership projects (5) are targeted to moderate income households. Altogether, however, there is a fairly even balance with 31% of the projects serving low, 30% of the projects serving mixed and 29% of the projects serving moderate income households.

5.6 Initiatives by province

It is difficult to discern trends in terms of which models are most likely to be found in which province. Provinces with the most development activity also have the most examples of different models. For example, a wide variety of models have been attempted in Ontario and British Columbia, where most of the development activity is occurring. The most common model, non-profit rental, is found in all the provinces where activity is occurring except for Manitoba and New Brunswick. Life leases seem to be gaining in popularity in Ontario and British Columbia, and are also found in Manitoba and Saskatchewan. Non-profit ownership is occurring in Ontario, Nova Scotia and Quebec.

5.7 Financing methods and tools used

Respondents indicated that they used a variety of methods to finance their projects, as described below.

1. **Conventional mortgages.** One third of all projects were financed using conventional mortgages. Often, this was used in combination with other tools such as proposal development funding and/or donations.
2. **Donations.** Some form of donations were involved in 29% of projects as follows:
 - Private donations (12%)
 - Donations of land (includes leased land and the group's own land) (8%)
 - Donated building (5%)
 - Donated building materials (4%)

3. **Resident/member equity.** Life leases were used in 21% of the projects and member/resident equity was used in 5% of projects. Taken together, it would appear that member/resident equity was used to fund 26% of projects (e.g. life leases, equity co-ops and guaranteed equity).
4. **Other mortgage arrangements.** These included high ratio mortgages (8%), mortgages at preferred rates (7%), loan guarantees (4%), and second mortgages (3%).

Groups contributed their own funds in 9% of projects. They were able to obtain municipal subsidies or grants in 8%, and some type of provincial funding in 6% of projects. (See Table B-18 of Appendix "B").

Some respondents indicated the source of funding for their project. These included: banks, credit unions, caisses populaires, and in one instance, a housing investment fund.

When asked about the tools used by groups to develop their projects, the ones used most often were mortgage guarantees, fundraising, proposal development funding, and partnerships. Tools used least by respondents include land trusts, co-housing and secondary suites. Additional information is in the table below and Table B-19 of Appendix "B".

Table 8. Tools used most often to create housing (n=60)

Tools and models used (ranked from most to least used)	Number of Responses	Percent
Mortgage guarantee	26	43%
Fundraising	26	43%
Proposal development funding	24	40%
Partnership	23	38%
Volunteers	21	35%
Donations	20	33%
Land lease	18	30%

6. KEY FEATURES

6.1 Factors for success

When asked to list what factors, tools or initiatives contributed most to the success of their projects, groups responded as follows.

1. **Ability to obtain land.** Twenty-one percent of respondents indicated that the ability to obtain land, either through donations or at low cost was the most important factor that contributed to the success of their project(s). In some cases the land was already owned by the society. In the above section, it was noted that 30% of respondents used leased land as a tool in developing their projects. In

addition, as noted in section 4.3 and Table B-8, 52% of groups with projects had access to land.

2. **Government support.** This was listed as important by 20% of respondents. In some cases this support was in the form of co-operation; in other cases municipal or provincial governments contributed some funding.
3. **Community determination and support.** Seventeen percent of respondents identified community determination and support as one of their three most important factors for success. A wide range of activities were noted including: supplier donations, partnerships with other groups or government, community will, connections to obtain financing, community acceptance, and support of community leaders – “movers and shakers”
4. **Board and staff commitment and leadership** Thirteen percent of respondents indicated that board and staff commitment and leadership were among the most important factors. Indeed, the importance of these factors should not be underestimated. It is remarkable that even though 73% of respondents stated that it was possible to create housing only with some form of assistance, as many as 38% of respondents have created projects, 15% of whom said they had no access to external resources.

Other factors were identified much less frequently, but are noted here to illustrate the range of responses: meeting needs, self-help/sweat equity, mortgage insurance/guarantee, reduced prices for labour and materials, donations, partnerships, financing, low cost of rehabilitation, consultant expertise and staff. Rehabilitation in particular deserves some attention as a factor because many projects involved the rehabilitation of an existing building, although this was not always identified as a factor for success. A more complete list of factors contributing to the success of projects is in Table B-20 in Appendix “B”

6.2 Obstacles to success

Respondents indicated the following factors as major obstacles to creating affordable housing projects. Additional information is in Table B-21 of Appendix “B”.

1. **Difficulty in obtaining financing.** Sixty-four percent of respondents who tried to create a project that did not proceed stated that obtaining financing was one of their biggest obstacles. These groups were unable to “make the numbers work” to create a viable project. Groups with projects completed or under development also reported that difficulty in obtaining financing or start-up funding was one of the biggest obstacles they encountered. Almost 48% of respondents indicated that this was a major obstacle. Difficulty in obtaining financing was also noted as the most significant reason why groups do not even try to develop affordable housing in the first place (34%). Therefore, it is overwhelmingly clear that difficulty in obtaining financing is the number one obstacle facing groups who are interested in developing housing without traditional non-profit housing supply programs.

2. **Cost of land and site acquisition.** This factor was listed as one of the biggest obstacles by 20% of respondents who tried to create a project that did not proceed. This was also noted as a major obstacle by 17% of respondents who have projects completed or under development.
3. **Difficulties with the development approvals process.** As many as 19% of respondents who tried to create a project that did not proceed cited difficulties with the development approvals process as a major obstacle. This obstacle was cited by 18% of respondents who have projects completed or under development. It is well known that lengthy approvals process can increase the costs of development and many municipalities are taking steps to streamline their processes. Nevertheless, it appears that problems remain.

Assisting groups to overcome these obstacles could be a role for governments if they wish to increase the capacity of the sector to create affordable housing.

7. PARTNERSHIPS

Of all the projects created and under development reported on by this survey, the majority (61%) employed a partnership arrangement of some kind to help bring the project to fruition. Of those groups with partnership experience, an overwhelming majority (94%) were either very satisfied or satisfied with the arrangement and the outcome. Only three respondents had unsatisfactory partnership experiences.

When asked to explain why their partnership experience was successful, most respondents stated that it enabled them to combine resources and expertise (33%), thereby benefiting the development process. Others stated that the partnership contributed financial resources or security (19%) for a project, a key factor considering that financing has been noted as a major hurdle. Finding partners with a common agenda (17%) and clarifying partnership terms at the outset (10%) were important factors in ensuring a successful partnership. Problems encountered included differing agendas, and increased time and effort to keep all members informed and up to speed. Only one respondent found their partner undependable or untrustworthy.

Table 9. Partnership experiences (n=52)

Partnership Experience	Number of Responses	Percent
Combine resources and expertise	17	33
Contribute financial resources or security	10	19
Common agenda	9	17
Clarifying partnership terms at outset	5	10
Differing agendas	3	6
Timing consuming and complicated things	3	6

Of the groups who are willing to create affordable housing without ongoing government subsidy, the majority are willing to form partnerships with a wide range of non-profit and private organizations. Partnerships with non-profit housing groups and other non-profit groups led the way with 76 out of 94 respondents or 81% stating a positive response,

followed by developers with 74 out of 94 (79%). Partnerships with municipal non-profits, foundations, philanthropic groups, lenders and other private companies were almost equally attractive. Ethnic and religious groups received the fewest positive responses (59 and 58 respectively) compared with other types of non-profits.

Many groups (39 or 41%) indicated a willingness to partner with all types of non-profit groups and private companies. More would partner with all types of non-profits listed in the survey (43 or 46%), and even more (51 or 54%) would partner with all types of private companies listed in the survey. The reason for this finding is likely an expectation that the private sector will be able to raise sufficient capital to obtain financing and assume the risk that financing entails. In fact, a main benefit of public-private partnerships may be the private sector's assumption of risk.

Table 10. Willingness to form partnerships (n=94)

Type of group respondents are willing to partner with	Willing	
	Number	Percent
Non-profit housing	76	81%
Other non-profit	76	81
Municipal non-profit	71	76
Foundation	72	77
Philanthropic	68	72
Ethnic	59	63
Religious	58	62
Developer	74	79
Builder	64	68
Lender	69	73
Other Private Companies	70	74
All non profits	43	46
No non-profits	4	4
All non profit and private	39	41
All private	51	54
No private	7	7
None of the above	3	3

8. WHAT IS NEEDED

8.1 Tools and mechanisms

An important part of the survey was to determine what tools and mechanisms are needed to implement innovative approaches to developing affordable housing. As many as 73% of respondents strongly agree or agree that it is only possible to create affordable housing with some form of assistance.

