

CALGARY'S COMMUNITY HOUSING AFFORDABILITY COLLECTIVE

A NEW APPROACH FOR CALGARY'S HOUSING SYSTEM

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EXECUTIVE SUMMARY

WHAT IS THE COMMUNITY HOUSING AFFORDABILITY COLLECTIVE?

The Community Housing Affordability Collective is a framework to enable action with shared accountability and sustained collaboration

The Community Housing Affordability Collective is the **only initiative focused specifically on housing**. It presents a framework that enables the housing community to work together in the long-term to tackle housing affordability in Calgary. With this purposeful objective of a shift in the housing system, the Community Housing Affordability Collective focuses on fundamentally changing our approach, allowing for the furthering of the housing objectives of other plans and strategies. It is a shift from the historically reactive approach to housing crisis cycles. It is also a shift from affordable housing to 'housing affordability', with the recognition of the impact that the market, particularly the low-end could have on the below market side of housing. It is community-developed and community-owned.

The Community Housing Affordability Collective is a way to:

LOOK AT THINGS DIFFERENTLY

→ to consider the interconnectedness of the entire housing system in relation to affordability and to examine both the social and economic side of housing

SHIFT THE HOUSING SYSTEM

→ to build on existing engagement and trust and provide a forum for this to continue in the long-term, rather than in times of crisis

SUPPORT THE WORK THAT IS ALREADY UNDERWAY

→ to recognize the achievements of the housing community and align resources and efforts to a common vision

STRENGTHEN THE VOICE OF THE HOUSING COMMUNITY

→ to empower the housing community to work together to define and advocate for solutions to tackle housing affordability

ENABLE ACTION

→ to allow for the continuation of work immediately following endorsement and to ensure this strategy doesn't sit on a shelf

EXECUTIVE SUMMARY

HOW DID WE GET HERE?

Through intense collaboration and trust building, we have moved from individual interest to collective vision

In 2013, The City of Calgary's presentation to Council, and resulting Community Capacity Research Project, identified that the housing system operates in silos and there is limited capacity for stakeholders to fulfill their current roles, or take on new or expanded roles and address gaps independently. Council requested that Administration work collaboratively with external organizations in the housing system to develop a community-based affordable housing strategy to provide an integrated and coordinated way forward for the delivery of affordable housing solutions for Calgary. To enable this community-based response, the development of the Community Housing Affordability Collective has included stakeholders within the housing community including: **non-profit housing providers, community-based organizations, support service agencies, affordable home ownership providers, industry associations, advocacy groups and the municipal, provincial and federal government**. This group developed a collective vision and strategic outcomes and divided into groups to further examine themes related to housing affordability.

An important learning emerged as the actions to address these themes were being developed and consolidated – that there were critical gaps in data and consequently there were a number of outstanding questions that required answering prior to prioritizing and recommending specific housing affordability solutions. The group also recognized the value of the collaborative interactions that were resulting from these discussions and realized this shift was in fact an innovative action that CHAC had initiated – that a **governance structure was needed to sustain this collaboration and drive long-term change**.



While great progress has been made, as demonstrated in this report, the most significant achievement of CHAC to date is having this diverse group of stakeholders, representing the housing community, across the spectrum, collaborate on housing solutions. **Effective collaboration, based on developed trust and a recognition and appreciation of common motivations, takes time**. In the last year and a half, the CHAC Advisory Group has accomplished what other initiatives have not and built that trust. It has evolved the conversation **past individual interest to that of collective vision and commitment in the long-term**, which is a true success. We are now ready to move forward together to improve housing affordability in Calgary, starting with the examination of data to better understand the scale and scope of gaps to define priorities for a community-based implementation plan.

EXECUTIVE SUMMARY

WHAT ARE **WE** GOING TO DO?

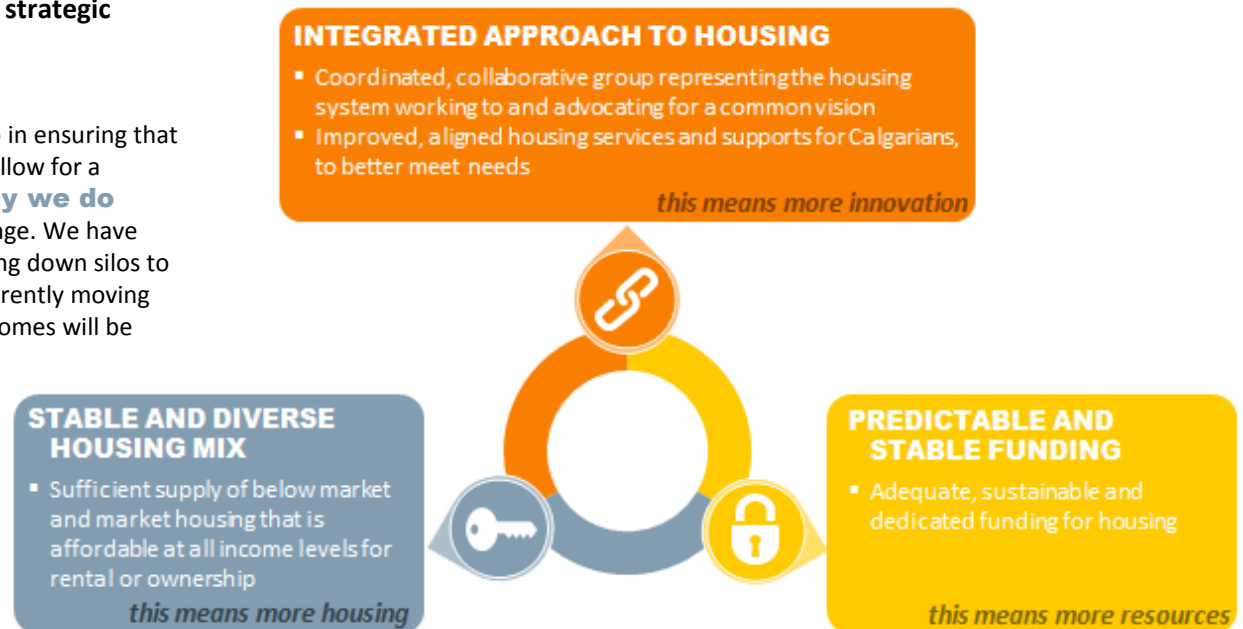
We will work to achieve our collective vision, focusing on maintaining our collaborative approach

Our vision is that in the future, **Calgary will have housing that:**

- ➔ **Supports CHOICE** along the entire housing spectrum
- ➔ **Is SAFE, APPROPRIATE** and in suitable locations
- ➔ **Allows Calgarians to MEET** their **LIFETIME NEEDS**
- ➔ **Is AFFORDABLE** to all Calgarians across all income levels

We will work towards this vision by achieving these **strategic outcomes** :

We determined, however, that the first critical step in ensuring that this strategy different and has the mechanisms to allow for a **fundamental, long-term shift in the way we do things** was to define the structure to enable change. We have initially **focused on our approach** to breaking down silos to tackle housing affordability and work together differently moving forward. Specific targets against each of these outcomes will be defined in the next stage of work for the Collective.



EXECUTIVE SUMMARY

HOW WILL WE DO IT?

Formalize a governance structure to be a catalyst for change

We have learned, through this experience and through the experiences of other initiatives both within and outside of this city, that defining the actions that need to be taken to tackle a problem and achieve desired outcomes is **not enough**. The initiatives that end up 'sitting on a shelf' do not lack good ideas or the best of intentions. They lack the **mechanism to enable action** and they lack the **power of shared accountability and sustained collaboration**.

The Community Housing Affordability Collective recommends a governance structure that breaks down the historically challenging and barrier-building silos of the housing system, provides a complete view of housing and **aligns existing resources** towards the collective vision. It provides a forum for committed individuals to innovate and collaborate, taking housing affordability leading practices and determining how they can best fit in Calgary, with a dedicated team to act as **a catalyst to facilitate and coordinate change**. It will help individual members achieve more (further and faster) by facilitating support from other members working on similar work.

Providing direction and leadership to CHAC and determining critical housing affordability priorities is the Housing Affordability Steering Committee. This diverse group of individuals, representing a matrix of **critical knowledge areas and the entire housing system**, will work together, bringing various view points and experiences to advocate and to tackle housing affordability challenges. The Steering Committee will be supported by Housing Affordability Facilitators. This team, made up of project management and research expertise from the Urban Alliance, will enable action based on the direction of the Steering Committee. They will be **dedicated** to the work of CHAC, so they will have the capacity to move things forward and to keep stakeholders engaged. This group will work with the Collective, leveraging existing expertise and resources to define and support the implementation of Calgary-based solutions to housing affordability.



Housing Affordability Collective

CHAC Governance

Housing Affordability Steering Committee

Housing Affordability Project Facilitators

Project Delivery

Facilitators

Collective member

Collective member

Collective member

Collective member

The Housing Affordability Collective represents those members of the housing system in Calgary that are interested in participating in CHAC. They will be engaged through the Steering Committee and the Facilitators and asked to participate in and contribute to CHAC actions as appropriate and required.

An interim governance structure, providing representation across the housing system and in many knowledge areas, is in place to ensure that there is **no delay or loss of momentum**.

EXECUTIVE SUMMARY

HOW WILL WE DO IT?

Define and advocate for solutions to housing affordability in Calgary and enable aligned execution of these initiatives

The Community Housing Affordability Action Plan will be enabled by its governance structure. The Steering Committee will be the driving force of prioritizing actions and, based on this direction, the Facilitators will turn those priorities into actionable projects, bringing Calgary-based solutions with blueprints for action to the Collective and providing support and integration as required. There will be continuous communication and collaboration as projects are delivered, and this cycle will allow the flexibility to react to urgent need and to evolve as priorities change and goals are accomplished.

High-level actions, below, have been developed to achieve the CHAC strategic outcomes. They represent our current perspective on the boldest and most promising ideas with the greatest potential to impact housing affordability. These are the ideas within which the Steering Committee and Project Facilitators will develop housing affordability solutions for Calgary and **define priorities and an implementation plan**. The anticipated template that will be completed for these actions is appended separately.

Advocacy is an additional critical component of CHAC action. The ability for the housing community to come together to define solutions provides **great strength in a unified voice advocating for change**. The Housing Affordability Collective will engage in **deliberate and ongoing advocacy** going forward, aligned to Steering Committee priorities.



Integrated approach to housing



Actions

1. Develop and maintain a complete and centralized picture of data related to housing and need, as well as current stock and support, to enable informed, prioritized decision-making.
2. Align social supports and enabling processes related to housing.
3. Enable transition through the housing spectrum.

Stable and diverse housing mix



Actions

1. Launch a proactive preservation and attainment strategy.
2. Increase opportunities for access, diversity and inclusion within the housing system.
3. Create efficiencies and reduce cost in housing production.

