

FINAL REPORT

NORTH BATTLEFORD HOUSING STRATEGY & ACTION PLAN

Prepared for the City of North Battleford

228 MAIN STREET,
NORTH BATTLEFORD, SK. S6H 3J8

JANUARY 8, 2018



In Collaboration with



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1.0 Introduction

1.1 Overview

The City of North Battleford contracted V3 Companies of Canada Ltd. to prepare a housing strategy to address housing needs within the City and its surrounding communities. The resulting strategy will address housing issues identified across the housing continuum. To inform the direction of the strategy, and better understand current local and regional influences on housing, the project team conducted a variety of background reviews and analyses including:

- Economic, population, and housing forecasts;
- A high-level review of housing in regional communities;
- An assessment of North Battleford's existing housing plans and policies;
- An assessment of the physical condition of the City's housing stock; and,
- An assessment of the existing resources and organizations (government, for-profit, non-profit) within the region and their capacity to assist with housing issues.

2.0 Economic, Population and Housing Forecast

Understanding current and future regional trends in the economy and population growth can help identify future housing needs. Project team members with Praxis conducted an economic forecast for North Battleford and its surrounding region on a 10-year horizon. Using both employment and population projections, housing needs for the North Battleford region for the next 10 years were forecast. A summary of the resulting forecasts is provided below. The complete growth forecast has been provided as an Attachment to this report. Note: the following forecasts were made for the North Battleford region, however, the Housing Strategy & Action Plan (Section 9) is specifically intended to meet the housing issues in the City of North Battleford.

2.1 Employment Forecast

Over the 10-year horizon (2017-2026), economic growth is expected to increase 17.5%, translating to an additional 1,800 positions by 2026. Tables indicating a detailed breakdown of economic and employment projections by industry can be referenced in Appendix F.

2.2 Population Forecast

Two growth scenarios were used to model population growth; a Base Case (low) scenario which is driven primarily by natural increase (births less deaths), and a High Growth Scenario, driven by natural increase as well as higher net migration, based on regional economic performance. Over the 10-year growth horizon, slow population growth, a declining younger population and stronger observed growth in the 50+ cohort is predicted in the Base Case Scenario. A population increase of 222 people is predicted between 2016 and 2029, for a total of 19,847. Population growth in the High Growth Scenario is stronger than the Base Case, and more widespread across almost all age cohorts. A total population increase of 2,088 is predicted between 2016 and 2029, for a total of 21,713. Using these two growth scenarios, the economic baseline regional forecast predicts an annual growth rate range between 0.11% and 1.06%.

2.3 Housing

Based on the population forecasts, housing starts were also predicted. By 2026, 515 additional housing starts are forecast in the Base Case, and 1078 in the High Case Scenario. Using new employment by salary and population by age group estimates, Praxis estimated housing demand across the continuum of need, including senior, affordable, subsidized, market and study housing.

Where industries had an average salary for new employees that exceeded the provincial average, employment was used to identify market housing needs. The table below identifies the Market vs Non-Market split for both growth scenarios of the 10-year period. 41% of new housing starts in the Base Case, and 59% in the High Growth Scenario, are predicted to be needed for non-market:

North Battleford 10 Year Cumulative Housing Demand – Market vs. Non-Market

	Base Case	High Growth
Market	303	444
Non-Market	212	633
Total	515	1078

Utilizing the 2026 population forecast by age group, housing needs for the student (aged 15-24) and senior populations (65+) for both growth scenarios were identified. These projects are shown in the table below:

North Battleford 10-Year Cumulative Housing Demand – Seniors, Students and Other Age Groups

	Base Case	High Growth
Student	72	149
Seniors	94	185
Other Age Groups	349	743
Total	515	1078

It should be noted that the forecasts in both tables are not mutually exclusive. For example, a portion of both student and senior housing demand can be consider both market and non-market.

3.0 Regional Partners

Each city is affected by the region it is contained in. The project team reached out to communities (including 7 First Nations Reserves) within a 50-km radius of the City of North Battleford to gain a general understanding of the current housing situation, their role in housing, and identify their willingness to collaborate in a regional housing strategy with the City. In summary, the adjacent Regional Municipalities (R.M.s of North Battleford and Battle River) did not express interest in collaboration with the City on a housing strategy. However, the Town of Battleford and a

representative for the surrounding First Nations communities, as well as representatives from both Tribal Councils, did express a willingness to collaborate in a strategy to address existing housing concerns.

The table below provides a further breakdown of the housing situation within the surrounding communities:

	Community Name	Pop. (2016)	Summary of Housing Situation
Town	Town of Battleford	4,429	The town offers incentives for market housing as an economic development initiative.
Regional Municipality	RM of Battle River	1,154	Both municipalities did not express interest in collaborating with the City on a regional housing strategy. Neither of the RMs play a role in housing. They do not own or develop any lands.
	RM of North Battleford	725	
First Nation	Poundmaker Cree First Nation	547	In general, each First Nation throughout the region is experiencing a housing shortage. Approximately 50 to 100 families per community are on a housing waiting list. Funding received from Federal Government and other agencies insufficient to address renovation and new-build needs. Most communities have housing on reserve, with members also renting within the Town of Battleford and City of North Battleford. FN communities are interested in partnerships to improve the housing situation, through funding and/or establishing an administrative authority. Key players in housing include Aboriginal Affairs and CMHC.
	Little Pine First Nation	700	
	Lucky Man Cree First Nation	--	
	Mosquito, Grizzly Bear's Head and Lean Man First Nation	478	
	Moosomin First Nation	724	
	Red Pheasant First Nation	519	
	Sweetgrass First Nation	643	
	Ahtahkakoop First Nation	1,472	
	Saulteaux First Nation	473	
	Thunderchild First Nation	706	
Young Chipewyan First Nation	--		

4.0 Official Community Plan

The Official Community Plan (OCP) is a high level statutory document that provides general direction for the future growth and development of the City. Policies contained within this document can have significant impact on the City’s housing situation, and how housing needs are addressed. Based on the outcome of the final housing strategy, portions of the OCP will need to be amended to reflect its objectives and recommendations. The table below outlines the key existing sections of the OCP pertaining to housing, for quick reference.

Section No.	Title/Topic	Description/Purpose
3.1 Residential		
3.1.1	Findings	Outlines population growth projections, residential need, opportunities, constraints and a summary of stakeholder input based on a survey completed in 2010.
3.1.2.1	Existing and Future Residential Development Areas	Seeks to identify areas within and outside the City’s current boundaries that are suitable for residential development.
3.1.2.2	Residential Land Uses	Outlines the types of residential land uses to be provided for in through the Land Use Bylaw.
3.1.2.3	Residential Development Standards and Regulations	Provides general direction on development standards and regulations to be implemented through the land use bylaw.
3.1.2.4	Home Based Businesses	Outlines general development considerations pertaining to the type and compatibility of home based businesses with surrounding uses.
3.1.2.5	Affordable and Alternative Housing	Outlines the role the City will play in facilitating affordable and alternative housing opportunities, including through partnerships with agencies and governments, and encouraging the creation of environmentally sustainable neighbourhoods and secondary suites.
3.1.2.6	Neighbourhood Design & Development	Sets out policies pertaining to neighbourhood design that focus on facilitating pedestrian connectivity, providing for a range of housing choice, and maintains existing character.
3.1.2.7	Infill Housing Development	Includes policies that support increasing housing density within existing built areas to optimize the efficient use of existing infrastructure, underutilized lands, and outlines consultation procedures and considerations to minimize neighbourhood impact.
3.2 Commercial		
3.2.2.2(c)	Downtown Commercial	Encourages residential and mixed-use zoning in the Downtown Commercial area.
3.4 Economic Development		
3.4.2.2	Retirement	Discusses strengthening the City as a place to live in retirement, through supporting affordable and diverse housing options, and investing in community amenities to enhance quality of life.
3.4.2.5	First Nation Participation	Encourages City cooperation with First Nations and Metis communities on land use and city development matters, including participation throughout the process.