When asked to respond to an open ended question to suggest changes to the housing development process or new mechanisms that would assist groups in creating affordable housing without government subsidy, groups responded as follows².

1. **Tax concessions.** Almost 40% of respondents indicated that changes to the tax system would help groups to create affordable housing. Two types of concessions were identified, those that would increase investment in affordable housing and those that would reduce costs. The following suggestions were made to provide for:
 - investor tax credits for low income housing or land (18%)
 - tax exemptions (8%),
 - tax incentives to help groups raise funding for affordable housing (7%)
 - the federal government to waive or reduce GST (4%)
 - property tax exemptions (3%)
2. **Development approvals process.** Twenty (20%) percent of respondents reported that one of their top three recommendations would be to make it easier for groups to go through the development approvals process.
3. **Financing.** Another 16% of respondents remarked on the need for assistance in obtaining financing. Of these, close to 9% noted a need for preferred mortgage rates and special consideration from lenders, and close to 8% noted a need for mortgage insurance for high-ratio mortgages.
4. **Partnerships.** Another 14% of respondents reported that partnerships can play a role in creating successful projects. Information on how to set up and maintain appropriate partnerships for the development of affordable housing would be of assistance to groups.
5. **Subsidies.** A significant number of respondents (14%) suggested that subsidies are required in order to assist groups in developing affordable housing.
6. **Other assistance.** Close to 11% of respondents indicated that local governments should reduce or waive fees to help groups to develop affordable housing. The need for no or low-cost land and start-up funding was suggested by 8% and 7% of respondents respectively. Additional information is in Table B-23 of Appendix "B".

For those groups with projects completed or under development, an analysis was done to determine if the above suggestions depended on the model being used. Generally, each model indicated a need for several of the tools and mechanisms noted above. Those involved in non-profit rental indicated a need for all the tools, but in particular, the need for tax concessions was expressed by an overwhelming number of respondents. Additional information is in Table B-24 of Appendix "B".

² The part of survey question 11 that asked respondents to identify which tools had the most potential was answered by very few respondents, and data is not reported here.

An analysis was also carried out to determine if there was a need for different tools according to the respondent's province. The differences do not seem to be significant. However, it appears that in British Columbia, groups are most interested in tax concessions and changes to the development approval process. The need for assistance with financing is noted most often by groups in Ontario and Quebec. Additional information is in Table B-25 of Appendix "B".

8.2 Information and communication

Respondents to the survey who are interested in developing affordable housing are already quite well informed about different tools and models that may be employed to create affordable housing. The following tables show what tools respondents are most and least familiar with, compared with the degree to which they are being used. For example, Table 11 shows that 81% of respondents are familiar with mortgage guarantees while 43% of respondents use this tool. Table 12 shows that 40% of respondents are familiar with different housing forms while 20% of respondents use this tool to create affordable housing. Table B-26 in Appendix "B" provides a more complete list.

Table 11. What groups are most familiar with compared to what is used

Tool	Familiar	%	Used	%
Mortgage guarantee	55	81%	26	43%
Rent supplement	55	81%	17	28%
Increased density on existing site	53	78%	17	28%
Land donation	53	78%	15	25%
Donations	52	76%	20	33%
Land lease	50	74%	18	30%

Table 12. What groups are least familiar with compared to what is used

Tool	Familiar	%	Used	%
Housing forms	27	40%	12	20%
Systems and materials	28	41%	9	15%
Housing investment fund	29	43%	6	10%
Shared equity	29	43%	6	10%
Land trusts	35	51%	1	2%
Co-housing	34	50%	3	5%
Secondary suites	34	50%	2	3%

In some cases, a lack of information does not seem to be the reason why tools aren't used. For example 78% of respondents are familiar with the concept of increasing density on the existing site, but only 28% have used this tool. Groups may face obstacles in using tools that have nothing to do with a lack of information about them.

However, there may be a role for information on other tools that groups are less familiar with that have potential to provide affordable housing such as alternative housing forms, systems and materials, housing investment funds, shared equity, land trusts, co-housing

and secondary suites. In addition, only 57% of respondents were familiar with equity co-ops. Additional education may be warranted since this tool has been used successfully to create several affordable housing projects.

Although respondents are familiar with a great many tools used to create affordable housing, it seems that what they would be most interested in is very specific information about how other groups managed to *use* the tools. They want to know how groups managed to put the ideas into practice, overcome obstacles, get their projects to work and *get* the financing and assistance they needed. For example, when asked how helpful some specific types of activities or assistance would be to their group, respondents indicated that “networking with other groups who have created affordable housing” would be their first choice. 141 groups or 76% of respondents would find this very helpful or somewhat helpful. Following closely behind are: examples of innovative affordable housing ideas (73%), strategies for working with developers and lenders (72%), and information about the housing finance system (70%).

Least helpful among the potential types of activities or assistance that CHRA could offer are “strategies to combat NIMBY, although 44% of groups responding indicated this would be useful to them.

Table 13. Activities or assistance that would be useful

Type of Activity or Assistance	Very helpful	Somewhat helpful	% Very and somewhat helpful	Not at all helpful
1. Networking with other groups who have created affordable housing	88	53	76%	15
2. Examples of innovative affordable housing ideas	79	57	73%	15
3. Strategies for working with developers and lenders	71	62	72%	13
4. Information about the housing finance system	72	59	70%	15
5. Networking with groups or companies who have equity	73	54	68%	23
6. Financial advice	67	63	68%	16
7. Information about the local housing market	65	57	66%	24
8. staff with specific development skills and expertise	73	48	65%	20
9. legal advice	57	63	65%	22
10. additional staff resources	65	48	61%	29
11. information about the planning and development approvals process	57	56	61%	27
12. proposal development tools	53	59	60%	24
13. fundraising techniques	48	57	56%	35
14. strategies to combat NIMBY	33	48	44%	48

According to respondents who are committed to creating affordable housing without ongoing government subsidy, contact with other groups (60%), provincial conferences (56%), case study reports (53%) and consultants (49%) are their predominant sources of information. The least used means of sharing information are the internet and local non-profit housing group newsletters. Many respondents expressed concern about the expense of attending national conferences.

When asked what system of information sharing they would use *that they are not currently using*, respondents gave the following responses most frequently:

- provincial conferences;
- CHRA "Canadian Housing" magazine;
- the internet;
- case studies and
- CMHC *Partnership Courier*.

The following table displays the survey results ranked by order of current use.

Table 14. Use of information (n=94)

Type of Information	Do Use	Would Use ³	Total
Contacts with other groups	56	19	75
Provincial Conferences	53	26	79
Case study reports	50	24	74
Consultants	46	15	61
Local and community workshops	42	19	61
Access to Board members	42	12	54
CMHC "Partnership Courier"	35	21	56
CHRA "Canadian Housing " magazine	33	25	58
National Conferences	33	19	52
CHRA Update newsletter	31	20	51
Local non-profit housing group newsletter	29	19	48
Internet	20	25	45
Other	4	2	6

Interestingly, although most respondents who try to develop affordable housing have access to the internet at the present time (51 groups or 54%), they do not use it as a means of communicating information or learning about new ideas in creating affordable housing. An additional 19 groups or 20% of respondents plan to join the internet in the near future, bringing the total to 74%. Hence the internet could be a useful vehicle for facilitating the ongoing sharing of information on "best practices" as long as those with access to the internet could be encouraged to use it for this purpose.

³ Note that respondents to the french survey were not asked which sources of information they would use, only the information sources they do use.

9. SUMMARY AND CONCLUSIONS

9.1 Summary

This survey has demonstrated that housing groups across the country are finding new ways to develop affordable housing to meet the needs in their communities. Half of all respondents try to develop affordable housing without using traditional non-profit housing supply programs. More than three quarters agree or strongly agree that there is a role for groups such as theirs to undertake this activity for low income households. There is slightly less support among respondents for developing affordable housing for moderate income households.

More than half the respondents have access to resources to assist them in developing affordable housing. Land was the most significant resource available to respondents, followed by volunteers. For example, 44% of respondents had access to land, while 37% had access to volunteers. An additional 22% of respondents had access to both land and volunteers. Having these resources is a significant factor in enabling groups to proceed with their projects. For example, 52% of groups with projects had access to land. It is important to note, however, that 46% of respondents had access to no resources, and as many as 15% of groups with projects did not have access to resources.