Predictable and stable funding



Actions

1. Enable local non-profit housing providers to leverage joint portfolios and access capital markets.
2. Develop additional financial tools to secure capital funding for affordable housing.

EXECUTIVE SUMMARY

HOW WILL **WE** DO IT?

Keep our momentum to move forward in year one

The first year of implementing CHAC will be predominantly focused on the 'integrated approach to housing' outcome. It will involve formalizing the collaborative structure that has developed. It will build on the momentum that strategy development has created and allow for immediate continuation of work through the interim Steering Committee and Facilitators. The following activities will be initiated within year one:

- 1 Define Terms of Reference and formalize the Housing Affordability Collective**
- 2 Develop a complete and centralized picture of data related to housing and need, as well as current stock and support to inform prioritization**
- 3 Support ongoing initiatives**
- 4 Advocate together**
- 5 Report on progress quarterly**
- 6 Complete a strategy and prioritized workplan to achieve the vision**

In order to get started we are looking for:

ENDORSEMENT

Advisory Group member organizations to endorse the Community Housing Affordability Collective and agree to work together differently for at least the next two years.

RESOURCES

Resources dedicated by both The City of Calgary and the University of Calgary, respectively, representing the Urban Alliance, to support the roles of the Project Facilitators. And for the members of the Steering Committee to continue to dedicate time to this initiative.

FUNDING

Funding to support the Facilitator resources. We intend to apply for funding from various sources.

EXECUTIVE SUMMARY





HOW WILL WE DO IT?

Commit together, as individuals, organizations and a housing community, to change

The interim Steering Committee will be seeking endorsement and support for CHAC from the Advisory Group and broader housing community. Those that endorse will accept the endorsement principles, outlining that this collaborative approach will better housing affordability in Calgary, even if there are specific recommendations that an organization cannot support. But joining the Collective means committing to doing things differently in the long-term – not just agreeing to the strategy in principle – and accordingly, the individuals and organizations joining will be accountable to themselves and the rest of the Collective on continuing to bring the CHAC approach to life. The following outlines what is expected of the Housing Affordability Collective following endorsement. Those that join are expected to commit to this change for at least two years.





Expectations of Collective members (individuals and organizations)

Organizations and individuals that join the Housing Affordability Collective are expected to:

-  Champion CHAC and housing affordability, supporting and advocating for projects that will positively impact affordability in Calgary
-  Communicate openly and engage with the Collective, Steering Committee and Facilitators
-  Consciously work differently, considering the CHAC collective vision rather than individual interest – stop working in silos
-  Share data and work with the Facilitators, as appropriate

Expectations of Collective governance

Organizations and individuals that join the Housing Affordability Collective can expect that, through governance, they will be:

-  Engaged and informed, both informally on an ongoing basis and formally, every six months
-  Supported and advocated for on initiatives that align to CHAC priorities
-  Provided access to data and reports
-  Acknowledged for contributions to moving CHAC forward

Getting here.

INTRODUCTION

INTRODUCTION

GETTING THE HOUSING COMMUNITY TOGETHER

From “Affordable Housing” to “Housing Affordability”

In the past, there has been a tendency for affordability initiatives to focus on a particular segment of the system or population, resulting in the term “affordable housing” becoming synonymous with subsidy. With CHAC, the goal is to look at all points along the housing spectrum, within the housing system, and understand where there are issues and opportunities to address problems, both below market and in the market. There is recognition of the relationship between market and below market and the identification of an opportunity to explore ways to move people along the spectrum and alleviate pressures on the below market side.

How did the Community Housing Affordability Collective begin?

In June 2013, City of Calgary Administration presented a strategic overview of affordable housing to City Council, including a review of policy and the identification of key gaps and challenges in the housing system in Calgary. As a result of this presentation, Council directed The City of Calgary to conduct a Community Capacity Research Project to assess the system’s capacity to meet housing needs for Calgarians. A critical and central theme of this research was the finding that the housing system is siloed and there is limited capacity for stakeholders to fulfill their current roles, or take on new or expanded roles and address gaps independently. Best practice research was also undertaken that revealed other Canadian municipalities are using a collaborative approach and taking the lead to bring all stakeholders to the table. It was concluded that stakeholders need to work together to move the housing system in Calgary to a more efficient and effective level, and achieve better collective outcomes.

Why create the Community Housing Affordability Collective strategy?

Because the research revealed that the issue impacts multiple stakeholders, Council requested that Administration work collaboratively with external organizations in the housing system to develop a **community-based** affordable housing strategy to provide an integrated and coordinated way forward for the delivery of affordable housing solutions for Calgary. The strategy was intended to define how stakeholders in the housing system can collectively work smarter together to address the gaps in the housing system and to better meet the needs of all Calgarians. It was not intended to replace initiatives already in place or in development; rather it was to provide alignment between plans and initiatives and a framework to move the system forward and guide future action.

Who has been involved?

To enable a community-based response to the affordability issues and challenges that exist within the housing system, the development of the Community Housing Affordability Collective (CHAC) has included a diverse set of stakeholders within the housing community. Following Council direction, the City engaged those stakeholders that had been involved in the Community Capacity Research Project to form the CHAC Advisory Group. Members of the Advisory Group included non-profit housing providers, community-based organizations, support service agencies, affordable home ownership providers, industry associations, advocacy groups and the municipal, provincial and federal government. Administrative support for the development of the strategy has been provided by the Affordable Housing Division within the Office of Land Servicing and Housing at The City of Calgary. Facilitation has been provided by the Westman Centre for Real Estate Studies at the Haskayne School of Business at the University of Calgary.

INTRODUCTION

HOW WE GOT HERE

How was the Community Housing Affordability Collective developed?

Starting in April 2014, the CHAC Advisory Group was established. The group worked to set the strategic direction and initiate the development of the strategy. This work resulted in the definition of a vision, as well as the identification of key themes, strategic directions and actions to address the gaps in the housing system previously identified in the Capacity Research. The results of this initiation and the plan to move forward were endorsed by all of the members of the Advisory Group in December 2014.

The next step was to examine these themes and actions in more detail through five smaller, more focused subgroups, including:

HOUSING SUPPLY



PARTNERSHIPS



POLICY ALIGNMENT



FINANCIAL INNOVATION



SOCIAL SUPPORTS AND FINANCIAL ASSISTANCE



These subgroups started meeting in the first quarter of 2015 and completed research and engaged with additional subject matter experts where applicable to ensure as many ideas and innovative solutions as possible were generated within the identified themes. Beginning in Q2 2015, subgroup leads, known as the 'HUB', began meeting to discuss and consolidate group recommendations. Based on these meetings, the need for governance to support implementation of the resulting strategy was identified and an additional subgroup formed to develop this structure in June 2015.

Over summer and early fall 2015, the HUB and broader Advisory Group met on multiple occasions to finalize recommendations regarding the governance structure and action planning, which have now been consolidated into this final report to be endorsed by each Advisory Group member organization.

While great progress has been made, as demonstrated in this report, the most significant achievement of CHAC to date is having this diverse group of stakeholders, representing the housing community, across the spectrum, collaborate on housing solutions. **Effective collaboration, based on developed trust and a recognition and appreciation of common motivations, takes time.** In the last year and a half, the CHAC Advisory Group has accomplished what other initiatives have not and built that trust. It has evolved the conversation **past individual interest to that of collective vision and commitment in the long-term**, which is a true success. We are now ready to move forward **together** to improve housing affordability in Calgary.

A case for Collective action.

HOUSING AFFORDABILITY IN CALGARY

HOUSING

IT'S **BASIC** AND **FUNDAMENTAL** – WE ALL NEED IT

Housing is critical at both the individual and community level. It is a basic human right, identified by the United Nations' Universal Declaration of Human Rights, that acknowledges everyone should have a right to a standard of living adequate for the health of him/herself and of his/her family – for which, housing is fundamental. Without a stable place to call home, it is extremely difficult for people to find and keep a job, to feed and raise a healthy family and to work towards a better life. For a community, housing is essential in attracting a sustainable and viable workforce and in enhancing the safety, health and welfare of residents.

Impact of stable, adequate housing¹:

- ↑ **Increases community engagement**
- ↑ **Increases access to employment**
- ↑ **Improves academic achievement**
- ↓ **Decreases the healthcare system strain and costs**
- ↓ **Reduces crime and revitalizes neighbourhoods**

Housing not only positively impacts the economy through providing shelter to the workforce. Housing construction contributes substantially to the economy through employment. In 2014, new home building, renovation and repair in Calgary² created:

52,300 jobs
\$3.4 Billion in wages

Housing First³

It costs \$55,000/yr to shelter and support a homeless person

FIFTY-FIVE

It costs \$21,000/yr to provide a home

TWENTY-ONE

PROVIDING A HOME SAVES TAX-PAYERS

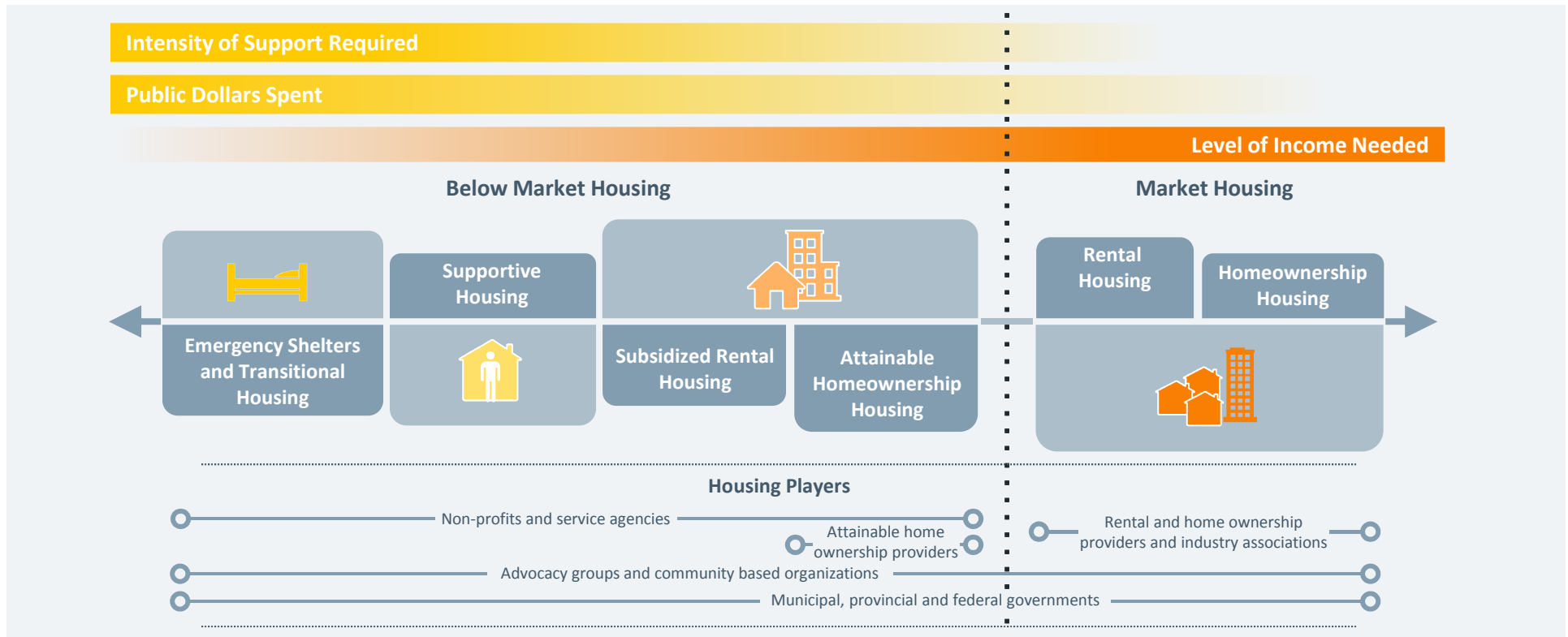
APPROXIMATELY \$34,000 PER PERSON ANNUALLY

Housing First is a belief that all people deserve housing and anyone can be supported into housing directly from homelessness. It prioritizes housing as the first and most primary need to address for people experiencing homelessness. Other barriers, illnesses or challenges can be addressed once a person has been housed and the chaos of homelessness has been eliminated from their life. Research has demonstrated that this approach has better outcomes for the individual, as well as for the community, most dramatically in the criminal justice and healthcare system, including:

- **85%** fewer days in jail
- **67%** fewer days in hospital.