5.0 Existing Studies & Plans

In addition to the Official Community Plan, the City has completed a variety of studies and plans that help to inform the existing housing situation and strategic direction required by the City to address the issues. These include:

- North Battleford Downtown Revitalization Plan (September 2016);
- North Battleford Downtown Revitalization Plan Background Report (2016);
- North Battleford Housing Study (2015);
- Opportunities Plan for the Battlefords Region (2015)
- Fairview Heights Master Plan.

This sections briefly outlines these documents and their relevance to the Housing Strategy, below.

5.1 North Battleford Downtown Revitalization Action Plan (2016)

Completed in September of 2016, this Action Plan provides strategic direction and recommendations to revitalize the City's downtown. Action items are broken down into economic, community, safety and architectural control considerations. A key component of the Plan is the identification of sites within the downtown with redevelopment opportunity (approximately 20% of space available in the City is vacant), as well as a list a of potential incentive programs and tools that could be leveraged to kickstart revitalization (Section 3.4).

Relevance to Housing Strategy: *The revitalization of the City's downtown has important implications on the City's overall ability to accommodate and address housing issues. The recommendations and actions contained within this plan need to be considered and leveraged to inform a housing strategy.*

5.2 North Battleford Downtown Revitalization Plan Background Report (2016)

Serving as the backbone that informed the Downtown Revitalization Action Plan, this report provides a comprehensive summary of research and input gathered. It provides a detailed summary of input received by community stakeholders, growth projections, historical market analysis, demographic statistics, a SWOT analysis of the downtown area, as well as a review of incentive programs used by 10 other Canadian cities to revitalize their downtowns.

Relevance to Housing Strategy: *The breadth of background material provided by this document provides the City with a solid understanding of issues related to their downtown, which can also be leveraged to inform key strategic directions within a housing strategy.*

5.3 North Battleford Housing Study (2015)

This study identifies important housing issues throughout the City of North Battleford, and goals and objectives to address the issues. It provides an overview of issues across the housing continuum, describes vacancy rates, homelessness issues, demographic trends, and housing needs over the short term. It also identifies important local and regional stakeholders and organizations that play a role in housing. Key policy goals resulting from the study include:

- Increase the supply of affordable housing;
- Increase transitional housing and senior housing;
- Address homelessness;
- Increase the supply of 3+ bedroom homes for rent;
- Create sustainable neighbourhoods.

Relevance to Housing Strategy: *The insight and information contained within this study has formed a foundation for the creation of a detailed housing strategy and action plan to address the important issues identified.*

5.4 Opportunities Plan for the Battlefords Region (2015)

Completed in 2015, this Plan identifies economic challenges and opportunities for the City and surrounding region by sector. Important themes and suggested actions contained within the report include:

- The region has a diverse economy, with strong labour force growth, and expanding and emerging sectors;
- Regional cooperation, awareness of economic development, and acknowledgement of successes are a challenge;
- Partnerships with federal, provincial and First Nations governments are important in leveraging project capacity and buy-in;
- Proper communications strategies to address external images and attract tourism investment is needed;
- The creation of an Aboriginal Engagement Strategy to improve participation in the economy to better reflect the region's demographic makeup.

Relevance to Housing Strategy: *This report provides helpful background context necessary to understand the regional economic trends and social issues that will also impact housing needs.*

5.5 Fairview Heights Master Plan (2017)

Completed in 2017, the Fairview Heights Master Plan represents a portion of the City's future residential build out, planned to accommodate a population of 3,627 people. Phased over 13 stages, the area contains 107.7 ha and is located in the City's northeast portion. The Plan provides for a variety of residential types and forms and sizes including single detached and multi-family apartments, to accommodate a variety of income levels and choice. Servicing network requirements and anticipated costs are also included in the Master Plan.

Relevance to Housing Strategy: *This Master Plan provides a good snapshot of some of the new future housing options that will be available at the city's edge in the years to come. It can help inform future demand assessments, as well as provide a general understanding of the typical capital costs required for a development of this nature.*

6.0 Housing Condition Analysis

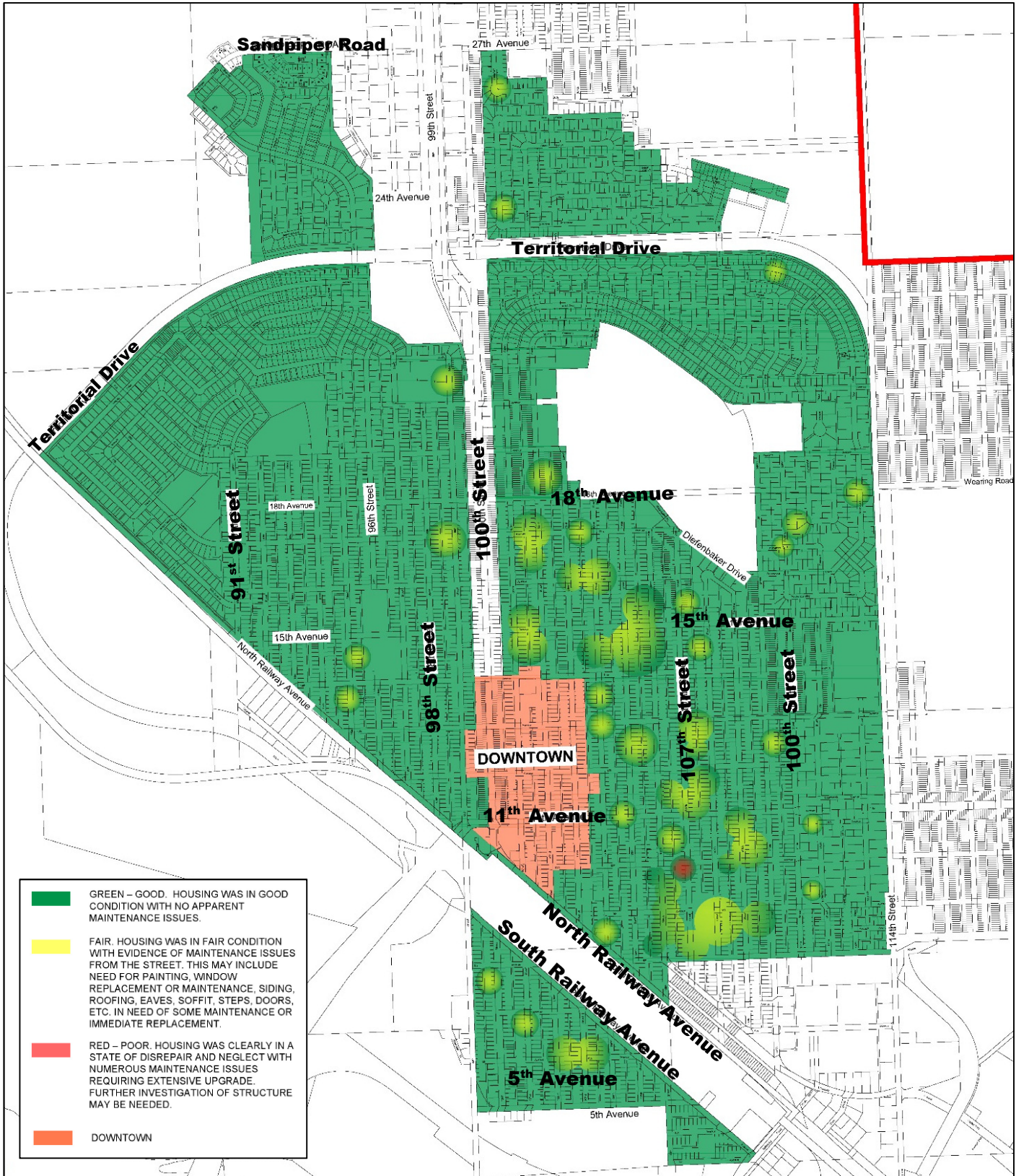
On July 19, 2017, staff of V3 conducted an on-site visual condition analysis of all North Battleford Housing. Each housing unit was viewed and placed into one of three categories:

Good Condition: the unit was in good overall condition, with no apparent or obvious maintenance or condition issues.

Fair Condition: the unit showed evidence from the street of maintenance issues which may have included need for painting, window replacement, siding, roofing, soffit, eaves steps, doors, etc., in need of some maintenance or immediate replacement.

Poor Condition: the unit was clearly and obviously in a state of disrepair and neglect with multiple maintenance/replacement issues requiring extensive upgrade. Further investigation of the structure condition may be required.

The data from the Visual Condition Analysis was placed into a map to illustrate areas where concentration may be occurring (see map on following page).



Overall, the vast majority of housing in North Battleford was in good condition. Throughout the community, at the time the survey was taken, there was considerable evidence of renovation, maintenance and upgrading occurring on private property. Numerous public works such as sidewalk and street maintenance was also occurring throughout North Battleford. Nonetheless, some areas of 'fair' housing conditions were concentrating in areas surrounding the downtown area on the east side. It should be noted that the houses in fair condition were well mixed with housing in good condition. In other words, it was very rare to find an entire block of housing in fair condition. A considerable amount of maintenance and renovation activity was observed within the areas of fair concentration.

It is also worth noting that there was no 'abandonment' of housing observed. Abandonment is usually an indication where serious community issues have gotten to the point where owners simply walk away from the property and it ends up in the ownership of the municipality.

Another important note is that North Battleford does not have an unusual amount of vacant residential lots. Nearly all housing and housing lots appeared to be occupied.

Overall, with only a few exceptions, there are strong indications that the housing stock is generally healthy in North Battleford. However, continued decline of housing condition in areas where concentration of housing in 'fair' condition is evident may require some intervention, such as increased property maintenance enforcement, by the City of North Battleford.

7.0 Community Capacity Analysis

The ability for the City and surrounding region to implement the housing strategy is largely dependent on the groups, organizations and resources contained within it. Only through a concerted effort to catalyze community capacity through collaboration, can the region's housing vision be met.

It is our understanding that the City of North Battleford has a recent comprehensive list of Community Assets. During this study, V3 compiled an inventory of various community organizations, religious assemblies, and government services which shows that North Battleford is well positioned to address core housing issues. In general, the community inventory can be broken down into the following:

Type of Agency/Resource	Number
Religious Assembly	33
Non-Profit Community Organizations	14
Non-profit Housing Organizations	10
Home-Builders	5
First Nations Organizations	4
Financial Resources	5

Based on the number and diversity of organizations, it appears the community does have sufficient capacity to address housing related issues. Despite this, long-standing community issues may be preventing a concerted community effort towards solving and preventing further housing issues from occurring. In other words, North Battleford appears to be at a crossroads - between fractured, uncoordinated and insufficient responses to issues related to housing, and concerted, co-operative, multi-jurisdictional, and multi-sector collaboration.

Given the demographic profile of North Battleford, the community cannot wait for housing issues to solve themselves and must allocate time and resources towards marshalling all the community resources currently available. Leadership is required to effectively bring all the regional partners together to address housing and related issues in North Battleford.

8.0 Public and Stakeholder Input

8.1 Online Survey Results

The North Battleford Housing online survey was created using Civicy – an online engagement and survey platform created by 3Pikas. The survey was published to the live site on September 27th, 2017. The survey was hosted on the North Battleford website between September 27th and November 13th. The survey questions were based on the findings contained in the 2015 Housing Plan, which can also be found on the North Battleford website. The survey took approximately 5-10 minutes to complete, and addressed the following main categories:

- Financial Incentives
- Policy Changes
- Community Support & Partnerships
- Research & Monitoring
- Education & Awareness

The survey was online from September 27th to November 13th, 2017 and received a total of 3,844 page views, 210 responses, and 20 comments. The following subsections will break down the survey results by category.

8.1.1 Financial Incentives

We asked participants to tell us if they were in favour of the City of North Battleford offering financial incentives to encourage more housing. Respondents were allowed to pick multiple responses. The results of the online survey are shown in the table below.

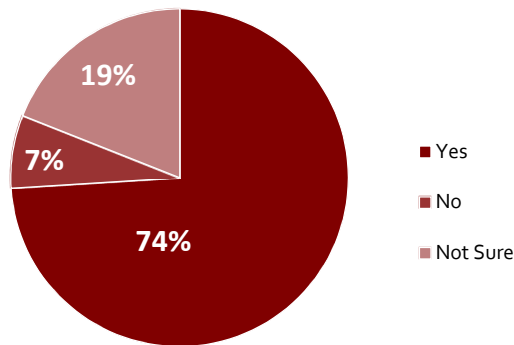
Financial Incentives	No. in Favour	% in Favour
Affordable Rental Housing	123	59%
Supportive Housing	110	52%
Shelters	102	49%
Entry- Level Ownership Housing	102	49%
Transitional Housing	96	46%
Any Kind of Housing	49	23%
Market Rental Housing	34	16%
None	17	8%

Respondents were given the option of choosing 'None'. However, the vast majority of respondents are in favour of the City of North Battleford providing some level of assistance to encourage more options for housing. The questions then turned to 'how' the City and Community could respond to the housing needs.

8.1.2 Policy Changes

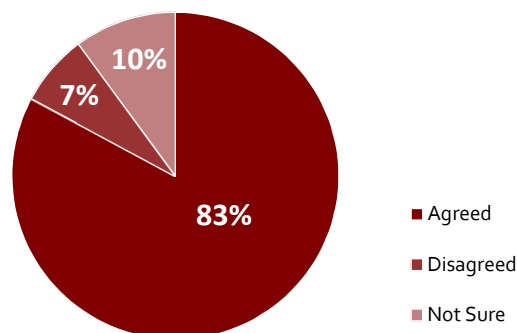
We asked participants to indicate if they were in favour of the City of North Battleford making policy changes, such as zoning changes or making land more available for housing in order to facilitate and encourage more affordable housing to be built. The results of the online survey show that 155 participants are in favour of making policy changes; 39 were unsure, and 15 indicated that they were not in favour of the City of North Battleford making any policy changes.

Should the City of North Battleford Make Policy Changes?