The most significant reasons why respondents do not try to develop affordable housing without government subsidies include the following:

1. Inability to obtain financing - includes difficulties with obtaining start-up funding, mortgage guarantees, construction financing and conventional mortgages at affordable rates and sufficient equity to "make the numbers work";
2. Not their mandate; and
3. No need.

Some respondents indicated that additional information on good examples and success stories on projects that have been developed could encourage them to try (31%). However 19% of respondents indicated that nothing would encourage them to try, and 12% indicated that they would require government assistance in order to try.

As many as 71 respondents (38%) have created affordable housing without traditional non-profit housing supply programs or are in the process of developing this housing. Seventy-eight projects have been created, while another 35 are in the planning stages or under development for a total of 113 projects.

- Most of these projects are in Ontario, British Columbia, Alberta, and Quebec.
- Most of the projects are being developed by community-based non-profits, followed by resource groups, and municipal non-profits.
- Most of the projects are serving seniors, followed by mixed groups, and families.
- There is a fairly even split regarding the income levels of households being served, in terms of households with low, mixed and moderate incomes.
- Most of the projects were developed as non-profit rental housing, followed by life leases, and abbeyfield housing.

- Two thirds of the projects are rental compared to one-third ownership.
- Of those who provided information on partnerships, 69 projects were created with partners, while 31 were not.

The development of ownership housing by the non-profit sector is emerging as a new way for the sector to create affordable housing. The non-profit sector is also attempting to modify the traditional ownership model by introducing new ideas and mechanisms to ensure long term affordability. Innovations are also taking place with equity co-ops with the development of non-equity co-ops.

Most seniors are being housed in life lease projects and abbeyfield housing, which serve seniors almost exclusively. One life lease project under development is targeted to a mix of households. The types of projects targeted mostly to families include private sector ownership projects and the sweat equity projects developed by Habitat for Humanity. Families will also be served in some of the newer non-profit ownership, equity co-op and non-profit rental projects being developed. Single persons and special needs groups are most likely to be housed in non-profit rental housing.

Low income households are being housed mostly in non-profit rental housing as 74% of these projects are targeted to this group. The other models have some potential to serve this income group, although they are usually targeted to moderate and mixed income households. Eighty percent of life leases are targeted to moderate income households and 71% of non-profit ownership projects (5) are targeted to moderate income households as well.

The most common methods of financing used by respondents included:

1. Conventional mortgages;
2. Donations;
3. Resident or member equity, including life leases, equity co-ops and guaranteed equity housing; and
4. Other mortgage arrangements, including high ratio mortgages, mortgages at preferred rates, loan guarantees, and second mortgages.

In a few projects, groups were able to contribute their own funds or were able to obtain municipal subsidies or grants or some type of provincial funding.

The tools used by groups to develop their projects most often were mortgage guarantees, fundraising, proposal development funding, partnerships, volunteers, donations, and land leases.

Key factors that contributed most to the success of projects included:

1. The ability to obtain land, either through donations or at low cost;
2. Government support, either in the form of co-operation or funding;
3. Community determination and support; and
4. Board and staff commitment and leadership.

Many projects involved the rehabilitation of an existing building, and this may also have been a factor for success.

It is clear that difficulty in obtaining financing is by far the biggest obstacle faced by groups trying to develop affordable housing. Obstacles cited by respondents who tried to create a project that did not proceed included:

1. Difficulty in obtaining financing;
2. The cost of land and site acquisition; and
3. Difficulties with the development approvals process.

This is consistent with obstacles noted by groups who have developed projects or who are in the process of developing such projects. Almost 48% of respondents indicated that obtaining financing or start-up funding was one of the biggest obstacles they encountered in developing their project. Planning and development approvals was the next biggest obstacle noted by 18% of respondents, and this was followed by difficulties in obtaining land at no or low cost (17%).

Sixty-one percent of all the projects created and under development reported on by this survey employed a partnership arrangement of some kind to help bring the project to fruition. Of those groups with partnership experience, an overwhelming majority (94%) were either very satisfied or satisfied with the arrangement and the outcome. Only three respondents had unsatisfactory partnership experiences. Partnerships enabled groups to combine resources and expertise (33%) and contributed financial resources or security (19%) to a project. Problems encountered included differing agendas, and increased time and effort to keep all members informed.

The majority of groups who are willing to create affordable housing would form partnerships with a wide range of non-profit and private organizations, including lenders and developers.

As many as 73% of respondents agree or strongly agree that it is only possible to create affordable housing with some form of assistance. This does not necessarily mean ongoing government assistance or traditional non-profit housing supply programs, but it does mean some assistance from somewhere.

When asked to provide suggestions regarding what would assist groups in creating affordable housing without government subsidy, groups responded as follows.

1. Tax concessions to increase investment in affordable housing and reduce costs, including investor tax credits for low income housing or land, tax exemptions, tax incentives to help groups raise funding for affordable housing, waiving or reducing the GST, and property tax exemptions;
2. Streamline or improve the development approvals process;
3. Assist groups in obtaining financing. This includes assistance with all aspects of financing including preferred mortgage rates and special consideration from lenders and mortgage insurance for high-ratio mortgages;
4. Assist groups in forming partnerships;

5. Subsidies; and
6. Other assistance, including waiving local government fees, no or low-cost land, and start-up funding.

Respondents to the survey who are interested in developing affordable housing are already quite well informed about different tools and models that could be used to create affordable housing. However, there is a need to assist groups who are interested in obtaining specific information about how others have managed to *use* the tools. More than three quarters of all respondents expressed interest in networking with other groups who have created affordable housing. CHRA could facilitate networking and the exchange of information on examples of innovative affordable housing ideas, strategies for working with developers and lenders, and information about the housing finance system.

The survey showed that the best way to make information available to interested groups is through:

- provincial conferences;
- CHRA “Canadian Housing” magazine;
- the internet;
- case studies; and
- CMHC *Partnership Courier*.

It should be noted that groups expressed concern about the expense of attending national conferences.

It is interesting that although most respondents who try to develop affordable housing have access to the internet at the present time (51 groups or 54%), they do not use it as a means of communicating information or learning about new ideas in creating affordable housing. An additional 19 groups or 20% of respondents plan to join the internet in the near future, bringing the total to 74%. Hence the internet could be a useful vehicle for facilitating the ongoing sharing of information on “best practices” as long as those with access to the internet could be encouraged to use it for this purpose.

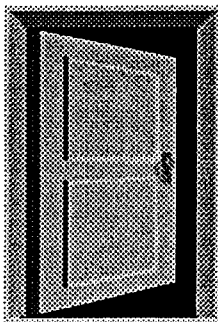
9.2 Conclusions

In conclusion, this report is a starting point for identifying the extent to which the non-profit sector is willing and able to create affordable housing without traditional supply programs. It has also been useful in identifying what is needed to encourage the sector to embrace this activity on a more widespread basis. Survey respondents have identified a need for assistance in obtaining land, financing, the development approvals process, and setting up partnerships. Many groups identified a need for tax concessions to encourage investment in housing and to reduce costs. Groups also identified a need for government support, which could include assistance by local governments in terms of waiving development fees. A significant number of groups believe subsidies are necessary to assist them in developing affordable housing.

The importance of investing in the non-profit sector is also critical. Community determination and support, board and staff commitment and leadership, the ability to obtain the necessary expertise, and volunteers were also key factors for success. The skills required to develop affordable housing in this new environment are different from the previous era when groups were required to administer funding provided through government programs. Those who are creating projects in the new environment have been able to build on their past experience and adapt by becoming more entrepreneurial, often by entering into new partnerships. It is the ability to accomplish this as well as practical development tips that respondents are most interested in. This is also what is necessary if the non-profit sector is to evolve and take on the new challenge of trying to create affordable housing without the programs we had in the past.

Canadian Housing and Renewal Association *and*
Canada Mortgage and Housing Corporation

Creating Affordable Housing Survey



Please complete the following survey using a pen and print clearly. When responding to the questions, we are looking for the views of your group or board. The survey should take no more than 30 minutes to complete. If there are no other instructions, please mark your response with an X.

This survey is asking questions about affordable housing. The definition we are using is a broad one: **housing that is affordable for low and moderate income households**. It can include all forms of tenure: ownership, rental, condominium and cooperative.