THE HOUSING SYSTEM

WHAT WE MEAN WHEN WE TALK ABOUT HOUSING



When we talk about housing affordability in Calgary, it is helpful to understand the full housing spectrum that exists within the housing system, which encompasses the various ways people take shelter in the city. It ranges from emergency shelters, transitional and supportive housing for people experiencing homelessness through to the point that individuals are sheltered in homes that reflect market prices, with a number of options and ranges of subsidy in between. People may move in either direction along the spectrum depending on circumstances, but may never have the means to move to market housing. The intensity of support (e.g. social, financial assistance, or financial tools) required ranges from greater support for emergency shelters and transitional and supportive housing to little or no support as income levels increase to the market housing end. Public dollars spent reflect this intervention. There are a number of types and options for housing where subsidy is required for below market housing. Subsidy can take the form of discounted shelter or public dollars to supplement market rent. The housing players reflected above have been and are currently involved in addressing housing need in Calgary, from non-profit providers to government to the private sector.

In the development of this Community Housing Affordability Collective, **housing players across the spectrum** have been represented and the **exploration of solutions that consider the entire system** has been identified as critical and will be considered.

HOUSING AFFORDABILITY IN CALGARY

DEFINING AFFORDABILITY

Different groups within the housing system historically have looked at and considered affordability differently. Affordability can be considered across the full spectrum, as is the case with CHAC, but can often narrow in on the below market side, as this is where the need and impact is most acutely reflected. These discrepancies in definitions and views reflect a number of the challenges/gaps in the housing system that the recent research, including the 2013 Report to Council and Capacity Research Report, as well as an initial mapping of how organizations address affordability undertaken by the Westman Centre for Real Estate Studies at the University of Calgary, identified. These challenges/gaps include:



The housing system is extremely siloed and organizations have not been very effective at working together.



Effective data systems and a centralized view of data related to market and below market housing is lacking, making it difficult to understand the need of housing across the spectrum. There is also difficulty around common language and terminology related to housing affordability.

This and subsequent pages provide a snapshot of where we are with housing affordability in Calgary. It demonstrates why we need to do things differently. It is important to note that while a variety of data is presented on the subsequent pages, this data is not centralized or complete. More importantly, **the data does not currently provide the insights required to tackle our housing affordability challenges.**

Defining affordability

In 2014, of 453,626 households in Calgary⁴:

Housing was **not affordable** for **86,750** households⁵ – that's nearly **1 in 5**.



42,170 households (that's **10.5%**) were in **core housing need**.

On average these households:

Spend **51.9%** of income on shelter and earn **\$26,111** annually⁸



On any given night

over 3,500 Calgarians were **homeless**⁹

And over 15,000 more households were in **extreme core housing need**¹⁰

➤ Canada Mortgage and Housing Company considers housing affordable when shelter costs do not exceed 30% of before-tax household income⁶ (applied above). The City of Calgary will at times add an income threshold to discount discretionary overspending⁷.

➤ Core housing need reflects those with an annual income that would not pay for average market prices, even if these options were available.





➤ Extreme core housing need reflects those at high risk of becoming homeless – spending more than 50% of before-tax income on shelter and earning less than \$20,000 per year.

No matter how it's defined, we have significant need here in Calgary.

HOUSING AFFORDABILITY IN CALGARY

AFFORDABILITY IN THE MARKET

To enter into housing in 2014, this was the reality:

		Average Cost ¹¹	Income required ¹²	Who could not afford this?	
Rental					
	1 bedroom	\$1135/mth	\$45,400		An administrative clerk or a transit operator
	2 bedroom	\$1230/mth	\$49,200		An early childhood educator and security guard <u>double-income family</u>
Ownership					
	Condo	\$295,625	\$71,440		A physiotherapist or a carpenter
	Single-detached	\$490,000	\$113,822		A dental assistant and public works labourer <u>double-income family</u>

The occupations presented in the table above are only a highlight of those that would not be able to afford to enter the housing market (rental or ownership), without paying more than 30% of their income on shelter. These people represent important contributions and services in our community. The barrier to enter the housing market may even deter people from moving to Calgary.

The figures represented in the table reflect a snapshot of data from 2014, to be consistent with other available data. It is recognized that 2015 numbers may reflect a slightly different reality, with prices being impacted by current economic conditions. It is important to note though, **there are a number of economic factors that impact housing but these do not tend to have a significant impact on need. In times when vacancies may be slightly lower and the cost of living may not be at a peak high, this tends to be countered by a rise in un- or under-employment in the city.** Using the CMHC definition of affordability at spending less than 30% of income on shelter, need in this city has historically remained relatively stable at 1 in 5, regardless of economic conditions.

HOUSING AFFORDABILITY MYTHS

myth: subsidized housing is for the unemployed, that don't help themselves

FACT: subsidized housing helps a variety of different people with different needs, many of whom are working. At Calgary Housing Company, the city's largest provider of affordable housing options, for example, working income represents a primary income source for **51% of tenants**.¹³ Over represented are single-parent families, seniors, aboriginals, recent immigrants and persons with disabilities.

myth: education or healthcare are more important priorities

FACT: having stable housing means doing better in school and being healthier overall.

myth: subsidized housing will have a negative impact on property value and neighbourhood character and will increase crime

FACT: study after study shows **positive or neutral correlation** between subsidized housing and property value and **no impact** on crime rates.¹⁴ And new developments are planned in consultation with the community to ensure a design that fits.

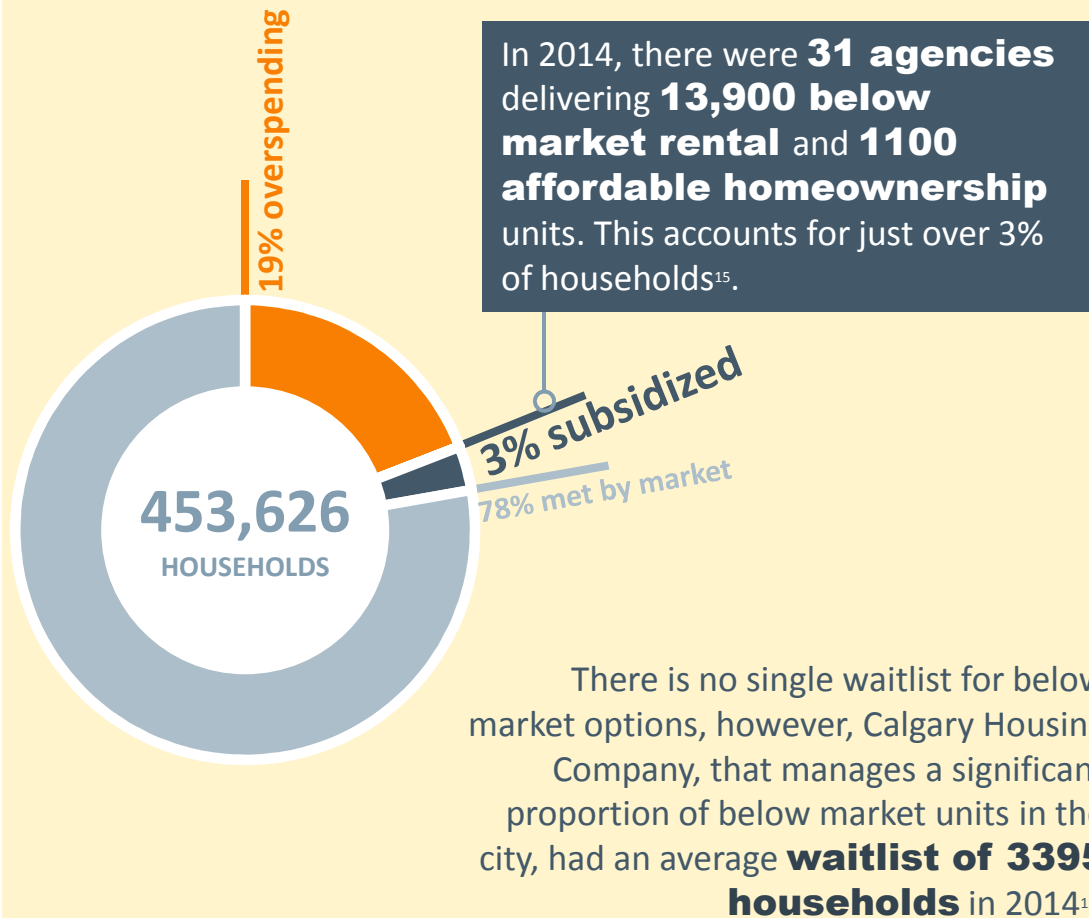
myth: homeownership should be the ultimate goal for everyone

FACT: there is no 'right' for everyone and home equity is not the only effective long-term investment. What is important is enabling people to have the best outcome based on what's right for them.

HOUSING AFFORDABILITY IN CALGARY

WHAT WE CURRENTLY DO

How are shelter needs met?



There are a number of agencies that currently help those struggling with affordability in Calgary – from emergency shelters, to social housing, to rent supplements, to low-end of market rental and everything in between. Despite the significant efforts of these 31 agencies, there are a significant number of people that are overspending on shelter.