We also asked participants to indicate if the City of North Battleford should take a greater leadership role in facilitating discussions with other partners towards solving housing issues. The results of the online survey show that, 83% of participants are in favour of the City of North Battleford taking a greater leadership role in facilitating discussion with other partners towards solving housing issues; 10% of participants indicated being unsure; and 7% indicated that they were not in favour.

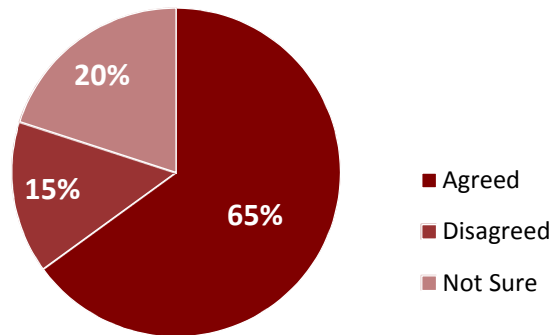
The City of North Battleford Should Take a Larger Leadership Role



8.1.3 Community Support & Partnerships

Participants were asked to indicate if they thought other organizations, such as service clubs, faith-based groups and homebuilders, should play a greater leadership role in facilitating discussions regarding housing issues. The results show that, 65% of participants agreed that other organizations should play a greater role in facilitating discussions regarding housing issues; 20% of participants indicated being unsure; and 15% indicated that they disagreed.

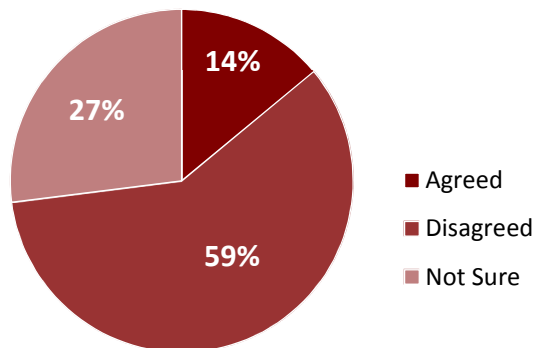
**Organizations Other Than the City of North Battleford
Should Have a Larger Leadership Role**



8.1.4 Research & Monitoring

We asked participants to indicate if they thought there was enough information and research about the housing issues in North Battleford today. The results show that, 59% indicated that they wasn't enough information and research; 27% of participants indicated being unsure; and, 14% of participants agreed that there was enough information and research about housing issues in North Battleford today.

**There is Enough Information and Research on Housing
Issues in North Battleford**

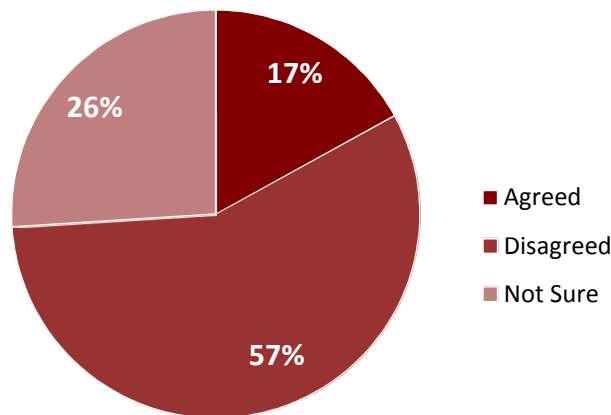


When asked if there should be better tools to inform and monitor housing issues on an annual basis 81% of participants agreed, 27% were unsure; and 5% disagreed.

8.1.5 Education & Awareness

We asked the participants if there were enough opportunities to learn and become aware of housing issues in North Battleford through events such as guest speakers, workshops, etc. The results show that, 57% indicated that they weren't enough opportunities and events; 26% of participants indicated being unsure; 17% of participants agreed that there were enough opportunities to learn and become aware of housing issues in North Battleford.

There are Enough Educational Opportunities to Become Aware of Housing Issues



We asked participants who disagreed to tell us what type of event(s) they would like to see offered in North Battleford for housing issues. The type of events for consideration included:

1. Guest Speakers
2. Community Workshops
3. National Housing Day Event
4. Informational Open House
5. Local Housing Day
6. Walking Tour
7. Regional Bus Tour
8. Panel Forum on Housing

In general, the most popular events as indicated by the participants include Community Workshops and Informational Open Houses.

Type of events	Total
Community Workshops	105
Informational Open Houses	92
Panel Forum on Housing	61
Local Housing Day	54
Guest Speakers	48
Walking Tour	45
National Housing Day Event	40
Regional Bus Tour	25
Other	11

Participants were asked to specify the time and length for community events. The options for consideration included:

- | | |
|--------------------------|----------------------|
| 1. Lunch Time | 5. Up to ½ day |
| 2. After work (evenings) | 6. Up to 3 hours |
| 3. Any week day | 7. Up to 2 hours |
| 4. Up to 1 day | 8. Less than 2 hours |

In general, after work events were the most popular. 118 participants indicated that after work events would be best for them. A weekend event was the second most popular choice with 57 participants indicating weekends as the best option for them. As for duration, events which last less than 2-hours was the preferred option.

Preferred Type of Event	Total Responses
After Work (evenings)	118
Weekends	57
Lunchtime	50
Any week day	33
Duration	Total Responses
Less than 2 hours	44
Up to 2 hours	39
Up to 3 hours	26
Up to 1 day	17
Up to ½ day	17

8.2 Open House Results

The public open house for the Housing Strategy was held on November 2nd, 2017. Community members answered a series of engagement questions and their responses were used to further guide this document. Questions were formulated around categories that make up an effective housing plan, such as: Policy, Financial Incentives, Community Support & Partnerships, Education & Awareness and Research & Monitoring. The following table represents a summary of responses from each category, detailed responses are located in Appendix C of this plan.

Category	Comments
Policy	Responses can be broken down into three main categories: <ol style="list-style-type: none"> 1. Provisions for Affordable and Low-Income Housing (increase availability) 2. Encouraging Secondary Suites 3. Create policy to incentivise upkeep of rental properties (e.g. renovation grant)
Financial Incentives	Echoing the policy responses, participants indicated the desire to make housing more affordable. This desire applies to both rental units and for homeownership. Grants and tax abatements were cited, as well as exploring options for rental incentives.
Community Support & Partnerships	The creation of a Housing Coordinator position to champion housing initiatives and relationships between community organizations was the most prevalent response. Exploring partnership options with First Nations also expressed.
Education & Awareness	Two overarching responses were identified: <ol style="list-style-type: none"> 1. Education Material (Housing Handbook, Funding Options, etc.) 2. Community Events (Guest Speakers, Workshops, National Housing Day)
Research & Monitoring	Most responses indicated the desire to create a set of data variables or “Vital Signs” to begin monitoring. These variables would serve as a progress indicator on the effectiveness of this housing plan. The potential would exist to incorporate the monitoring process with the Housing Coordinator if desired.

8.3 Stakeholder Consultations

Through collaboration with the City of North Battleford, a total of six community stakeholders were identified. Key Stakeholders were asked questions to better understand the housing situation and perception in North Battleford. The following table breaks down each question raised as well as common responses, a detailed breakdown of responses can be found in Appendix D of this plan.