I. General information

Name of group: _____

Type of group:

- ☐ municipal non-profit housing group
- ☐ cooperative housing group
- ☐ community based non-profit housing group
- ☐ other non-profit group (e.g. church, school, municipality)
- ☐ private sector
- ☐ other, please specify: _____

Location (eg city/town/village): _____

1. Does your group have any employees?

☐ Yes

If yes, how many? (please specify part-time as share of day i.e .4) _____

☐ No

2. Does your group own or manage any housing projects?

☐ Yes

If yes, fill out the following:

No. of projects _____

Total no. of residents _____

Social housing program(s) used _____

☐ No

3. What groups of people are you trying to create affordable housing for e.g. families, seniors, people with special needs, a mix of households in need, other? (Please list in order of priority).

4. Have you carried out a needs analysis or market survey in your community to determine if there is a need or demand for affordable housing for this/these resident group/s?

☐ Yes

If yes, what type of housing is preferred by this/these group(s)?

☐ No

☐ DK/NA

II. Interest and ability to create affordable housing without the use of traditional non-profit housing supply programs

5. Does your group try to create affordable housing without using traditional non-profit housing supply programs?

☐ Yes If yes, go to 6.

☐ No

5a) If no, could you explain why not?

5b) Is there anything that would encourage your group to assume this role?
If yes, please specify.

(Go to 8)

6. Has your group attempted to create affordable housing *that did not proceed*?

☐ Yes

6a) In your view, what were the biggest obstacles you encountered in attempting to create this/ese project(s)? Please consider each stage of the development process: concept development, needs assessment, site or building acquisition, obtaining financing and other contributions/donations, planning and development approvals, construction, and marketing/leasing.

☐ No

7. Has your group created an affordable housing project that does not use a traditional non-profit housing supply program?

☐ Yes

☐ We are trying

☐ No (Go to 8)

7a) If you answered we are trying or yes, we would like to learn a little about it. Please list the project name and type of residents for each project as well as a brief description of the method of financing; partners, if any; the level of affordability (indicate either low or moderate income households); and the price/rent of a typical 2 bedroom unit. For projects in the development stage, please provide as much information as possible.

Name	resident group	financing	partners	indicate either low or moderate income	price/rent for a 2 BR unit

7b) What do you consider to be the factors, tools, or initiatives that contributed most to the success of this/ese project(s)? Please list in order of importance.

7c) In your view, what were the biggest obstacles you encountered in attempting to create this/ese project(s)? Please consider each stage of the development process: concept development, needs assessment, site or building acquisition, obtaining financing and other contributions/donations, planning and development approvals, construction, and marketing/leasing.

To be answered by all respondents.

8. Does your group have access to any of the following resources to assist you in creating affordable housing?

- [] land
 [] buildings
 [] cash donations
 [] donations in kind
 [] volunteer labour
 [] other, please specify _____

9. The following is a series of statements about creating affordable housing without using traditional non-profit housing supply programs. Please check the response below that most closely matches your own opinion after reading the following statements.

In the absence of traditional government non-profit housing supply programs.....

- a) there is a role for groups such as ours to create housing affordable for low income households

strongly agree ☐ agree ☐ no opinion ☐ disagree ☐ strongly disagree ☐

- b) there is a role for groups such as ours to create housing affordable for moderate income households

strongly agree ☐ agree ☐ no opinion ☐ disagree ☐ strongly disagree ☐

If you strongly agree or agree with either a) or b) above, please describe what you think this role is?

c) it is only possible to create affordable housing with some form of assistance.

strongly agree ☐ agree ☐ no opinion ☐ disagree ☐ strongly disagree ☐

10. Can you suggest specific changes to the housing development process or new mechanisms which would assist you in creating affordable housing without government subsidy?

III. Tools, Assistance and Information

11. The following is a list of tools and approaches which can be used to create affordable housing. Please check those you are familiar with or not familiar with; those which your group has used to create affordable housing; and those which in your view, have the greatest potential to create affordable housing without non-profit housing supply programs. If you are not sure what we mean by a certain tool or approach, you will find definitions attached to the end of the survey. Feel free to add other tools and approaches in the appropriate space.

Type of Tool or Approach	familiar with	not familiar with	have used	has potential
Land				
land leasing				
land trusts				
land donation				
other				
Financing and Equity				
mortgage guarantee				
<i>(more on next page)</i>				

Type of Tool	familiar with	need more info	have used	has potential
refinance existing housing stock				
proposal development financing				
self-build or sweat equity				
other self-help				
life leases				
co-housing				
equity cooperative				
housing investment funds				
shared equity ownership				
donations				
rent supplements				
rent-to-own				
fundraising				
other				
Buildings and Materials				
residential conversions				
rehabilitation assistance				
innovative housing forms				
innovative construction systems and materials				
other				
Municipal Regulation, Approval process, Levies and Fees				
increase density on existing site				
demolition controls				
density bonusing				
secondary suite building standards				
streamlining approval process				
reducing or waiving fees				
levies on new development				
planning assistance				
other				
Organization/Expertise				
partnerships				
volunteer professional help (legal, financial)				
other				
Other (please specify)				
Other				
Other				

12. Are you willing to form partnerships with any of the following types of non-profit groups to create affordable housing? Please check.

- ☐ non-profit housing groups
☐ other non-profit community groups
☐ municipal governments
☐ foundations
☐ philanthropic organizations
☐ ethnic organizations
☐ religious organizations
☐ other, please specify _____

13. Are you willing to form partnerships with any of the following types of private organizations to create affordable housing? Please check.

- ☐ private developers
☐ private builders
☐ lenders
☐ private corporations
☐ other, please specify _____

14. If you have had experience with partnerships formed to create affordable housing, would you say this experience was:

very satisfactory ☐ satisfactory ☐ unsatisfactory ☐ don't know ☐

14a) Could you briefly explain why?

15. To what degree would the following types of activities or assistance help your group to create affordable housing? Please indicate with a check in the appropriate column the response which best reflects your views.

Activity or Assistance	Very much	Somewhat	Not at all
networking with other groups who have created affordable housing			
networking with non-profit groups or private companies who have equity			
proposal development tools			
fundraising techniques			
strategies to combat NIMBY			

Activity or Assistance	Very much	Somewhat	Not at all
strategies for working with developers and lenders			
information about the housing finance system			
information and statistics on the local housing market			
information about the planning and development approval process			
examples of innovative affordable housing ideas			
additional staff resources			
staff with specific development skills and expertise			
financial advice			
legal advice			
other, please specify			
other, please specify			

IV. Information sharing

1. We would like to understand how your group currently learns about new ideas in creating affordable housing and about new ways you might network with other groups. Some possible methods are listed below. For each column, please indicate with a 1, 2 or 3, the importance of these information sources to your group.

Source of information	Do use	Would use
Case study reports and publications		
CHRA "Update" newsletter		
CHRA "Canadian Housing" magazine		
CMHC "Partnership Courier"		
National conferences		
Provincial or local conferences		
Local or community workshops		
Internet web pages or newsgroups		
Contacts with other groups		
Local non-profit housing group newsletter		
Use of consultants		
Access to board members		
Other (please specify)		
Other (please specify)		

17. Does your group have access to the internet?

☐ Yes

☐ No

☐ Plan to in the future

☐ Don't Know/Not Sure

18. We would like to hear anything else you have to say about creating affordable housing without using non-profit housing supply programs.

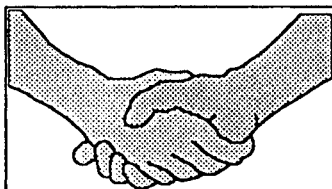
19. Could we contact you at a later date to learn more about your views and experiences?

☐ Yes

☐ No

Contact person _____

If you are connected to the internet, could you provide us with your e-mail address?



The Canadian Housing and Renewal Association and Canada Mortgage and Housing Corporation thank you for taking the time to complete this survey. The results of the survey will be available in the fall of 1997. We will send a copy of the final report to all respondents as a courtesy to those who participate in the survey.