Many of these challenges with meeting the need stem from the way we currently operate within the housing system, as demonstrated in the research that has been undertaken, including: a 2013 report to Council from the Affordable Housing Division and the Community Capacity Research Project, which led to this strategy. There are a number of findings within these reports, many of which indicate issues with the way we have been doing things, including:

- **The housing system is extremely siloed and organizations have not been very effective at working together.**
- **Stakeholders are not currently able to independently meet affordable housing needs.**
- **There is a need for greater coordination between local stakeholders across the housing system.**

The siloed approach to our housing system has left a significant affordability gap

HOUSING AFFORDABILITY IN CALGARY

WE NEED TO DO THINGS DIFFERENTLY

We have now established that, regardless of definition or position in the housing system, housing affordability is a significant issue in Calgary. To compound that issue, there are also a number of factors that will impact affordability and our ability to meet need in the future, including:



BELOW MARKET RENTALS ARE REACHING 50 YEARS OF AGE AND WILL REQUIRE MAJOR REJUVENATION

- Only **9%** of below market housing units are in buildings that have been built in the past 20 years ¹⁷
- By 2017, **2011** units and by 2032, **8478** more will exceed 50 years of age¹⁸



OPERATING AGREEMENTS WITH THE FEDERAL GOVERNMENT THAT FUND A NUMBER OF CURRENT SOCIAL HOUSING PROPERTIES WILL EXPIRE SOON

- Expiry will start in **2021** and will end by **2035**¹⁹



THERE HAS BEEN LIMITED CAPITAL FUNDING BY THE PROVINCIAL OR FEDERAL GOVERNMENT



POPULATION GROWTH CONTINUES TO OUTPACE THE DEVELOPMENT OF HOUSING THAT IS AFFORDABLE

- An additional 47,000 households are expected in Calgary by 2018, with a sustained 1 in 5 overspending, that's **9400** more households in need²⁰

Responding to crisis

We have had a tendency in the housing community to only look for solutions to housing affordability at times of 'crisis'. This has been the case, for example, when vacancies are at all time lows and prices at peak highs. We should not wait until thousands of units are deteriorating or vacancies drop again, or whatever the next crisis may be. We need to start being **proactive** and looking at housing affordability in the long-term.

We need to do things differently

With the two studies completed in 2013, there was some identification of the need to do things differently and that is how this strategy was initiated. What this strategy has accomplished though, is the recognition that getting together to develop a strategy was a good start, but was not enough. The development of this strategy and the trust and understanding that the discussions have allowed has evolved to an acknowledgement that we need to think about doing things differently in the long-term. We need to stop coming together only in times of crisis but **work together differently – collaboratively** – going forward to **achieve sustained change** in housing affordability in Calgary.

Leading practices from here and elsewhere.

INFORMING THE STRATEGY

LEADING PRACTICES FROM ELSEWHERE

LEARNING FROM PLACES THAT HAVE HAD SUCCESS

In the process of developing the Community Housing Affordability Collective, a significant amount of research was conducted regarding housing affordability, examining cities within Canada and internationally, with a focus on the U.S. and the U.K. This research was initiated in 2013 at the request of Council, and consisted of a review of practices that were used by a number of municipalities and regions across Canada aimed at addressing the gaps in their respective housing systems. The key theme that emerged in this research was the recognition of the importance of all housing system stakeholders (i.e. federal, provincial and municipal governments; non-profit organizations; private developers and community agencies) working together to achieve positive affordable housing outcomes in their communities.

With the development of the subgroups to examine specific themes impacting housing affordability (housing supply, partnerships, policy alignment, financial innovation, and social supports and financial assistance), additional research was conducted to examine leading and innovative practices across these areas. Through this research, the following themes were identified: **the recognition of the importance of housing first, the examination of more innovative financial models, the increased involvement of the private sector, the role of municipalities in targeted housing policies, and the consideration of sustainability**. Additionally, it was found that a number of cities that have been praised for their housing affordability successes, have **innovative research and advocacy based groups with a diverse set of members across the housing system that examine housing affordability and recommend solutions**. A few of these groups are outlined below.

HousingWorks Austin²¹

With the vision: “Austin is a community where everyone has the opportunity for a secure and affordable home”, HousingWorks Austin is an affordable housing advocacy organization that aims to increase the supply of affordable housing in Austin by providing research, education, advocacy and thoughtful, workable affordable housing policy recommendations. A nonpartisan organization, HousingWorks Austin provides thoughtful analysis and practical recommendations around affordability. Their efforts unite a wide range of business, nonprofit, real estate, and community leaders around the core value that housing affordability throughout town is crucial to Austin’s success.

Portland Housing Advisory Commission²²

The Portland Housing Advisory Commission (PHAC) is a volunteer public advisory body that advises the Director of the Portland Housing Bureau (PHB), the Housing Commissioner and the Portland City Council on a range of housing policy and program issues. PHB looks to the PHAC to bring ideas, analysis and perspectives to the table; to highlight opportunities for influence between the City’s housing system and other systems; and to provide a forum for public input on housing issues. The PHAC promotes improvements within PHB and the larger housing system and increases the profile of PHB in the community. PHAC’s members bring expertise from all parts of the housing system to the discussions that move housing policy in the city. This diversity of experience and perspectives is a tremendous asset in developing programs and policies to serve the people of Portland.

Boston Housing Innovation Lab²³

The Lab will research and implement new ways for the city to partner with the innovation sector to help create the 53,000 units of housing called the Boston2030 housing plan. Innovation teams (i-teams) function as in-house innovation consultants, helping agency leaders and staff through a data-driven process to assess problems, generate responsive new interventions, develop partnerships, and deliver measurable results. Boston’s i-team will operate out of the City, and will initially focus on establishing a consortium of government, academic, and private-sector partners with a mission of rapidly turning the region’s best ideas into new homes for Bostonians.

While this research informed the Community Housing Affordability Collective and the value of leading practices research is recognized, there is also need to **consider the context of our community** in applying any solutions here. The development of these specific solutions take time and require data analysis (on data that currently has a number of gaps), as well as more targeted research. This important lesson has been applied in the creation of our strategy.

LEADING PRACTICES IN CALGARY

BUILDING ON WHAT WE ARE DOING RIGHT

We recognize that there are a number of other great initiatives in this city today that deal with housing and poverty. We have been engaged with a number of those involved with these strategies and have representation on our Advisory Group and HUB team to ensure alignment to that work (which we outline on page 37). In addition to the importance of alignment, the Advisory Group also recognized the value of the experiences that developing and delivering some of these other strategies has provided in tackling many complex social issues in our city. We felt that learning from the successes and the challenges of these initiatives would help us develop a better strategy. A summary of this exercise is presented below.

RESOLVE campaign

RESOLVE is a unique collaboration of nine Partner agencies raising \$120 million to build affordable and supported rental housing for 3,000 vulnerable and homeless Calgarians.²⁴

Lessons Learned:

- There is strength in working together to raise funds and as a result of this collaboration, wins for individual organizations are wins for all involved
- There is benefit to private sector involvement
- It takes time to work with multiple stakeholders and time to get up and running should not be underestimated, particularly in the development of comprehensive MOUs
- Individuals involved can have a significant impact on the direction of the partnership
- At some point you have to stop trying to plan everything and move forward

Informing our collective strategy

We are hoping to also benefit from the strength of collaborative partnerships and the involvement of the private sector. We have designed a governance framework that considers this diverse representation and implications of leadership changes.

Enough For All Poverty Reduction Strategy

The Enough for All Poverty Reduction Strategy is community developed, owned and implemented. It addresses the root causes of poverty.²⁵

Lessons Learned:

- To ensure and maintain community ownership for the strategy, Vibrant Communities Calgary, a collective impact and backbone organization, is guiding the implementation of the strategy, however no one organization or sector can achieve the goals – it requires the entire community
- To ensure the most effective solutions and community transformation all voices and stakeholders need to be engaged, including those that are living the experiences of the people that the strategy is aiming to help
- The backbone and convening function is important in moving the strategy forward and it needs to be adequately resourced
- Accountability to the community is critically important, and having an external evaluator provide an assessment adds credibility

Informing our collective strategy

We have designed a governance framework that considers the need for continued active engagement and accountability from those around the table and the need for more diverse representation across the housing community going forward, with dedicated resources for support.

Calgary's Updated Plan to End Homelessness

Calgary's Plan to End Homelessness is an update of the 10 Year Plan launched in 2008. It is a collective and determined effort for the next four years to end homelessness by 2018.²⁶

Lessons Learned:

- Collective impact requires a backbone organization, like the Calgary Homeless Foundation, to administer and support the plan
- Success in implementing change requires a mechanism to connect organizations working on the plan, particularly regarding policy advocacy
- A Council to End Homelessness, reflective of leadership in the community, is being formed to steward the plan with a collective leadership approach, to help move initiatives forward within their respective organizations and work towards large-scale system-wide changes
- The levels of influence of potential members of the Council should be considered

Informing our collective strategy

We have considered the challenges of having individual organizations own individual actions and have shifted the focus of this strategy to enabling an approach that continues to bring the housing community together with dedicated support.

What we're going to do.

THE COMMUNITY HOUSING AFFORDABILITY COLLECTIVE

THE COLLECTIVE

DOING THINGS DIFFERENTLY

The Community Housing Affordability Collective strategy outlined on the subsequent pages presents **a framework that enables the housing community to work together in the long-term to tackle housing affordability in Calgary**. It is the culmination of the last year and a half of work (and is the beginning of the work to come!). It reflects the collaborative efforts of a diverse group of stakeholders representing the entire housing system. The most significant achievement of this work has been the development of trust and open communication and the resulting level of collective ownership of housing affordability. The development of this strategy involved discussing leading practices and tackling contentious issues in housing affordability while moving from individual interest to collective vision. The conversation has evolved as the framework has been developed, and the result is **what makes this approach different**. In discussing actions to solve housing affordability, the group realized that to really make an impact and achieve better outcomes requires a **new approach** – a way of working together in the long-term. We need to keep engaging in these conversations and working openly together. This is what the Community Housing Affordability Collective is about – it is an approach to finding housing affordability solutions that work here, in Calgary.

The Community Housing Affordability Collective is a way to:

LOOK AT THINGS DIFFERENTLY

→ to consider the interconnectedness of the entire housing system in relation to affordability and to examine both the social and economic side of housing

SHIFT THE HOUSING SYSTEM

→ to build on existing engagement and trust and provide a forum for this to continue in the long-term, rather than in times of crisis

SUPPORT THE WORK THAT IS ALREADY UNDERWAY

→ to recognize the achievements of the housing community and align resources and efforts to a common vision

STRENGTHEN THE VOICE OF THE HOUSING COMMUNITY

→ to empower the housing community to work together to define and advocate for solutions to tackle housing affordability

ENABLE ACTION

→ to allow for the continuation of work immediately following endorsement and to ensure this strategy doesn't sit on a shelf

VISION

A **BETTER** FUTURE FOR HOUSING IN CALGARY

In the future, Calgary will have housing that:

- ➔ Supports **CHOICE** along the entire housing spectrum
- ➔ Is **SAFE, APPROPRIATE** and in suitable locations
- ➔ Allows Calgarians to **MEET** their **LIFETIME NEEDS**
- ➔ Is **AFFORDABLE** to all Calgarians across all income levels

Vision

To guide the development of the Community Housing Affordability Collective and to align the collective around the discussion of actions required, a shared vision was composed that reflects the desired future for housing in Calgary. This vision was presented as the cornerstone of the strategy for Advisory Group endorsement in December 2014 and was the foundation for the action plan that has been developed.