Question	Summary of Responses
What are the key issues which should be addressed in an Action Plan?	The wide range of responses can be summarized into a few major categories: <ol style="list-style-type: none"> 1. Need to increase City involvement 2. Need to create more incentives 3. Lack of Affordable Housing options 4. Lack of information 5. Poor condition of Rental Properties
What is currently working well to address housing issues in North Battleford? In other words, what actions should be continued?	It was noted that the City is working to promote community and increase civic pride. The amount of new builds was highlighted, and that work should continue to build new, and affordable, units.
What role can the City of North Battleford play?	The City should champion efforts on housing initiatives by offering incentives, building relationships with community groups, and enforcing policies (e.g. property maintenance).
How can the City facilitate the development of 40-50 new affordable units in five years?	The City could effectively facilitate development by showcasing demonstration projects, incentivising developers, and explore rezoning options.
What is missing in North Battleford that is needed to be successful in housing?	There is a need to formalize the Housing Committee and create an effective decision-making organizational structure. Developing relationships and dialogue with the Town of Battleford and various First Nations also missing.
Who needs to take the lead on housing initiatives?	The City should take the lead, while facilitating collaboration and engagement with the community.
What are the risks if North Battleford fails to achieve its key goals in housing?	Larger social issues would become worse (e.g. increase in crime, vacancy, homelessness), civic and community pride would be negatively impacted. Costs such as health and justice would also increase if housing goals not met.
Are there other agencies that you believe should be considered in the action plan as contributors to a solution?	Financial institutions, faith-based groups, and the Chamber of Commerce were the consensus agencies to look towards for funding or increasing capacity.

9.0 Housing Strategy & Action Plan

The Housing Strategy & Action Plan is comprised of 5 strategic categories illustrated below:



Goals for each action category are outlined in the following tables, and have been colour coded in accordance with the recommended timeframe to begin each goal, from the time of plan adoption.

Immediate = Within One Year
Short-Term = Within 2-5 Years
Long-Term = >5 Years
Not Recommended at This Time

Policy Changes					
Goal	Target	Task	Owner	Priority	Estimated Cost
Better Property Maintenance	Increase Investment	Prioritize inspections in areas where property maintenance is a chronic issue. Prioritize inspections and enforcement for a pre-determined period of time (i.e. 1-2 years) or until the targeted area is brought up to standard.	City of North Battleford	Immediate	No incremental cost. Cost of any remedial actions (i.e. weed cutting/junk removal) can be recovered with additional charges on tax bill.
More Care Homes	1 personal care home per year	Pre-designate sites for Care Homes. For all new neighbourhood concept plans, 1 large site is pre-designated for a personal care home for every 100 single family lots. The lot would be offered and sold to a licensed personal care home operator. Zoning would restrict the number of care home residents at less than 10. After a period of time has elapsed with no buyer (e.g. 3 years), the lot may be sold to the general market.	City of North Battleford	Immediate. An OCP policy amendment to require the pre-designation of lots is required.	Staff time for OCP Amendment
More Access to Land	1 unit per year	Offer Tax Title Property to Housing Providers. The City of North Battleford acquires, through tax enforcement, properties which would be offered on right-of-first-refusal basis to builders and affordable housing providers for affordable housing project. If no buyer, the property is offered for sale in the general marketplace.	City of North Battleford	Immediate	Staff time to offer properties for sale.
Legalize more Secondary Suites	5-6 per year	Legalize existing suites. A policy change and incentive program to be implemented to encourage owners of secondary suites to come forward and obtain the necessary permits to increase health and safety of dwelling. The City of North Battleford could offer incentive to rebate the building permit fees upon completion of renovations.	City of North Battleford	Immediate	Staff time to process policy change.
Remove Zoning Impediments	1 project started in 2019	Create specific Zoning District for Affordable Housing. housing needs density to reduce operating costs. A review of the NB zoning bylaw to ensure there are zoning options for affordable housing development should be conducted. A minimum of 25 units per acre is required to attract builders to build more units. Amenity space may be reduced by placing this zone within walking distance of public amenities.	City of North Battleford	Immediate	Staff time to review and amend Zoning Bylaw.
Utilize Zoning Bylaw to Encourage more Affordable Housing Units	3 units per year	Bonusing is permitted under the Sask. Planning Act and will be used to encourage more attainable housing units to be built within larger developments. Development standards which limit density (parking, height, FAR, etc) will be relaxed in exchange for modest, affordable units.	City of North Battleford	Short Term	Staff time to process Zoning Bylaw Amendment.
Affordable Housing in all areas of the City	Avoid areas of Concentration	In conjunction with incentive programs, place in policy that no incentives from City will be offered if affordable housing is located within a pre-defined area of concentration.	City of North Battleford	Short-Term	Staff time to process policy change.
Increase range and types of Affordable Housing	1-2 Garden & Garage Suites units per year	A zoning amendment would permit, on a discretionary use basis, the development of small, detached accessory dwellings on larger principal sites. This initiative will require a substantial amount of public consultation.	City of North Battleford	Long-Term	Staff time to determine standards & process Zoning Bylaw Amendment.

City of North Battleford Housing Strategy & Action Plan

Speed up Permitting Process	Reduce Approvals by 2 weeks	Establish Priority Review Process – administration identifies affordable housing project and moves the project to the front of the queue for faster processing.	City of North Battleford	Not Recommended at this time. NB permit process is currently operating with a 4-5 day turnaround.	Staff Time for setup.
Increase Supply of Affordable Units	Varies w Project	Inclusionary Zoning – Amend the North Battleford Zoning to Bylaw to add requirement for 5% of all new housing developments to be provided for residents who are within the Provincial Maximum Income Limits (MILs).	City of North Battleford	Not Recommended at this time. Planning Act amendments are required for Inclusionary Zoning.	Staff time for Zoning Bylaw Amendment
Own & Operate Housing Units	Increase Access to Affordable Units	The City of North Battleford may use an existing site and contract the design, construct, own and operate affordable units. This would entail forming a housing office and developing capacity to own and operate affordable housing.	City of North Battleford	Not Recommended at this time. The Sask. Housing Corp. currently operates over 600 housing units in the Battlefords area.	Not Determined.

Financial Initiatives					
Goal	Target	Task	Owner	Priority	Estimated Cost
Establish a Housing Reserve	Raise funds for Housing Reserve	The City of North Battleford is already in the land development business and services, subdivides and sells fully-serviced urban land. There are many advantages to a municipal land development entity. For example, it makes land available for civic facilities, and affordable housing, and it can provide revenue for the City to form a new Housing Reserve to fund incentive programs. A housing reserve may also receive donations or start-up funding from community sources.	City of North Battleford	Immediate. A housing reserve will require start-up funds.	This is a policy change and a financial matter. Recommend a small % of net revenue from lot sales be allocated to housing reserve.
Make Down-payments more Accessible	5 – 10 units/yr.	Self-funded Down-payment Grant Program. This is a proven program to address the difficulty renters have to save for a down-payment. Using the housing reserve, a pre-qualified household applies to purchase a new housing unit in a pre-designated housing development. The household is offered a 5% down-payment grant. Incremental property taxes are diverted for approximately 5 years to pay back the grant. For example, a \$200,000 unit would require \$10,000 for a down-payment. The program has three advantages, it encourages home ownership, it frees up a rental property, it stimulates economic activity.	City of North Battleford Financial Community	Immediate	.25 FTE to administer program. \$50,000 - \$100,000 in funding.
Make it Easier for Non-Profits to Option Land	1 new affordable housing project started in 2018-19	Land Acquisition Incentive. The City may offer more attractive terms for non-profit organizations who need time and assistance to develop an affordable housing project. For example, if a non-profit group approaches the City for land, it may be 'optioned' for purchase for up to 18 months with a small option fee (e.g. 2%), or enough to cover the municipalities interest costs. For non-profits, the option fee may be returned to the non-profit as opposed to forfeiting it to the City.	City of North Battleford	Immediate	City Staff to administer change to land sales policy.
Help Ease Financial Burden of Constructing Affordable Housing	1 new project in 2018-19	Offer a range of incremental tax abatements for specific targets: New Secondary Suites – 2 years Affordable Rentals – 5 years Supportive Housing – 5 years Transitional Housing – 3 years Student Housing – 3 years Seniors Housing – 3 years <i>(Tax Abatements cannot be offered with the Self-funding grant as both use property tax revenue).</i>	City of North Battleford	Immediate	.25 FTE Staff time to process new policy and administer tax abatement. Foregone Revenue.
Encourage Developers to Create Wider Range of Affordable Housing Options	6-8 units	The City of North Battleford may offer a piece of vacant land to conduct a demonstration project and design competition. The demonstration would be subject to an RFP. The winning proposal would be offered the land for \$1, by entering into an agreement to build the project within a pre-determined time frame. For example, a movable modular housing project could be established temporary to offer short-term housing (click link): http://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_152.cfm	City of North Battleford Sask. Housing Corp.	Short-Term	Project Manager, 1 temporary FTE, and foregone revenue from land sale. \$45,000 FTE