Table B-1. Number of Surveys Sent Out

Province	English surveys	French surveys	Total	% of total
Alberta	82	0	82	5.5
British Columbia	305	0	305	20.4
Manitoba	109	3	112	7.5
New Brunswick	42	4	46	3.1
Newfoundland	84	0	84	5.6
Nova Scotia	39	0	39	2.6
NW Territories	12	0	12	.8
Ontario	324	1	325	21.8
Prince Edward Island	15	0	15	1
Quebec	19	371	390	26.1
Saskatchewan	76	0	76	5.1
Yukon	6	0	6	.4
Total	1113	379	1492	99.9

Table B-2. Number of Respondents by Province

Province	English surveys	French surveys	Total	% of total
Alberta	19		19	10.2
British Columbia	36		36	19.4
Manitoba	13	1	14	7.5
New Brunswick	5	3	8	4.3
Newfoundland	8		8	4.3
Nova Scotia	6		6	3.2
NW Territories	1		1	.5
Ontario	48	3	51	27.4
Prince Edward Island	0		0	0
Quebec	1	35	36	19.4
Saskatchewan	6		6	3.2
Yukon	0		0	0
National group	1		1	.5
Total	144	42	186	99.9

Table B-3. Response rate by Province

Province	Surveys sent out	Surveys received	% of total
Alberta	82	19	23.2
British Columbia	305	36	11.8
Manitoba	112	14	12.5
New Brunswick	46	8	17.4
Newfoundland	84	8	9.5
Nova Scotia	39	6	15.4
NW Territories	12	1	8.3
Ontario	324	51	15.7
Prince Edward Island	15	0	0
Quebec	390	36	9.2
Saskatchewan	76	6	7.9
Yukon	6	0	0
National group	1	1	100
Total	1492	186	12.5

Table B-4. Responses by type of group

Type of Group	Surveys received	% of total
Community-based non-profit housing group	73	39
Other non-profit group	53	28
Municipal non-profit	28	15
Co-operative housing group	7	4
Resource group, consultants etc.	14	8
Private sector developers	6	3
Government	4	2
Don't know	1	.5
Total	186	99.5

Table B-5. Responses by type of resident served

Type of resident	Surveys received	% of total
Mix	83	44.6
Seniors	59	31.7
Special needs	20	10.8
Families	9	4.8
Women	2	1.1
Single persons	1	.5
Aboriginal people	3	1.6
Youth	2	1.1
Don't know	7	3.8
Total	186	100

Table B-6. Groups willing to try – by province

Province	Willing to try	Total number of groups	% of groups willing to try
Alberta	9	19	47.4
British Columbia	27	36	75.0
Manitoba	4	14	28.6
New Brunswick	2	8	25.0
Newfoundland	1	8	12.5
Nova Scotia	2	6	33.3
NW Territories	0	1	0
Ontario	29	51	56.9
Prince Edward Island	0	0	0
Quebec	14	36	38.9
Saskatchewan	5	6	83.3
Yukon	0	0	0
National group	1	1	100
Total	94	186	50.5

Table B-7. Groups willing to try – by type of group

Type of group	Willing to try	Total number of groups	% of groups willing to try
Community-based non-profit housing group	39	73	53.4
Other non-profit group	23	53	43.4
Municipal non-profit	11	28	39.3
Co-operative housing group	3	7	42.9
Resource group, consultants etc.	11	14	78.6
Private sector developers	5	6	83.3
Government	2	4	50
Don't know	0	1	0
Total	94	186	50.5

Table B-8. Access to resources by groups developing housing

Access to Resource	All groups (186)		Groups with completed projects (43)		Completed projects and under development (71)	
		%				
No resources	85	46%	7	16%	11	15%
Land	82	44%	22	51%	37	52%
Volunteers	69	37%	20	47%	33	46%
Cash donations	41	22%	15	35%	27	38%
Land and volunteers	41	22%	12	28%	18	25%
In kind	32	17%	12	28%	23	32%
Buildings	30	16%	7	16%	11	15%
Land and cash donations	26	14%	10	23%	17	24%
Land and buildings	25	13%	5	12%	8	11%
Expertise	19	10%	8	19%	12	17%
Other	14	8%	3	7%	9	13%

Table B-9. Reasons groups do not try to develop affordable housing without using traditional non-profit supply programs (n=71)

Unable to finance	24	34%
Not our mandate	18	25%
No need	15	21%
Lack of feasible alternatives	8	11%
No expansion	4	6%
Lack of government support	4	6%
No capacity	3	4%

Table B-10. Factors that would encourage groups to try to develop affordable housing without using traditional non-profit housing supply programs (n=42)

Good examples/success stories	13	31%
Nothing	8	19%
Government assistance	5	12%
Partner with funds	3	7%
100% mortgage insurance	2	5%
Decrease in traditional subsidies	2	5%
Demonstrated need	2	5%
Commitment	2	5%
Other: Government mortgage guarantee, funding for staff	1	2%

Table B-11. Number of groups with completed projects – by Province

Province	Completed	Total respondents	% of total
Alberta	4	19	21.1
British Columbia	11	36	30.1
Manitoba	3	14	21.4
New Brunswick	2	8	25
Newfoundland	0	8	0
Nova Scotia	1	6	16.7
NW Territories	0	1	0
Ontario	11	51	21.6
Prince Edward Island	0	0	0
Quebec	7	36	19.4
Saskatchewan	3	6	50
Yukon	0	0	0
National group	1	1	100
Total	43	186	23.1

Table B-12. Number of groups with projects completed or under development – by type of group

Type of group	Completed	Under development	Completed and under development	Total respondents	% Completed and under development
Community-based non-profit housing group	16	13	29	73	39.7
Other non-profit group	7	9	16	53	30.2
Municipal non-profit	5	4	9	28	32.1
Co-operative housing group	3	0	3	7	42.9
Resource group, consultant, etc.	8	1	9	14	64.3
Private sector developers	4	1	5	6	83.3
Government	0	0	0	4	0
Don't know	0	0	0	1	0
Total	43	28	71	186	38.2

Table B-13. Number of groups with completed projects – by type of group

Type of group	Completed	Total respondents	% of total
Community-based non-profit housing group	16	73	21.9
Other non-profit group	7	53	13.2
Municipal non-profit	5	28	17.9
Co-operative housing group	3	7	42.9
Resource group, consultants etc	8	14	57.1
Private sector developers	4	6	66.7
Government	0	4	0
Don't know	0	1	0
Total	43	186	23.1

Table B-14a. Projects underway - by type of resident

Model	Mix	Sen	Fam	Single	Women	Sp need	Artist	Youth	Homeless	dk	total
Non-profit rental		1	1	2		7		1	1	1	14
Private rental											0
Life lease	1	8									9
Private home ownership											0
Non-profit ownership	2		3								5
Equity co-op	1		1								2
Non-equity co-op											0
Abbeyfield housing		2									2
Sweat equity											0
Co-housing	1										1
Guaranteed equity											0
Don't know	1	1									2
Total	6	12	5	2	0	7	0	1	1	1	35

Table B-14b. Projects created - by type of resident

Model	Mix	Sen	Fam	Single	Wom	Sp need	Artist	Youth	homeless	dk	total
Non-profit rental	6	3	1	5	4	2	2	1			24
Private rental	3							1			4
Life lease		11									11
Private home ownership	1		5			1	1			1	8
Non-profit ownership										2	2
Equity co-op	1	2		1							4
Non-equity co-op	2			1							3
Abbeyfield housing		14									14
Sweat equity			5								5
Co-housing	1										1
Guaranteed equity		1									1
Don't know										1	1
Total	14	31	11	7	4	2	3	2	0	4	78

⁴ Also includes families with no children

Table B-14c. Projects created and underway - by type of resident

Model	Mix	Sen	Fam	Single	Wom	Sp need	Artist	Youth	Homeles s	dk	total
Non-profit rental	6	4	2	7	4	9	2	2	1	1	38
Private rental	3							1			4
Life lease	1	19									20
Private home ownership	1		5				1			1	8
Non-profit ownership	2		3							2	7
Equity co-op	2	2	1	1							6
Non-equity co-op	2			1							3
Abbeyfield housing		16									16
Sweat equity			5								5
Co-housing	2										2
Guaranteed equity		1									1
Don't know	1	1								1	3
Total	20	43	16	9	4	9	3	3	1	5	113

Table B-15a. Projects underway - by income served

Model	Mix	Low	Mod	Dk	total
Non-profit rental	1	12	1		14
Private rental					0
Life lease	1		7	1	9
Private home ownership					0
Non-profit ownership			4	1	5
Equity co-op	1		1		2
Non-equity co-op					0
Abbeyfield housing			2		2
Sweat equity					0
Co-housing	1				1
Guaranteed equity					0
Don't know				2	2
Total	4	12	15	4	35