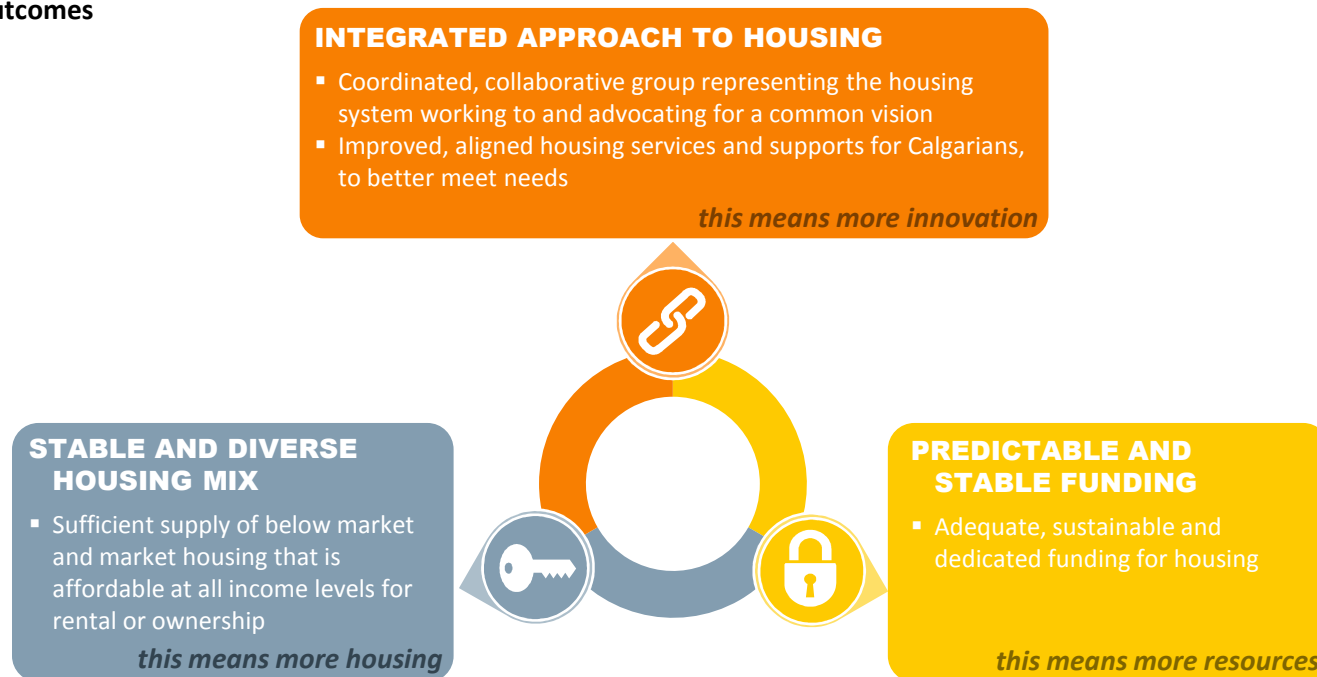
OUTCOMES

A CHANGED HOUSING SYSTEM

In order to achieve the vision for a better future of housing in Calgary, the Community Housing Affordability Collective **targets efforts**, focusing on three core strategic outcomes that have been identified as critical to improving the housing system. These outcomes were developed to address the key gaps and challenges that had been previously identified in the housing system in Calgary in the report to Council by the Affordable Housing Division at The City of Calgary and the Community Capacity Research Report.

The CHAC Action Plan was **designed to produce these outcomes** and we will **track our success** based on their achievement. We determined, however, that the first critical step in ensuring that this strategy different and has the mechanisms to allow for a **fundamental, long-term shift in the way we do things** was to define the structure to enable change. We have initially **focused on our approach** to breaking down silos to tackle housing affordability and work together differently moving forward.

Strategic Outcomes

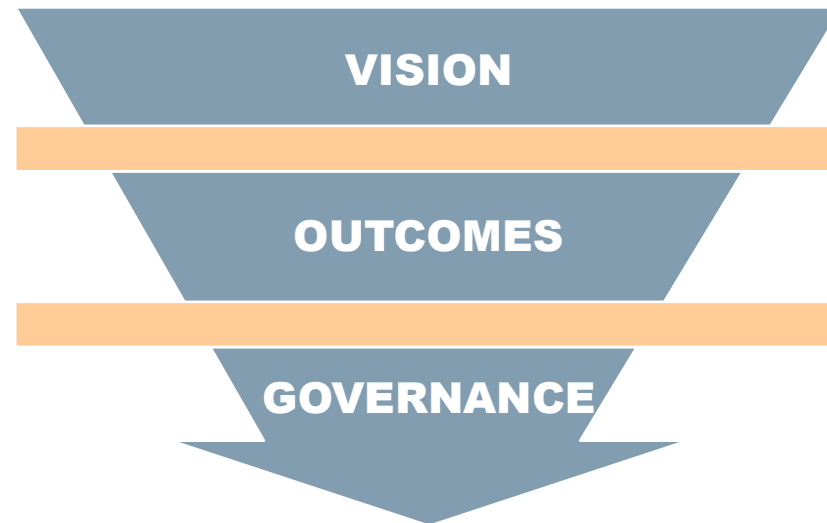


APPROACH

ENABLING ACTION

We have learned, through this experience and through the experiences of other initiatives both within and outside of this city, that defining the actions that need to be taken to tackle a problem and achieve desired outcomes is **not enough**. Even in the cases where independent organizations take ownership of independent actions within an implementation plan, progress and tangible outcomes are a challenge. As the original Capacity Research Project noted, stakeholders are not able to independently solve their own housing affordability challenges – let alone to those of the broader housing community. Dividing actions for implementation only reinforces existing housing system silos. The initiatives that end up ‘sitting on a shelf’ do not lack good ideas or the best of intentions. They lack the **mechanism to enable action** and they lack the **power of shared accountability and sustained collaboration**.

Considering these previous challenges and lessons learned, we decided that establishing a governance structure for the Community Housing Affordability Collective would be critical for its long-term success. We decided that we would not only recommend a governance structure, but that we would have an interim governance plan in place to ensure that there is **no delay or loss of momentum** following endorsement. The recommended governance framework for the ongoing actions of the Community Housing Affordability Collective is outlined on the subsequent pages. It provides a way for the housing community to keep working together with a forum for problem-solving and a dedicated team to facilitate action. This is not about creating yet another body/organization/bureaucracy to be the face of yet another strategy. This is about **building on the foundation of collaboration and collective impact that the process of developing the Community Housing Affordability Collective has established**. This is about **leveraging the open communication and trust that the last year and a half of relationship building has cultivated**, to now work together as a housing community differently to define solutions that will tackle housing affordability in Calgary.

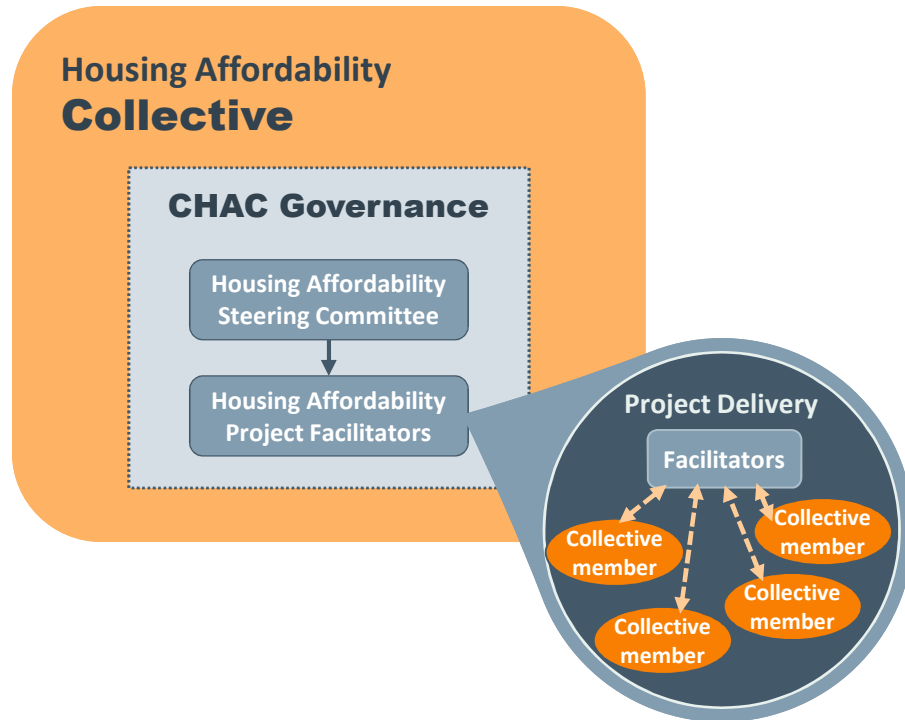


COMMUNITY HOUSING AFFORDABILITY ACTION

GOVERNANCE

COLLECTIVE COLLABORATION AND DEDICATED RESOURCES

CHAC's collective impact-based governance framework is the core strength of the approach – it is how we will shift the system. This model differentiates CHAC, as it recommends an approach that breaks down the historically challenging and barrier-building silos of the housing system and provides a complete view of housing. It does not just recommend actions be taken by different housing stakeholders, it **aligns existing resources** of independent organizations towards the collective vision. It provides a forum for committed individuals to innovate and collaborate, taking housing affordability leading practices and determining how they can best fit in Calgary, with a dedicated team to act as **a catalyst to facilitate and coordinate change**.



Providing direction and leadership to CHAC and determining critical housing affordability priorities is the Housing Affordability Steering Committee. This diverse group of individuals, representing critical knowledge areas and the entire housing system, will work together, bringing various view points and experiences to advocate and to tackle housing affordability challenges. The Steering Committee will be supported by Housing Affordability Facilitators. This team, made up of project management and research expertise, will enable action based on the direction of the Steering Committee. They will be dedicated to the work of CHAC, so they will have the capacity to move things forward and to keep stakeholders engaged. This group will work with the Collective, leveraging existing expertise and resources to define Calgary-based solutions to housing affordability. They will collaboratively plan and scope actionable projects, creating blueprints to implement these solutions and support the Collective in their delivery.