City of North Battleford Housing Strategy & Action Plan

Make Funding More Available	5 units/yr.	Set a target of 5% capital contribution towards the construction of targeted housing: <ul style="list-style-type: none"> Affordable Rentals Supportive Housing Student Housing <p>At \$180,000 per door, a 5% grant would require \$9,000. Each grant is paid back by diverting incremental property taxes from the completed project to the reserve, until the grant is repaid. e.g. a six-unit development would be eligible for a \$54,000 grant, paid back in 5-7 years through tax deferral.</p>	City of North Battleford BAHAH Committee Financial Community	Short-Term	\$50,000 to \$100,000, and .5 FTE - <i>staff time to administer program.</i>
Ease the Transition from Renter to Owner	4 units	This program would lower the requirements for people who are renting and assist with financing a new home (rent to own). Renters would enter into an agreement to rent a home for a period of time. During this time, a % of rent is allocated towards purchase. A target is set at which point the renter purchases the home. For example, 20% of the sale price at the end of the rent period would qualify the household to obtain a mortgage without incurring mortgage insurance costs. If the renter leaves the program before the target is reached, all money is forfeited to the owner.	Home Builders	Short-Term	No cost. This program is conducted in the marketplace.
Deconcentrate Affordable Housing	Increase Affordable Housing in all areas of NB.	The City may offer a higher Capital Grant for locating affordable housing in areas of low concentration . For example, the city may identify areas where concentration is currently higher than average. If an affordable housing project is located in an area of low concentration, the proponent may be eligible for an extra 1-2% capital grant.	City of North Battleford	Short-Term. This is an incentive which would be offered only if concentration is currently an issue and a housing reserve is established.	\$25,000
Make it Easier for Non-Profits to Purchase Land	Varies	The City may offer to provide an up-front grant to assist a non-profit housing provider to purchase a parcel of city-owned land (Land Cost Assistance Program). The funding is provided up-front with an agreement that if a development does not proceed after a specified time period, the parcel is defaulted back to the City. This program assists housing providers by increasing certainty of development by having land already purchased. Rather than being out of pocket before any planning or design work starts. Provides capital assistance at the beginning where it is needed rather than at the end after all construction is complete. Grant may be paid back via property tax redirection.	City of North Battleford	Short-Term	Staff Time to track and administer incentive.
Making Financing easier for moderate income Households	5 units	The City offers to provide a matching grant to builders who offer incentives to purchasers of new entry-level homes. (e.g. <i>New Rock Developments</i> : http://www.newrockhomes.ca/Howitworks.html <i>Innovative Residential</i> : http://innovativeresidential.ca/grants)	City of North Battleford Home Builders Housing Providers	Short-Term	\$50,000
Making Financing easier for moderate income Households	5 units	Pioneered by Innovative Residential, a builder may provide to the City up to 10 years' worth of property tax payments , thereby lowering the qualification requirements for modest income households. The tax payments are held in reserve by the City and paid out annually.	Home Builders	Short-Term	Staff time to process and administer tax payments from fund.

City of North Battleford Housing Strategy & Action Plan

Keeping Renters who have Short-term issues in their Homes	Lower Risk of Homeless-ness	A donation or gift would be offered to a qualified non-profit association to administer a Rent Bank . The Rent Bank is a fund which is used to help low income households maintain their dwelling by providing a rent payment directly to the landlord if the household is experiencing temporary difficulties paying rent. (ie. Major auto repair, family breakdown, etc.). Normally, these are interest-free repayable loans (e.g. PovNet: http://www.povnet.org/node/5300)	BAHAH Committee Financial Community	Long-Term	Matching Donations by the City Initial Target: \$20,000
Helping Low Income Seniors Stay in Home Longer	2-5 units per year Increase housing options for Seniors	Property Tax Deferral Program for Low-Income Seniors. This program would offer low income seniors a property tax deferral option. Repayment would occur when the property is sold or changes ownership. This program would only be of benefit where there are many low-income seniors, and where housing prices (and resulting property taxes) have risen and outpace income growth.	City of North Battleford	Long-Term. Something to monitor over next 5-10 years.	Staff time for setup and .25 FTE to administer. Foregone tax revenue for period of time.
Making the Purchase of a Home Easier	Increase Access to Affordable Housing	Land Trusts are entities who acquire and hold land specifically for permanent affordable housing. Land is leased thereby reducing the amount of income needed to purchase a home within a land trust. Usually a non-profit organization will operate a land trust. The trust can be set up with a gift, or donation, from banks, municipalities, or private sources. This link takes you to an example of a land trust operating in B.C. http://www.chf.bc.ca/partner/the-land-trusts	BAHAH Committee City of North Battleford Faith-Based Groups First Nations Business Community	Long-term. This type of program requires considerable community capacity.	Donation of Land or Funding to purchase land. Administration of Land Trust. \$500,000 to begin.
Make it Easier to Purchase a Home	Increase Homeownership	Normally, mortgage sharing (or equity sharing) are offered by a community non-profit entity in markets which have house prices which are beyond households with moderate incomes. Essentially, a homeowner will offer to share the appreciation growth of a home, with a household who will take out a mortgage on a portion of the housing units value. https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhostcast/afhoid/fite/sheg/eqco_001.cfm	BAHAH Committee City of North Battleford	Not Recommended at this time. Affordability is not a major issue in N.B. at the present time.	Purchase of homes to offer under this program. 5 homes - \$1.25M
More suitable Land for Affordable Housing	4 units	The City assists affordable housing providers by searching for and assisting with ' assembling ' parcels of land to accommodate a particular housing development. This is accomplished by purchasing vacant lots, closing lanes and consolidating properties to create suitable sites.	City of North Battleford Battleford Agency Tribal Council (BATC) Battleford Tribal Council (BTC)	Not recommended at this time. NB appears to have several suitable sites available.	Staff time and funds to purchase land.
Lower Costs of Development for Affordable Housing	5 units	Waive Development Charges for Affordable Housing in Infill Locations. The City will offer to cover, or waive, any outstanding or owing development charges for vacant or older infill sites.	City of North Battleford	Not Recommended at this time. NB does not collect development charges for infill.	No Cost.