Table B-15b. Projects created - by income served

Initiative/ Mechanism	Mix	Low	Mod	Dk	total
Non-profit rental	8	16			24
Private rental	3	1			4
Life lease	1	1	9		11
Private home ownership	1	2	3	2	8
Non-profit ownership			1	1	2
Equity co-op	1	1	2		4
Non-equity co-op	1	1	1		3
Abbeyfield housing	14				14
Sweat equity	1	1		3	5
Co-housing			1		1
Guaranteed equity			1		1
Don't know				1	1
Total	30	23	18	7	78

Table B-15c. Projects created and underway - by income served

Model	Mix	Low	Mod	Dk	total
Non-profit rental	9	28	1		38
Private rental	3	1			4
Life lease	2	1	16	1	20
Private home ownership	1	2	3	2	8
Non-profit ownership			5	2	7
Equity co-op	2	1	3		6
Non-equity co-op	1	1	1		3
Abbeyfield housing	14		2		16
Sweat equity	1	1		3	5
Co-housing	1		1		2
Guaranteed equity			1		1
Don't know				3	3
Total	34	35	33	11	113

Table B-16a. Projects underway – by sponsor group

Model	C-b/n-p	Mnp	Res	Co-op	Priv	Total
Non-profit rental	10	3	1			14
Private rental						0
Life lease	4	3	2			9
Private home ownership						0
Non-profit ownership	4	1				5
Equity co-op			1	1		2
Non-equity co-op						0
Abbeyfield housing	1	1				2
Sweat equity						0
Co-housing	1					1
Guaranteed equity						0
Don't know	2					2
Total	22	8	4	1	0	35

Table B-16b. Projects created - by sponsor group

Model	C-b/n-p	Mnp	Res	Co-op	Priv	Total
Non-profit rental	18	6				24
Private rental					4	4
Life lease	4		5	2		11
Private home ownership			1		7	8
Non-profit ownership		1	1			2
Equity co-op			4			4
Non-equity co-op	2			1		3
Abbeyfield housing	14					14
Sweat equity	5					5
Co-housing			1			1
Guaranteed equity		1				1
Don't know	1					1
Total	44	8	12	3	11	78

Table B-16c. Projects created and underway - by sponsor group

Model	C-b/n-p	Mnp	Res	Co-op	Priv	Total
Non-profit rental	28	9	1			38
Private rental					4	4
Life lease	8	3	7	2		20
Private home ownership			1		7	8
Non-profit ownership	4	2	1			7
Equity co-op			5	1		6
Non-equity co-op	2			1		3
Abbeyfield housing	15	1				16
Sweat equity	5					5
Co-housing	1		1			2
Guaranteed equity		1				1
Don't know	3					3
Total	66	16	16	4	11	113

Table B-17a. Projects underway - by Province

Model	Alta	BC	Man	NB	NS	Ont	Que	Sas	Total
Non-profit rental	4	3			1	5		1	14
Private rental									0
Life lease		2				7			9
Private home ownership									0
Non-profit ownership					1	4			5
Equity co-op	1							1	2
Non-equity co-op									0
Abbeyfield housing		1				1			2
Sweat equity									0
Co-housing	1								1
Guaranteed equity									0
Don't know		1			1				2
Total	6	7	0	0	3	17	0	2	35

Table B-17b. Projects created - by Province

Model	Alta	BC	Man	NB	NS	Ont	Que	Sas	Total
Non-profit rental	6	1				8	7	2	24
Private rental		1					3		4
Life lease		3	2			5		1	11
Private home ownership		6		1			1		8
Non-profit ownership						1	1		2
Equity co-op	2	2							4
Non-equity co-op			1				2		3
Abbeyfield housing		14							14
Sweat equity						5			5
Co-housing		1							1
Guaranteed equity						1			1
Don't know		1							1
Total	8	29	3	1	0	20	3	2	78

Table B-17c. Projects created and underway - by Province

Model	Alta	BC	Man	NB	NS	Ont	Que	Sas	Total
Non-profit rental	10	4			1	13	7	3	38
Private rental		1					3		4
Life lease		5	2			12		1	20
Private home ownership		6		1			1		8
Non-profit ownership	3				1	5	1		7
Equity co-op		2						1	6
Non-equity co-op			1				2		3
Abbeyfield housing		15				1			16
Sweat equity						5			5
Co-housing	1	1							2
Guaranteed equity						1			1
Don't know		2			1				3
Total	14	36	3	1	3	37	14	5	113

Table B-18. Methods of Financing (n=97⁵)

Method	#	%
Conventional mortgage	32	33%
Life lease	20	21%
Private donations	12	12%
Used own funds	9	9%
High ratio mortgage	8	8%
Donated/leased/group land	8	8%
Municipal subsidy/grant	8	8%
Mortgage at preferred rate	7	7%
Rent supplement	6	6%
Provincial funding	6	6%
Member/resident equity	5	5%
Donated building	5	5%
Staff/services funded by province	5	5%
Loan guarantee	4	4%
Donated building materials	4	4%
Sweat equity	3	3%
Second mortgage	3	3%
Others mentioned 2 or less times: PDF/ACT funding, co-housing, peer lending, vendor mortgage, mortgage insurance, FHLIP, zoning bonus, land swap, developer subsidy, private investors, windsor model.		

Table B-19. Tools and models used to create housing (n=60)

Tools and models used (ranked from most to least used)	Number of Responses	Percent
Mortgage guarantee	26	43%
Fundraising	26	43%
Proposal development funding	24	40%
Partnership	23	38%
Volunteers	21	35%
Donations	20	33%
Land lease	18	30%
Rent supplement	17	28%
Residential conversion	17	28%
Increase density on existing site	17	28%
Planning assistance	17	28%
Land donation	15	25%
Innovative housing forms	12	20%
Self build/sweat equity	11	18%
Rehabilitation assistance	11	18%

⁵ Information on 16 projects was not available

Innovative construction systems and materials	9	15%
Reduce or waive fees	8	13%
Refinance existing housing stock	7	12%
Levies on new development	7	12%
Life lease	6	10%
Equity co-op	6	10%
Housing invest fund	6	10%
Shared equity ownership	6	10%
Rent to own	6	10%
Demolition controls	6	10%
Density bonus	6	10%
Streamlining approval process	6	10%
Other self help	4	7%
Co-housing	3	5%
Other land	2	3%
Secondary suites	2	3%
Land trust	1	2%

Table B-20. Factors contributing to the success of projects completed or under development (n=71)

Donated land/ low cost land/ society-owned land	15	21%
Government support (co-operation/funding)	14	20%
Community determination/support	12	17%
Board/staff commitment/leadership	9	13%
Meeting need/marketing	8	11%
Self-help/sweat equity	8	11%
Mortgage insurance/guarantee	5	7%
Labour and material prices	5	7%
Donations (cash and buildings)	5	7%
Partnerships	5	7%
Financing	4	6%
Low cost of rehabilitation	4	6%
Consultant expertise	3	4%
Staff	3	4%
Other(2or under): timing, media attention, and non-profit status		

Table B-21. Obstacles for those who tried to create a project that did not proceed (n=71)

Obtaining financing	41	64%
Cost of land/site acquisition	13	20%
Development approvals	12	19%
Govt cancelled funding/project	10	16%
Construction costs	3	5%
Bureaucracy/taxation/regulation	3	5%
Unique problems of northern/small cities	2	3%
Heritage concerns	1	2%
Lack of city support	1	2%
Lack of professional expertise	1	2%

Note numbers will add to more than 71 because respondents could state 3

Table B-22 . Obstacles for those groups who have projects created and underway (n=71)

Obtaining financing	21	30%
Obtaining start-up funding/bridge financing/cash flow	13	18%
Planning & development approvals	13	18%
No/low cost land	12	17%
Vision/concept development	8	11%
Govt approvals	7	10%
Equity/mortgage ratios	7	10%
Mortgage insurance availability/conditions	7	10%
Bureaucracy	5	7%
Maintaining operating revenues	3	4%
Municipal fees/charges	3	4%
Other (2 or under)		
New concept/tenure		
CMHC to payout old mortgages		
Construction and ownership legislation		

Note: numbers will add to more than 71 because respondents could state 3.