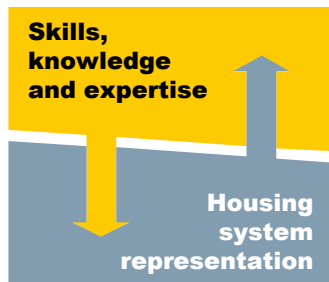
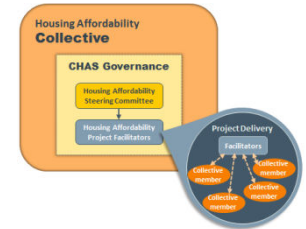
The Housing Affordability Collective represents those members of the housing system in Calgary that are interested in participating in CHAC. They will be engaged through the Steering Committee and the Facilitators and asked to participate in and contribute to CHAC actions as appropriate and required.

The fact is, there has been an incredible amount of work completed by all of the stakeholders in the housing community – and this work is ongoing. CHAC provides a mechanism to more effectively collaborate, align resources and use coordinated collective impact, empowered through a dedicated team of facilitators, to support and promote these actions and move things further.

STEERING COMMITTEE

DIVERSE, COLLABORATIVE LEADERSHIP

The Housing Affordability Steering Committee will provide leadership, oversight and direction to the development of solutions to improve housing affordability in Calgary, and will also have a key role in advocacy to this regard. They will be accountable to the Collective for progress on the Community Housing Affordability Collective strategy and action plan.



Membership

The Steering Committee will consist of representation across five key areas of skills and knowledge that were identified during the action development process as the expertise required to tackle these challenges and find the best solutions. In addition to representation across these knowledge areas, however, the Committee will also have representation across the housing system. This matrixed approach to Committee membership will ensure diversity of opinions and backgrounds, will open the door for subject matter experts outside of the traditional housing system to bring new ideas and perspectives, will ensure longevity regardless of political environment, and will enable wholesome discussion to find the best solutions.

Appointment: Appointment to the Steering Committee will not be based on specific organization representation, rather the Steering Committee will **elect** a new member to fill gaps as required **for skills, expertise and housing system representation based on the need of the Collective**. This will allow for longevity and evolution of the Steering Committee, adapting and changing as required.

Skills, knowledge and expertise

Complete representation across the following five key areas of skills, knowledge and expertise will be a requirement of the Steering Committee. Ensuring that this expertise is around the table will be the first consideration when determining who will be part of the Steering Committee.



DEMOGRAPHICS

Expertise and representation of demographics related to housing, particularly regarding those groups that are overrepresented in affordable housing, including: single-parents, seniors, aboriginals, immigrant families and persons with disabilities.



BUILT FORM

Expertise related to the urban planning, architecture, design and construction of physical housing.



ECONOMICS/FINANCIAL INNOVATION

Expertise in finance, economics, and/or business, regardless of specific relation to housing.



POLICY

Expertise in housing related policies, as well as representation of all orders of government.



SERVICE DELIVERY

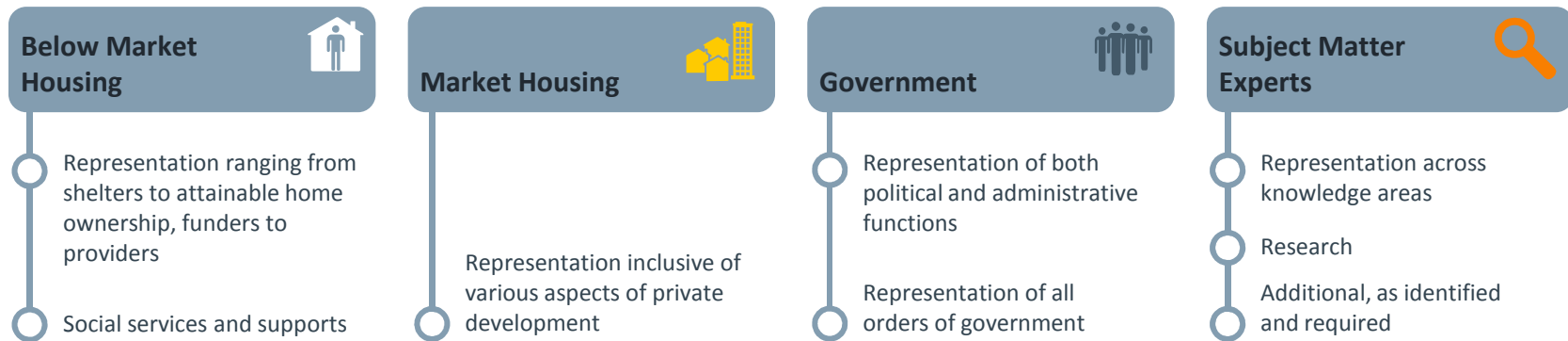
Expertise in the delivery of social services related to housing across the system, ranging from emergency/transitional shelters to housing providers.

STEERING COMMITTEE

DIVERSE, COLLABORATIVE LEADERSHIP

Housing system representation

In addition to particular knowledge, skills and expertise, it is critical that a balanced Steering Committee include representation across the housing system, ranging from below market through the private sector, as well as government and related subject matter experts. Ensuring this representation is around the table will be a critical consideration when determining who will be part of the Steering Committee.



Commitment: Members will be expected to: commit to **prioritizing** time; to being **innovative** and contributing their perspectives to discussions regarding tangibly implementing priority actions; and, to **advocating** for change to contribute to the CHAC vision. They are expected to speak for the interests and ongoing work of the Housing Collective and broader community for the housing system area within the Committee that they represent, however, be neutral and unbiased and open to **collaborating** to find the best solutions. They will be expected, where possible, to have two-way communication regarding the plans and actions of their organizations and those they represent and work to mutually reinforce and align these to the collective vision. Members will be asked to bring expertise, and potentially resources, to the table to contribute to actions. Members will meet at least once a month, or more as required, particularly in the initiation of actions.

Terms of Reference: *Formal terms of reference will be drafted following endorsement.*

Interim Governance

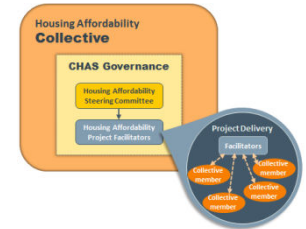
There are a number of core stakeholders that have been engaged and have dedicated significant time and effort into CHAC. These stakeholders provide representation of the housing system and multiple knowledge areas, and will make-up the initial, interim Housing Affordability Steering Committee to keep momentum. This group will select additional members to fill the gaps in knowledge and system representation upon endorsement.

- Natasha Guillot, United Way
- Judy Hoad, InHouse
- Martina Jileckova, CHF
- Elsbeth Mehrer, YWCA
- Kim O'Brien, Horizon Housing

- Amie Blanchette, CHBA
- Beverly Jarvis, UDI

- Gail Sokolan, City of Calgary

- Jyoti Gondek, University of Calgary
- Barry Davidson, Community member

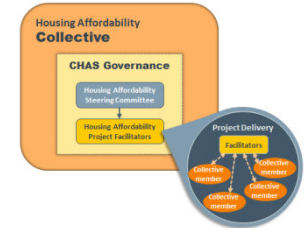


FACILITATORS

DEDICATED BACKBONE

The Housing Affordability Facilitators will be the backbone of CHAC. This group of dedicated resources will take direction from the Steering Committee and will **enable the implementation** of CHAC. The Facilitators will perform the following key functions:

- **Project facilitation/management** – scoping, planning, and defining CHAC solutions and supporting Collective members in resulting projects
- **Research** – completing research for CHAC solutions or to inform the Steering Committee on housing affordability gaps and challenges
- **Performance measurement** – tracking and reporting progress on CHAC
- **CHAC facilitation** – setting Steering Committee agendas, scheduling meetings and facilitating discussions
- **CHAC administration** – providing required administration and coordination of CHAC, including reporting, CHAC branding and marketing, etc.
- **Project execution** – in certain cases, the Facilitators will be responsible for completing specific CHAC actions



Let's keep doing what's been working

The development of CHAC over the last year and a half, including the coordination of CHAC stakeholders, has been resourced and supported by The City of Calgary, specifically the Affordable Housing Division in the Office of Land Servicing and Housing. It has been facilitated by the Westman Centre for Real Estate Studies at the University of Calgary's Haskayne School of Business, who have also stepped forward to complete initial research regarding the current state of housing affordability programs and practices. In the interim, the ask is to continue to dedicate effort of these resources specifically to the initiative. It is asked that CHAC continue to operate with current support from The City of Calgary and the University of Calgary as Terms of Reference are drafted and the Steering Committee is established. Having this consistency and continuity in resources as CHAC launches will be important in continuing to move forward, rather than ramping up a new and unfamiliar team.

Long-term Resourcing

In the implementation of CHAC, the recommendation is to formalize the partnership that has been operating between Affordable Housing within the City and the Westman Centre at the University and have each organization fund one FTE, respectively. The Facilitators will operate within the mandate of the Urban Alliance, which is an existing partnership between The City of Calgary and the University of Calgary intended to bring together researchers and city staff to **work together to tackle problems**. Over time these Facilitators will work collaboratively with other members of the Collective and may identify need for additional support or resourcing and request other dedicated resources.

Urban Alliance²⁷

A research partnership between The City of Calgary and the University of Calgary

In 2007, the Urban Alliance was created to encourage and coordinate the seamless transfer of cutting-edge research between The City of Calgary and the University of Calgary – for the benefit of all our communities.

Mission

To engage top researchers who seek out and implement solutions to pressing municipal issues through high-quality research. The Urban Alliance provides a framework for leading-edge researchers and front-line city planners to work together to tackle problems such as transportation, waste reduction, energy and environment, youth crime, homelessness, poverty reduction and the integration of immigrants into our communities.

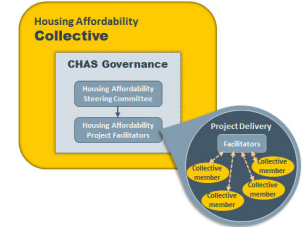
Success

In its initial three-year phase, with a contribution of start-up funding from Alberta Municipal Affairs, the Urban Alliance established one research professorship (Transportation Systems Optimization) and attracted funding in support of more than 60 research projects. These investigations engaged over 100 researchers, students and practitioners. In 2013-14, a number of new projects and initiatives were launched, including 10 projects funded through our first Seed Grant competition. These are in areas as diverse as flood mitigation, homeless-youth policies and quantum-secured communication.

COLLECTIVE

COMMITTING TO DOING THINGS DIFFERENTLY

The Housing Affordability Collective represents the broader housing community in Calgary that are committed to the CHAC vision and want to work together differently.



Who's in?

Any stakeholder that would like to improve housing affordability in Calgary is welcome to be a part of the Collective.

What do organizations have to do to be part of the Collective?

Join the conversation. The Steering Committee will be representing the interests of the Collective and will formally report back to Collective members on a semi-annual basis. Between reporting, Steering Committee members will be engaged with the Collective to understand ongoing work, and challenges and priorities to bring back to the Steering Committee. The Steering Committee will be actively looking for ways to support priority initiatives and aligning activities to the common vision. Collective members are encouraged to stay engaged with Steering Committee members to help work to the common vision. Participation is completely voluntary but strongly encouraged, as it will be the actions of the housing community working together that will have the greatest impact.