Community Support & Partnerships

Goal	Target	Task	Owner	Priority	Estimated Cost
Increase Supply of Supportive Housing Units for First Nations Seniors	12 units	Partner with a First Nation Tribal Council to develop and manage a new Seniors complex (w supports) on vacant city-owned land. Three projects have been specifically outlined which are intended to assist the City and First Nations to begin discussion towards a new partnership to solve identified housing needs in North Battleford.	City of North Battleford; BATC BTC	Immediate. Vacant sites exist which are suitable for new housing projects. (see Appendix B for specifics on each).	Donation of land towards project and in-kind staff support towards project.
Increase Capacity of First Nations youth via Homebuilding	More Youth with marketable skills and training	Housing partnerships with First Nations must make the training of youth a priority. Housing projects require labour, both skilled and unskilled. With proper funding, a new entity could be established which provides meaningful training and skills.	City of North Battleford; BATC BTC	Immediate. Discussions can start within 12 months towards identifying a project.	Staff time to develop partnership and training plan.
Increase Capacity of City to take lead in Housing	Carry out Housing Strategies & Actions.	Hire a Community Housing Co-ordinator. The Strategies and Action Plan will require resources to implement. It is recommended that a part-time position (0.5 FTE) be considered to effectively address housing needs in the community.	City of North Battleford	Immediate. This position is required at the commencement of implementation.	\$35,000 per year.
Increase Community Pride	Celebrate Housing Success	Each time a new Housing initiative is launched or experiences success, it should be celebrated and people should be made aware of the success. Over time, this adds to the awareness of housing issues in the community, and shows that problems can be solved – one success at a time.	City of North Battleford	Immediate. Start celebrating achievements now.	Housing Co-ordinator. 0.5 FTE would organize.
Create Climate for Private Sector to Participate in Housing	Business Organization sponsors Housing Handbook	Emphasize the role of the private sector in providing housing. Appeal to the cost of homelessness, and inadequate or unsuitable housing. It has an economic impact. Appeal to civic pride and desire to revitalize the Downtown as key civic goals which will lead to better economic conditions. Determine a role for the Business Community in housing.	City of North Battleford North Battleford Downtown BID	Short-Term	Revenue Opportunity. Sponsorship of New Housing Handbook.
More Participation by Financial Institutions in Housing	1 new affordable housing project financed locally	Meet with Financial institutions and lay out the plan and targets for 5 and 10 years. Suggest ways in which financial institutions can assist to meet targets and play a larger role. (e.g. Equity Builder Program: https://www.synergycu.ca/Personal/Borrowing/Mortgages/EquityBuilderProgram/)	City of North Battleford	Short-Term	Housing Co-ordinator position would lead this discussion.
More Participation by Service Clubs	1 Service Club who devotes time & funds to housing issues.	Service Clubs can donate time and/or funding towards causes which impact the community. A service club may donate time to build a house, repair a house or fund a support program. A meeting with Service Clubs is required to lay out housing strategy and action plan and look for a role for Service Clubs.	BAHAH Committee	Short-Term	Meeting Costs.
More Participation by Faith Based Groups	1 new affordable housing project.	Faith-based Groups are ideal partners in housing, they often have a good handle on issues within the community and know where the needs are. They also have land which may be used for affordable housing projects. Sometimes, they are willing to offer supports. A meeting with Faith Based groups is required to lay out housing strategy and action plan and look for a role for Faith Based Groups.	BAHAH Committee	Short-Term	Meeting Costs.
Create Community-Based Housing Organization	1 new community entity	Encourage BAHAH to formalize its role within the community and become the one-stop shop for housing in North Battleford.	City of North Battleford BTC BATC	Long-Term	\$35,000 - 65,000 for PT executive director position.

City of North Battleford Housing Strategy & Action Plan

<p>Reduce Homelessness to Zero</p>	<p>Adopt a Housing First Strategy</p>	<p>Homelessness exists in North Battleford. A Housing First Strategy is designed to ensure that people who are chronically homeless have a place to call home while they receive support to address their issues. Homelessness requires a full community commitment and assistance from other levels of government. North Battleford currently has vacant stock which could be utilized. A Support network is required. It starts with a Strategy. For more information: http://shipweb.ca/saskatoons-homelessness-action-plan/</p>	<p>City of North Battleford BAHAH Committee Province of Sask. Gov't of Canada BATC Battleford Tribal Council (BTC)</p>	<p>Long-Term. In the meantime, monitor homelessness with PIT Homeless Counts. If problem gets worse, this item should move to Short-Term.</p>	<p>\$25,000 - \$30,000 to develop a Housing First Strategy.</p>
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Research & Monitoring

Goal	Target	Task	Owner	Priority	Estimated Cost
Understand Trends in Tenure	Increase ownership in areas with high rental stock.	High concentrations of rental stock can lead to concerns about transiency and lower property values and maintenance. A simple calculation comparing the property addresses and the owner’s property address can yield information about rental vs. owner-occupancy in local areas. Target incentives to increase ownership.	City of North Battleford	Immediate	Staff time to compare property addresses.
Understand Trends in Homelessness	Decrease incidents of homelessness in N.B.	Every two years, a point-in-time count is required to count the number of people who are homeless. Collect basic statistics, age, sex, where from, how long homeless, etc. and compare trends. Use to increase/decrease shelter spaces.	BAHAH Committee City of North Battleford	Immediate	Housing Co-ordinator & Staff time to collect data.
Understand Key Trends in Housing	Up to date info at fingertips.	Develop a Key Facts Summary for Housing in North Battleford. Include this information in the Housing Handbook and update every two years. Data to be collected may include average house prices, average incomes, median multiple, income spent on housing, debt levels, unemployment, job market, housing condition, rent, vacancy and economic prospects.	City of North Battleford	Immediate	Housing Co-ordinator role.
Determine Hurdles to Building Affordable Housing	Engage builders in strategy via Survey.	Reach out to Builders and determine what is needed to see more forms of housing built in North Battleford – particularly in or near the city centre.	City of North Battleford	Short-Term	\$7,000 – 10,000. Cost to develop and conduct survey.
Create a Comprehensive Business Plan for Housing	Adopted Business Plan every 5 years	A comprehensive business plan identifies housing issues, examines demographic trends, examines current stock, determines gaps and identifies actions and resources to address the gaps. (North Battleford Housing Business Plan is an amalgamation of 2015 Housing Study and 2017 Strategy and Action Plan)	City of North Battleford	Short-Term	\$15,000 - \$25,000 for Update to 2017 Housing Strategy and Business Plan every 5 years.
Understand Feasibility of Housing	1 feasibility study for each: Seniors Students Large Families Single Occupancy Housing.	The City could fund feasibility studies for specific pieces of vacant land. These studies can be used to request proposals for development. Essentially, this reduces the amount of up-front costs for builders and housing providers to consider a specific project.	City of North Battleford	Short-Term	Housing Co-ordinator and funding for feasibility study. \$30,000