Table B-23. Suggested changes that would assist groups in creating affordable housing without government subsidy (n=105)

Make it easier for groups to go through the development approvals process	21	20%
Provide investor tax credits for low income housing/land	19	18%
Affordable housing needs subsidy	15	14%
Partnerships	15	14%
Local government reduce/waive fees	11	11%
Preferred mortgage rates/ special consideration from lenders	9	9%
Mortgage insurance for high ratio mortgages	8	8%
No/low cost land	8	8%
Total tax exemptions	8	8%
Start-up funding	7	7%
Tax and other strategies to raise money for affordable housing	7	7%
Identify more land/make available	4	4%
Fed govt reduce/waive GST	4	4%
Simplified building codes/standards	4	4%
Sweat equity/ finance self build	4	4%
Property tax exemptions ³	3	3%
Need a govt housing strategy	3	3%
Alternative construction techniques	3	3%
Other (2 or under)	2	2%
Loan guarantees		
Rent supplements		
Pool of licensed contractors at lower rates		
Density bonus		
Effective fundraising		
Networking/exchanging ideas		
Work with present and future occupants		
Mixed use development		
Media/pr to promote affordable housing		
Abolish rent control		
Life lease		
Peer lending		
Relax environmental clean-up regulations		
Lower tenant expectations for government subsidized projects		

Table B-24. Changes suggested by groups with projects under development or completed (n=71)

Types of Assistance Needed by Housing Model	Tax concessions	Development approvals process	Financing	Subsidies	Partnership	Other
Non-profit rental	27	3	4	3	2	7
Private rental		1	3			7
Life lease	3	2	2			9
Private home ownership		4		2	1	7
Non-profit home ownership	2		1	1		8
Equity co-op			3	3		5
Non-equity co-op			2		1	5
Abbeyfield housing	1	15	14	1	14	2
Sweat equity			3			2
Co-housing		1	1		1	3
Guaranteed equity						3
Total	33	24	33	10	19	58

Note: Respondents could provide 3 responses.

Table B-25. Changes suggested by groups with projects under development or completed – by province

Types of Assistance needed by Province	Tax concessions	Development Approval Process	Financing	Subsidies	Partnerships	Other Assistance
Alberta	5	1	1	3	2	9
British Columbia	8	6	2	3	4	9
Manitoba	2	1		1	1	3
New Brunswick	1	1		1		2
Nova Scotia	2		2	1		5
Ontario	4	3	7	4	3	17
Quebec	5	1	7	3	1	16
Saskatchewan	3		2			
National group		1	1		1	
Total	30	14	22	16	12	61

Table B-26. Tools familiar with and used

Tools and models	Familiar with n=68	Percent	Used N=60	Percent	Used as a percent of familiar
Rent supplement	55	81%	17	28%	31%
Mortgage guarantee	55	81%	26	43%	47%
Increase density on existing site	53	78%	17	28%	32%
Land donation	53	78%	15	25%	28%
Donations	52	76%	20	33%	38%
Land lease	50	74%	18	30%	36%
Life lease	48	71%	6	10%	13%
Partnership	48	71%	23	38%	48%
Project development funding	48	71%	24	40%	50%
Fundraising	47	69%	26	43%	55%
Reduce or waive fees	47	69%	8	13%	17%
Self build/sweat equity	46	68%	11	18%	24%
Streamlining approval process	46	68%	6	10%	13%
Volunteers	45	66%	21	35%	47%
Refinance existing housing stock	44	65%	7	12%	16%
Residential conversion	43	63%	17	28%	40%
Planning assistance	42	62%	17	28%	40%
Density bonus	41	60%	6	10%	15%
Rent to own	41	60%	6	10%	15%
Equity coop	39	57%	6	10%	15%
Rehabilitation assistance	38	56%	11	18%	29%
Levies on new development	37	54%	7	12%	19%
Other self help	37	54%	4	7%	11%
Demolition controls	35	51%	6	10%	17%
Land trust	35	51%	1	2%	3%
Co-housing	34	50%	3	5%	9%
Secondary suites	34	50%	2	3%	6%
Housing invest fund	29	43%	6	10%	21%
Shared equity ownership	29	43%	6	10%	21%
Innovative construction systems and materials	28	41%	9	15%	32%
Innovative housing forms	27	40%	12	20%	44%
Other land	4	6%	2	3%	50%

Planning & Underway

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Non Profit Rental	Alta	121	np hsg	sp needs	low	\$500/m for 5 bed	fundraising downpayment, rent supp	partnerships,fundraising
Non Profit Rental	Alta	121	np hsg	sp needs	low	30% income	donated land, 2 donated houses, development funding	same as above
Non Profit Rental	Alta	122	np hsg	sp needs	low	\$176/m for 3BR	conv mortgage	ability and willingness to help
Non Profit Rental	Alta	122	np hsg	sp needs	low	\$455/m room and board	Conv mortgage	same as above
Non Profit Rental	BC	10	np	spec nds	low	welfare shelter allow	Agency \$\$. fundraising. mortgage	
Non Profit Rental	BC	23	mnp	seniors	mod	\$400/m	group land, cash equity, mortgage	low cost land, group commitment, cash equity, develop consultant
Non Profit Rental	BC	65	np	urban singles	low	n/a	mortgage	commitment
Non Profit Rental	NS	43	np	sp nds	low	\$425/m	low interest mortgage, prov loan guarantee	4 groups working together, ACT grant, City land, promise of help from CPPP
Non Profit Rental	Ont	1	np hsg	adult males	low	n/a	dk	city leadership
Non Profit Rental	Ont	4	np hsg	single parent families/2nd step	low	\$600/m	interest free mortgage, bonds to city, guarantee only principal	prof and skilled volunteers
Non Profit Rental	Ont	103	mnp	dk	mix	\$400/m	self-vendor mortgage take backs/sales of units	lower cost of rehab, net loss situation
Non Profit Rental	Ont	132	resource	youth	low	\$325/m for rooms	mortgage,rents	partnerships

Planning & Underway

Non Profit Rental	Ont	178	mnp		homeless	low	n/a	City land grant, capital grant, mortgage insurance, low interest mortgage, CMHC grant	land grant, City capital grant, mortgage insce, low interest mortgage
Non Profit Rental	Sask	89	np hsg		sp nds	low	\$425/m		availability of land, financing
Life Lease	BC	23	mnp		seniors	mod	n/a	church land, cash, mortgage	low cost land, group commitment, cash equity, develop consultant
Life Lease	BC	125	np		seniors	n/a	n/a		
Life Lease	Ont	12	np hsg		seniors	mixed	\$160,000	life equity	community will, staff to coord volunteer efforts
Life Lease	Ont.	34	mnp		mix	mod	\$130,000	up front payment of amort lease	support serv agency partnerships, community support
Life Lease	Ont	92	np		seniors	mod	\$120,000	life lease	land
Life Lease	Ont	151	resource		seniors	mod	\$101,000	life lease	credibility and resources of sponsor, structuring and marketing of project
Life Lease	Ont	151	resource		seniors	mod	\$166,000	life lease	same
Life Lease	Ont	167	np hsg		seniors	mod	\$125,000	life lease	partnership, city land
Life Lease	Ont.	181	mnp		seniors	mod	\$130,000	life lease	
Non Profit Home-Ownership	NS	43	np		mix	mod	\$75,000	low interest mortgage, FHLIP, 5% down	4 groups working together, ACT grant, City land, promise of help from CPPP
Non Profit Home-Ownership	Ont	20	np hsg		families	mod	\$92,000	high ratio insured mortgages	City holding land during dev process

Planning & Underway

Non Profit Home-Ownership	Ont	20	np hsg	families	mod	\$97,000 for 3 BR	dk	offer residential component to a mixed use project
Non Profit Home-Ownership	Ont.	34	mnp	mix	mod	\$130,000	conv mortgage	support serv agency partnershipscommunity support
Non-Profit Home Ownership	Ont.	180	np hsg	families		n/a		n/a
Equity Coop	Alta	9	resource	mixed	mixed	\$110,000	dk	partnership with land trust coop, "rent" supplements
Equity Coop	Sask	52	coop	families	mod	\$40,000	mortgage, donated supplies, sweat equity	advisory cte commitment,early coop formation, Home Grown Solution grant
Abbeyfield	BC	23	mnp	seniors	mod	\$700/m +support costs	mortgage	low cost land, group commitment, cash equity, develop consultant
Abbeyfield	Ont	47	np	seniors	mod	\$1550/m	mortgage insce, equity	need for sm proj with family environmnt
Co-housing	Alta	174	np hsg	mix	mix	\$85,000	conv mortgage, peer lending	group commitment,
Don't Know	BC	30	np hsg	seniors	mix	n/a	fundraising, provincial funding, donations	n/a
Don't Know	NS	135	np	mix	n/a	n/a	n/a	n/a