What does it mean to be part of the Collective?

Collective members may be asked to provide particular insights or expertise to the Steering Committee and Facilitators and to align components of their strategic plans to the priorities or urgent need determined by the Steering Committee. They may also be asked to contribute to the work of the Facilitators, sharing data and information for priority projects that have been determined by the Steering Committee as having a critical impact on housing affordability. The governance group will be bringing forward solutions that may identify Collective members as key players in the projects that will generate change – in which case, they will be strongly encouraged to help contribute by taking ownership of initiatives. In these cases, they will have the support of the Steering Committee and Facilitators for guidance, connections to expertise, and for facilitation and coordination of efforts.

Let's make housing AFFORDABLE in Calgary

How we're going to do it.

THE ACTION PLAN

ACTION PLAN

HOW WE **ACHIEVE** THE VISION

The Action Plan outlined on the subsequent pages represents the **evolution** of work undertaken by the Advisory Group. This group divided into five subgroups to look at leading and innovative practices and developed potential actions across themes that impact housing affordability, including:

- Housing supply
- Partnerships
- Policy alignment
- Financial innovation
- Social supports and financial assistance

This work was brought back together through the leads of the subgroups, the 'HUB'. An important learning emerged as the actions were being developed and consolidated – that there were critical gaps in data and consequently there were a number of outstanding questions that required answering prior to prioritizing and recommending specific housing affordability solutions. The group also recognized the value of the collaborative interactions that were resulting from these discussions and realized **this shift was in fact an innovative action that CHAC had initiated**. Accordingly, it was determined that formalizing the governance structure was a critical first step and it was determined that the establishment of this group following endorsement would jump start additional action.



The work of the subgroups, however, did result in defining a high-level Action Plan, for which specific Calgary-based solutions will be recommended to achieve the strategic outcomes. They represent our current perspective on the boldest and most promising ideas with the greatest potential to impact housing affordability here. Though many of these ideas may not be new, we now have the strength of true **collaboration** and **commitment** of the housing community to work together and define solutions **specifically for Calgary**. The Action Plan will be further developed, with tactics prioritized and timelines and accountabilities defined, guided by the Housing Affordability Steering Committee in the first year. As time goes on and additional analysis is completed and priorities and needs change, the actions to achieve the strategic outcomes may also shift. The governance framework has been established to be **responsive** and ensure that the housing community works together to tackle what is most important and will have the greatest impact on affordability.

ACTION EXECUTION

ACTIONS TO ACTION

The Community Housing Affordability Collective Action Plan will be enabled by its governance structure. The Steering Committee will be the driving force of prioritizing actions and, based on this direction, the Facilitators will turn those priorities into actionable projects, bringing solutions with blueprints for action to the Collective and providing support and integration as required. There will be continuous communication and collaboration as projects are delivered, and this cycle will allow the flexibility to react to urgent need and to evolve as priorities change and goals are accomplished.

Advocacy delivered by all members of the governance structure will be continuous throughout, focused on the priorities of the Steering Committee.

Actions are prioritized based on analysis, considering need, urgency, as well as available resources and deliverability

Steering Committee	Discussion and decision-making
Facilitators	Analysis
Collective members, as applicable	Input through Steering Committee

Project progress and action outcomes are assessed

Steering Committee	Discussion and decision-making
Facilitators	Reporting and performance measurement
Collective members, as applicable	Input through Facilitators

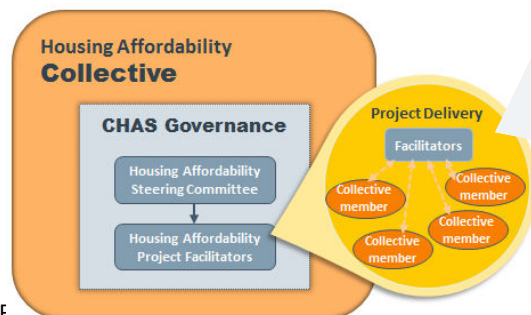


Projects are created and planned from priority actions

Steering Committee	Discussion and direction
Facilitators	Research, planning and scoping
Collective members, as applicable	Work with Facilitators

Projects are delivered

Steering Committee	Discussion, direction and action
Facilitators	Facilitation, coordination and support
Collective members, as applicable	Project delivery



ACTIONS

HOW WE **ACHIEVE** THE VISION

The following high-level Action Plan has been developed to achieve the CHAC strategic outcomes. It represents the ideas within which the Steering Committee and Project Facilitators will develop housing affordability solutions for Calgary and define priorities and an implementation plan. While these actions will be prioritized when the Steering Committee is established, those that will be the initial focus in the first year have been identified in our year one plan (page 38).

Advocacy is an additional critical activity of the Collective as a whole. The ability for the housing community to come together to define solutions provides great strength in a **unified voice** advocating for change. The importance of the involvement of all orders of government is reflected in the intended make-up of the governance structure, but the role of government in helping solve housing affordability cannot be understated and representation on the Steering Committee or Facilitator team will not be sufficient. Advocacy regarding required policy changes to all orders of government will be likely. Advocacy regarding funding will be critical. The Housing Affordability Collective will engage in **deliberate and ongoing advocacy** as a component of their Action Plan going forward.



Action Plan

Integrated approach to housing 	Stable and diverse housing mix 	Predictable and stable funding 
Actions	Actions	Actions
<ol style="list-style-type: none"> 1. Develop and maintain a complete and centralized picture of data related to housing and need, as well as current stock and support, to enable informed, prioritized decision-making. 2. Align social supports and enabling processes related to housing. 3. Enable transition through the housing spectrum. 	<ol style="list-style-type: none"> 1. Launch a proactive preservation and attainment strategy. 2. Increase opportunities for access, diversity and inclusion within the housing system. 3. Create efficiencies and reduce cost in housing production. 	<ol style="list-style-type: none"> 1. Enable local non-profit housing providers to leverage joint portfolios and access capital markets. 2. Develop additional financial tools to secure capital funding for affordable housing.

IN PROGRESS

WHAT IS ALREADY GOING ON TO REACH OUR GOALS

A central role of the CHAC Steering Committee is to bring together the housing community and **align and support** the work that is happening to achieve the collective vision. At this point in time, we have identified an Action Plan that we believe will help us achieve our strategic outcomes. We recognize that there is a lot of great work that is already ongoing in the community and it is not our intent to replace these initiatives. **Their work will help achieve our outcomes, and the Collective approach will help achieve theirs.** We are connected, engaged and communicating regarding this work and will continue to do so through the CHAC governance structure to ensure ongoing alignment and support. The following reflects a current snapshot of this work.

Initiative	Alignment
Calgary's Updated Plan to End Homelessness	<ul style="list-style-type: none"> • Close alignment to CHAC strategic outcomes, particularly to the stable and diverse housing mix through the Plan's actions to develop a non-market real estate strategy and enhance housing options for low-income Calgarians. • Also identifies CHAC as critical in supporting the actions in outcomes of the Updated Plan to End Homelessness • <i>Have been represented on the Advisory Group, HUB and will be on the interim Steering Committee</i>
Enough For All Poverty Reduction Strategy	<ul style="list-style-type: none"> • Supports CHAC advocacy action through alignment to CPRI's housing related goal that 'Everyone in Calgary can easily access the right supports, services and resources' • <i>Have been represented on the Advisory Group</i>
Calgary Economic Development	<ul style="list-style-type: none"> • Supports integrated approach and funding outcomes through data /research tactics and alternative funding model exploration • Identifies CHAC as a tactic to deliver their strategy of building Calgary as a model city for sustainable development and affordable living
Seniors Age Friendly Strategy	<ul style="list-style-type: none"> • Supports integrated approach housing outcome through their approach to tackling seniors' housing challenges and their housing related results and strategies • Also identified CHAC as critical in delivering an increase in overall affordable housing supply • <i>Have been engaged through internal City of Calgary engagement</i>
City of Calgary initiatives	<ul style="list-style-type: none"> • Supports housing mix outcome through ongoing consideration of municipal planning and land use policy initiatives that encourage the development of a range of housing choices to support a diversity of incomes, as well as participation in Charter and Municipal Government Act (MGA) discussions with the province • <i>Have been represented on the Advisory Group, HUB and will be on the interim Steering Committee</i>
InterAgency Council on Housing and Homelessness	<ul style="list-style-type: none"> • Supports integrated approach outcome through the development of an Integrated Housing and Supports Framework • <i>Council members have been represented on the Advisory Group, HUB and will be on the interim Steering Committee</i>
Provincial Government Housing Strategy	<ul style="list-style-type: none"> • Committed to by the previous provincial government • <i>Provincial government has been represented on the Advisory Committee</i>
Federation of Calgary Communities initiatives	<ul style="list-style-type: none"> • Have a number of initiatives that will support objectives, including: Partners in Planning, Neighborhood Change Research Partnership, Workshop: Orientation to the Planning Process and Issues, Get Engaged!, Community Visioning and Federation/EVDS Partnership • <i>Have been represented on the Advisory Group</i>
Westman Centre, University of Calgary, Mapping research project	<ul style="list-style-type: none"> • Supports integrated approach outcome through the intent to develop a complete, centralized picture of which organizations in Calgary are doing what to address issues of affordability and what they are doing to that end • <i>Have been engaged as a facilitator of the Advisory Group and will be on the interim Steering Committee</i>

YEAR ONE

WHAT WE'LL COLLECTIVELY ACCOMPLISH

The first year of implementing CHAC will be predominantly focused on the 'integrated approach to housing' outcome. It will involve formalizing the collaborative structure that has developed. It will build on the momentum that strategy development has created and allow for immediate continuation of work through the interim Steering Committee and Facilitators. The following activities will be initiated within year one:

1 Set up governance framework and formalize the Housing Affordability Collective

- Develop Terms of Reference, articulating how we will interact and defining individual responsibility and collective accountability
- Complete reach out to encourage CHAC endorsement and Collective involvement
- Apply for funding
- Recruit and elect additional Steering Committee members
- Finalize the Urban Alliance partnership for CHAC
- Resource the Project Facilitators
- Develop branding, marketing and communications of CHAC

2 Develop a complete and centralized picture of data related to housing and need, as well as current stock and support to inform prioritization

- Continue the current state mapping of housing affordability players and an assessment of housing data to identify gaps in current system
- Establish priority research areas and questions based on gaps, considering the following potential priorities/examples: Housing Affordability Index that provides a geographical view of housing types and income²⁸; Housing Market Needs Study to create and preserve affordable housing units based on most urgent needs of the housing market²⁹; Below Market Housing Inventory, including below market units, subsidies, and management bodies; and, a catalogue of psychosocial support
- Initiate research to address priority areas

3 Support ongoing initiatives

- Develop inventory of ongoing initiatives in the Collective and understand need for support and alignment to CHAC vision and outcomes
- Prioritize and provide support, as required and possible

4 Advocate together

- Develop community presence and brand
- As analysis is completed and priorities emerge, advocate as appropriate

5 Report on progress

- Report back to the Collective on progress of the Community Housing Affordability Collective quarterly

6 Complete a strategy and prioritized workplan to achieve the vision

- Based on the output of data and research work, create a prioritized implementation plan that outlines actions and responsibilities

Following year one

The Steering Committee will begin to operate during the first year and a number of critical gaps in data will be addressed. The strategy and prioritized workplan will define the priorities and work of the Collective moving forward.