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Non Profit Rental	Alta	11	np hsg	sp nds	low	\$246/m	fundraising, casino, mortgage	charitable status for fundraising, low cost /unit, community support & connection for financing
Non Profit Rental	Alta	11	np hsg	singles	low	\$215/m	fundraising, casino, mortgage	same as above
Non Profit Rental	Alta	112	np hsg	women	low	n/a	prov rent supp, agency services	prov supp/rent supp, funding for support services, federal mortgage subsidy
Non Profit Rental	Alta	112	np hsg	families in crisis	low	\$495/m	rent supp, agency services	same
Non Profit Rental	Alta	112	np hsg	women transition	low	\$120/m for 1 Bed	mortgage, rent supp, agency staff	same
Non Profit Rental	Alta	163	mnp	mix	mix	n/a	leased City land, private investment fund	efficient costing and financing
Non Profit Rental	BC	138	np hsg	seniors	low	\$800/m	society land, society cash from land sale, mortgage	consultants, program to re-house original tenants, timing for sale of land, coop from govt, developer willing to take fin risk, society experience
Non Profit Rental	Ont	20	np hsg	singles	low	n/a	land swap	land switch
Non Profit Rental	Ont	103	mnp	singles	low	n/a	conventional mortgage, rent supplement/loans	lower cost of rehab, net loss situation

Created - Rental

Non Profit Rental	Ont	164	mnt				low	\$390/m	low cost land, profits from mnp housing mgmt	below market purchase of land & buildings, minimal rehab to existing struc,sweat equity, city mortgage guarantee
Non Profit Rental	Ont	164	mnt			artists	mix	\$750/m	conv mortgage, guarantee,	same as above
Non Profit Rental	Ont	178	Mnp			artists	low	\$633/m	City mortgage guarantee, conv mortgage?	mortgage guarantee
Non Profit Rental	Ont	180	np hsg			singles	low	\$130/room	donated building, city services funding for staff	muni land, ongoing staff funding
Non Profit Rental	Ont	180	np hsg			singles	low	\$350/room	donated building, prov cap grant, municipal ss for staffing	prov cap grant
Non Profit Rental	Ont	180	np hsg			women	low	n/a	donated building, cap grant, charitable donations	
Non Profit Rental	Que	93	np hsg			sp nds	mix	\$286-\$699/m	100% credit union mortgage	leadership, meeting needs
Non Profit Rental	Que	99	mnt			young urban singles	mix	\$455/m	City subsidy and SHQ	gov' cooperation, meeting needs
Non Profit Rental	Que	165	np hsg			mix	mix	\$350/m	conv mort	access to affordable financing
Non Profit Rental	Que	165	np hsg			mix	mix	\$350/m	none	same
Non Profit Rental	Que	165	np hsg			mix	mix	\$300/m	none	same
Non Profit Rental	Que	165	np hsg			mix	mix	\$350/m	none	same
Non Profit Rental	Que	168	np			women/transition	low	\$385/m	SHQ, self-financing, rent supp	meeting need, financing, support from phase 1

Created - Rental

Non Profit Rental	Sask	116	np		seniors	low	\$480/m	mortgage	good mngmt, non-profit nature
Non Profit Rental	Sask	116	np		seniors	low	RGI	Sask Housing	same as above
Private Rental	BC	102	priv		youth	low	n/a		
Private Rental	Que	21	private		mix	mixed	\$500/m	city grant, conv mortgage	City grant, tax reduction, lower cost of rehab existing
Private Rental	Que	21	private		mix	mix	\$450/m	city grant, conv mortgage	same as above
Private Rental	Que	21	private		mix	mix	\$500/m	city grant, conv mortgage	same as above

Created - Life Lease

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Life Lease	BC	45	np hsg	seniors	mod	\$105,000	Life lease	affordable location, close to services
Life Lease	BC	45	np hsg	seniors	mod	\$115,000	Life lease	same
Life Lease	BC	45	np hsg	seniors	mixed	\$68,000 or 550/m	Life lease and rent SAFER	same
								dedication of volunteers, const trades reasonably priced, municipal land donation
Life Lease	Man	73	coop	seniors	mod	\$585/m	life lease	
Life Lease	Man	73	coop	seniors	mod	\$595/m	life lease	same
								credibility and resources of sponsor, structuring and marketing
Life Lease	Ont	151	resource	seniors	mod	\$125,000	life lease	
Life Lease	Ont	151	resource	seniors	mod	\$105,000	life lease	same
Life Lease	Ont	151	resource	seniors	mod	\$110,000	life lease	same
Life Lease	Ont	151	resource	seniors	mod	\$130,000	life lease	same
Life Lease	Ont	151	resource	seniors	mod	\$140,000	life lease	same
Life Lease	Sask	123	np	seniors	low	RGI max 480/m	donations, grants, life lease debentures	community financial support, volunteer time

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Private Home-ownership	BC	16	private	families	mod	\$190,000	mortgage	unique hsg form, density
Private Home-ownership	BC	22	private	fam	low	\$160,000	mortgage	govt cooperation, prof developer
Private Home-ownership	BC	22	private	fam	low	\$160,000	mortgage	same
Private Home-ownership	BC	102	private	families	mod	n/a		
Private Home-ownership	BC	102	private	artists		n/a	rezoning,	
Private Home-ownership	BC	102	private	single parent families	mix	n/a	zoning bonus, developer subsidy, priv donations	
Private Home-ownership	NB	142	private	n/a	mod?	n/a	conv mortgage?	price
Private Home-ownership	Que	31	resource	mix	mod	\$75,000	private sector	low cost, media attn
Non-profit Home-ownership	Ont	158	mnp	n/a		n/a	Windsor Model, ACT, low interest credit union	ACT funds and low interest financing from Caisse populaires
Non-profit Home-ownership	Que	170	resource	n/a	mod	\$46,000	mortgage	

Created - Cooperative

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Equity Coop	Alta	9	resource	singles/ families no children	low	40000	95% first time mortgage, member equity	purch existing bldg requiring no major expend, high ratio loans, strata title provision
Equity Coop	Alta	9	resource	seniors	both	106000	member equity, NHA mort insurance, indiv take-out mortgages	member equity, PDF funding
Equity Coop	BC	182	resource	seniors	mod	140000	member equity, high ratio mortgage	mun subordination of land for partial fin, high ratio fin, cost effective
Equity Coop	BC	182	resource	mixed	mod	165000	high ratio mortgage	const, combining builders & continuing coops for indiv take-out fin
Non Equity Coop	Man	32	coop	mix	low	\$465/m	member 0% loans, credit union mortgage, 2nd mortgage	community determination, skilled volunteers, wealthy private backer
Non Equity Coop	Que	172	np hsg	mix	mix	\$370/m	conv mortgage, preferred rate mortgage from hsg inv fund	coop members, preferred mortgage rates
Non Equity Coop	Que	172	np hsg	singles	mod	\$370/m	conv mortgage, preferred rate mortgage from hsg inv fund	same as above

Created - Sweat Equity

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Sweat Equity/Self Help	Ont	111	np hsg	families	mix	\$60,000	city donated land, sweat equity, mortgage	building trade volunteers, community contributions, families receiving homes
Sweat Equity/Self Help	Ont	156	np hsg	families	low	\$100,000	donated cash, building materials, land, interest free mortgage	publicity of popular program, family's hard work, volunteers, community support

Created - Abbeyfield

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success	
Abbeyfield	Cda (B.C. and Ont)	141	np hsg	seniors	mix	\$850-1500/m for total package incl rent, house-keeper.salary, mortgage servicing and food	donated house, life lease, municipal funding, mortgage insce, PDF, donations	community involvement, help from buddy societies and head office	

Created - Co-housing

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Co-housing	BC	13	Resource	mix	mod	\$103,000	member equity, construction and take out mortgages	willingness of group to be inclusive, density bonus, skillful deve mgr, co-hsg consultant

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
Guaranteed Equity Corp	Ont	162	mnp	seniors	mod	100,000	guaranteed equity corp	willingness of Metro to fund initial cap exp and to finance operating line of credit

Don't Know

Type of Project	Province	Group ID	Developer Type	Resident Type	Level of Income	Price	Method of Financing	Reasons for Success
DK	BC	159	np hsg	seniors	dk	dk	dk	underway or built?, good model for others