SPECIFIC ASKS

WHAT WE NEED TO GET STARTED

In order to get started there are some specific requirements. These represent minimal asks for those organizations that have been around the table. Specifically, we are looking for:

ENDORSEMENT

We are looking for all of the Advisory Group member organizations to endorse the Community Housing Affordability Collective (endorsement principles and expectations are outlined on pages 41/42) and agree to participate for the next year as the strategy and workplan is defined. The goal is to have maximum endorsement and involvement in the Housing Affordability Collective and it will be within the mandate of the Steering Committee to obtain this endorsement.

RESOURCES

As noted in the governance section, a team of dedicated resources to fill the Project Facilitator role and report to the Steering Committee is critical to the Community Housing Affordability Collective. In the interim, it is asked that the City and University continue to support this initiative in the same manner that has supported the development of this report. Following the establishment of the full Steering Committee and supporting Terms of Reference, the group would like to draw on the Urban Alliance, an existing relationship between The City of Calgary and the University of Calgary, to support this function. This requires resource commitments from:

- City of Calgary
- University of Calgary

Other organizations endorsing the Community Housing Affordability Collective report and joining the Collective are encouraged to consider the possibility of funding a Facilitator resource in the future.

There will also be resource requirements for the Steering Committee, who will be required to dedicate some time to the Community Housing Affordability Collective. The intent is that the Steering Committee would meet monthly. This requirement may be more intensive as Terms of Reference are developed.

FUNDING

Funding will be required for the resources that will be dedicated as Project Facilitators. Any additional funding requirements will be determined following the development of the Terms of Reference. We intend to apply for funding from various sources.

Formalizing the Collective.

ENDORSEMENT

ENDORSEMENT





JOINING THE COLLECTIVE

Outlined below are the principles to which an organization endorsing the Community Housing Affordability Collective agrees. It is intended that each organization that has participated in the Advisory Group would endorse the Community Housing Affordability Collective. Endorsement should come from both the participants in the Advisory Group, as well as at the executive/board level.

It is the intent of the interim Steering Committee to move forward with the Action Plan and obtain endorsement and support for CHAC from the housing community. The goal is to have **maximum endorsement and involvement** in the Housing Affordability Collective, as the more representation and engagement, the better positioned the group will be to recommend the housing affordability solutions that will have the biggest impact on vulnerable Calgarians. Mutual expectations for joining the Collective are outlined on the subsequent page.

Endorsement principles

We recognize that each organization participating in the Community Housing Affordability Collective has a varied focus, interest and priorities. However, in order to endorse this strategy, each organization agrees to the following:

-  That housing plays an important role in supporting economic prosperity, good health, social sustainability and community well-being.
-  That collaboration amongst levels of government, community partners and housing system stakeholders, including the private sector, will improve the housing system in Calgary.
-  That the community-based approach will contribute to the collective vision for the future of housing in Calgary.
-  That there are particular actions that may not align directly to each organization's strategic plans. Where this is the case, the organization may oppose this specific action, but commits to providing input and perspective to the Housing Collective – working towards the vision within the organization's interests.

By endorsing the Community Housing Affordability Collective report, an organization agrees to join the Collective and be assist in the definition of the priorities and workplan for the Collective following year one.





ENDORSEMENT

JOINING THE COLLECTIVE

This strategy is about shifting the way we work in the housing system, so endorsing the Community Housing Affordability Collective report is only a first step. Joining the Collective means committing to doing things differently in the long-term, and accordingly, the individuals and organizations joining will be accountable to themselves and the rest of the Collective on continuing to bring the CHAC approach to life. The following outlines what is expected of the Housing Affordability Collective following endorsement.





Expectations of Collective members (individuals and organizations)

Organizations and individuals that join the Housing Affordability Collective are expected to:

-  **Champion CHAC and housing affordability, supporting and advocating for projects that will positively impact affordability in Calgary**
-  **Communicate openly and engage with the Collective, Steering Committee and Facilitators**
-  **Consciously work differently, considering the CHAC collective vision rather than individual interest – stop working in silos**
-  **Share data and work with the Facilitators, as appropriate**

Expectations of Collective governance

Organizations and individuals that join the Housing Affordability Collective can expect that, through governance, they will be:

-  **Engaged and informed, both informally on an ongoing basis and formally, every six months**
-  **Supported and advocated for on initiatives that align to CHAC priorities**
-  **Provided access to data and reports**
-  **Acknowledged for contributions to moving CHAC forward**

WHO WE ARE

THE HOUSING AFFORDABILITY COLLECTIVE

The following organizations have been critical in the development of the Community Housing Affordability Collective. These organizations are asked to endorse the strategy and create the base of the Housing Affordability Collective.

- Alpha House
- Attainable Homes Calgary
- Boardwalk
- Calgary Homeless Foundation
- Calgary Housing Company
- Calgary Real Estate Board
- Calgary Residential Rental Association
- Canadian Home Builders' Association – Calgary
- City of Calgary
- Community member, Barry Davidson
- Faith Evangelical Lutheran Church
- Federal Government (Canada Mortgage and Housing Corporation)
- Federation of Calgary Communities
- Government of Alberta (Alberta Works, Seniors, Human Services)
- Horizon Housing Society
- Immigrant Services Calgary
- InHouse Housing Society (Bridge Attainable Housing Society)
- The Mustard Seed
- Silvera for Seniors
- United Way
- Urban Development Institute
- Vibrant Communities Calgary
- YWCA



APPENDICES

APPENDIX A

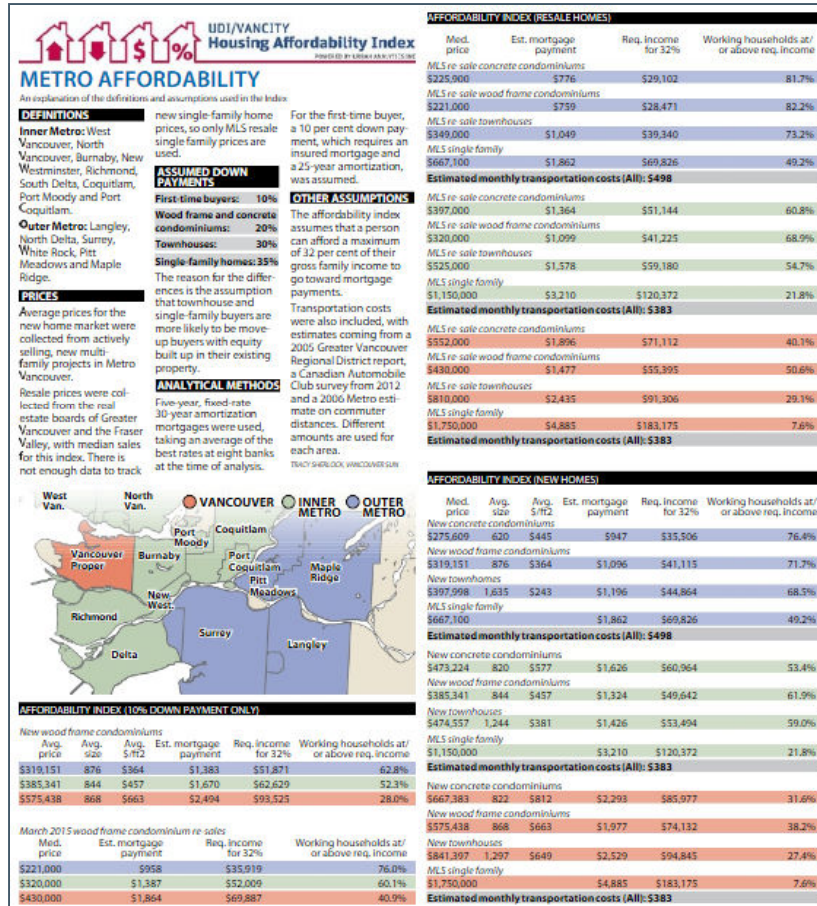
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27. University of Calgary. *Urban Alliance* (<https://www.ucalgary.ca/urbanalliance/>). 2015.
28. SEE SAMPLE IN APPENDIX B: UDI/VanCity. *Housing Affordability Index*.
29. SEE SAMPLE IN APPENDIX B: City of Austin. *2014 Comprehensive Housing Market Analysis*.

APPENDIX B

SAMPLE DATA STUDIES

These studies will help provide a geographical view of housing types and income and assist in the prioritization of creating and preserving affordable housing units, based on most urgent needs of the housing market.

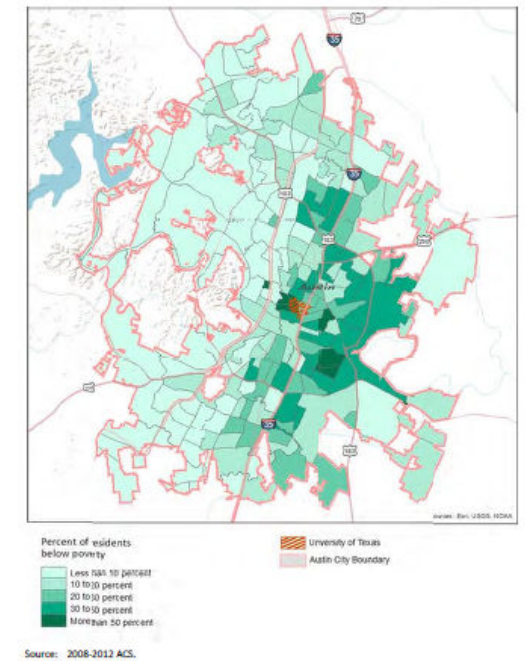


SECTION I. Demographic Context

Page 12

Figure I-16 shows the poverty rate by ZIP code. High poverty areas are very concentrated in east Austin and, to a lesser extent, along I-35.

Figure I-16.
Poverty Rate by Census Tract, 2008-2012



Find full reports at:

- UDI/VanCity Housing Affordability Index
<http://www.scribd.com/doc/274449477/Affordability-Index>
- City of Austin 2014 Comprehensive Housing Market Analysis
http://austintexas.gov/sites/default/files/files/NHCD/2014_Comprehensive_Housing_Market_Analysis_-_Document_reduced_for_web.pdf