Education & Awareness

Goal	Target	Task	Owner	Priority	Estimated Cost
More/Creative solutions for housing issues	Engage Community in Housing Solutions	Organize a Community Workshop and explore housing issues and solutions. Topics should be defined as 'housing' is a large subject with multiple issues at any given time. A facilitator should be secured, proceedings recorded and a follow-up report tabled. The first Community Workshop is recommended to be a workshop designed to 'Encourage Partnerships'. Looking for ways to work together and identifying projects for joint participation and benefit.	BAHAH Committee City of North Battleford BATC BTC	Immediate. This workshop could take place as a starting point to bring all potential partners together.	\$3,000. Venue, refreshments, food, facilitator.
More Information about Housing in Community	Develop a Housing Handbook.	A local Housing Handbook is an excellent resource for the City, non-profit groups, shelters, housing providers to obtain key information about housing in North Battleford. It is a great navigation tool and has proven to be a valuable resource in Saskatoon.	City of North Battleford. Financial Institutions (sponsorship, ad space).	Immediate. This work is now underway within the City of North Battleford.	Staff Time to develop template and populate information. Printing would be sponsored by Financial Institutions in exchange for ad space.
Understand What Housing Assistance is Available and How to Access	Annual Scan of Provincial, Federal Housing Programs.	Annually, as part of the Housing Business Planning cycle, a report should be included on what incentive programs are available which may support one or more of the initiatives in this Strategy and Action Plan. CMHC and Sask. Housing Corp. are key resources.	City of North Battleford	Immediate. Task for new Housing Co-ordinator.	Housing Co-ordinator would include this in annual report.
Raise Awareness about Housing Issues in Community.	Organize/Participate in Next National Housing Day Event.	Each November, Canadians across Canada organize events centred around housing issues and solutions. A luncheon or evening event could be organized and sponsored within the Community. A guest speaker on a particular topic is arranged. CHRA National Housing Day Page: http://chra-achru.ca/en/national-housing-day	BAHAH Committee Sask Housing Corp	Immediate. Start organizing for November, 2018 event.	\$2,000. Venue, refreshments, guest speaker expenses.
Reduce NIMBY & dispel Myths	Address NIMBY reactions & inform the public.	A community talk featuring a guest speaker who can describe experiences with NIMBY and strategies to reduce these negative reactions to much-needed housing proposals. Outcome would be a greater understanding	Faith-Based Organizations Service Clubs	Short-Term. Marshalling a group to take ownership of this task is the first step.	\$2,000. Venue, refreshments, guest speaker expenses.
More Builders in Affordable Housing	1 new builder interested in building affordable housing units.	A luncheon talk featuring a guest speaker who can introduce ways for the private, for-profit sector to participate in building more attainable housing, and make a profit doing it.	Service Clubs Chamber of Commerce, BIDs.	Short-Term. Finding a group to take ownership of this task is the first step.	\$2,000. Venue, refreshments, guest speaker expenses.
More Faith-based participation in Supportive Housing	Engage the faith-based community in housing strategy.	A guest speaker to be arranged during an evening event, sponsored by the faith-based community. The topic would be faith-based housing developments . Several new housing developments have been designed and lead by faith-based groups on land owned by churches.	Faith-Based Organizations	Short-Term. Finding a group to take ownership of this task is the first step.	\$2,000. Venue, refreshments, guest speaker expenses.

City of North Battleford Housing Strategy & Action Plan

<p>Improve Neighbourhood Conditions</p>	<p>Lead a Local Area Plan</p>	<p>The City may want to take the lead and conduct a Local Area Planning program in an area of North Battleford which is showing decline and is experiencing housing and maintenance issues. The North Battleford Housing Condition Heat Map shows an area to the south of the Downtown which may be a candidate for a Local Area Planning approach. Link to Saskatoon's LAP program: https://www.saskatoon.ca/business-development/planning/neighbourhood-planning/local-area-planning</p>	<p>City of North Battleford</p>	<p>Short-Term</p>	<p>Staff Time for 12 – 18 months, or \$40,000 for external resources.</p>
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10.0 Summary and Next Steps

This project provides the City of North Battleford, the regional partners, community organizations, volunteers and community residents with a multitude of various strategies and actions. The way forward is to take action immediately by increasing resources and start prioritizing and coordinating the actions. Building capacity will take some time, but it starts by working closely with the BAHAAH Committee and prioritizing the actions and completing each one, one step at a time. With community support, several immediate actions can be undertaken at the same time.

V3 has provided the Action Plan and 'suggested' the priority for each action. However, this should be confirmed by the BAHAAH Committee and key stakeholders. This could be done via a facilitated Community Workshop, held in the community in 2018. The results of the workshop, would yield a 'final' Community Action Plan on Housing, and used as the basis for budget requests for 2019.

In the meantime, the hiring of a Housing Coordinator, perhaps on a part-time basis, and establishing a housing reserve with annual, stable funding would be the first two steps recommended. Another quick win would be to undertake the Policy Changes recommended with existing staff resources in 2018. Each year, the City's administration should provide a status report on the progress of the Housing Strategy. Preferably, the status report would be provided in advance of budget deliberations to allow for resources to be properly addressed for the upcoming year.

On the next page is a suggested process for immediate first steps towards implementation of the Housing Strategy and Action Plan.

Action	2018-19	Specific Action	Owner
Conduct a Community Workshop to Confirm the Priority of Actions	2 nd Quarter of 2018	A small contract to host a facilitated Community Workshop centered around the priorities in this Plan.	City of North Battleford BAHAH Committee
Hire Housing Coordinator	Aim for 2 nd half of 2018; establish budget and revenue source.	Draft Report to Council requesting interim funding for P/T Coordinator position.	City of North Battleford
Review the Immediate Actions under Policy Changes	Prioritize which Policy Changes should be addressed first (quick wins).	Draft Council Reports for adoption of policy changes.	City of North Battleford
Review the Immediate Actions and Assign to BAHAH	Identify which actions can be undertaken by BAHAH and prioritize.	Regular update to BAHAH and support, if needed.	BAHAH Committee
Establish Housing Reserve	Establish budget for Housing Reserve. Base funding could come from combination of mil rate (property taxes), and annual set contributions from lot sales.	Report to Council requesting base funding (e.g. \$25,000 from 2019 Budget), and 2.5% of Net Revenue from lot sales would go to the NB Housing Reserve.	City of North Battleford
Complete Housing Handbook	Currently in Progress	Development of handbook template for review by City and BAHAH Committee	City of North Battleford and BAHAH Committee

If these six steps occurred in 2018, that would represent a great start to the Implementation of the Housing Strategy and Action Plan.

Appendix A – Action Plan Checklists

Note: Immediate, Short-Term and Long-Term Actions have been grouped together to form a progress checklist.

ACTION PLAN CHECKLIST (Immediate)

Goal	Target	Task	Owner	In Progress	Completed
Better Property Maintenance	Increase Investment	Prioritize inspections in areas where property maintenance is a chronic issue. Prioritize inspections and enforcement for a pre-determined period of time (i.e. 1-2 years) or until the targeted area is brought up to standard.	City of North Battleford		
More Care Homes	1 personal care home per year	Pre-designate sites for Care Homes. For all new neighbourhood concept plans, 1 large site is pre-designated for a personal care home for every 100 single family lots. The lot would be offered and sold to a licensed personal care home operator. Zoning would restrict the number of care home residents at less than 10. After a period of time has elapsed with no buyer (e.g. 3 years), the lot may be sold to the general market.	City of North Battleford		
More Access to Land	1 unit per year	Offer Tax Title Property to Housing Providers. The City of North Battleford acquires, through tax enforcement, properties which would be offered on right-of-first-refusal basis to builders and affordable housing providers for affordable housing project. If no buyer, the property is offered for sale in the general marketplace.	City of North Battleford		
Legalize more Secondary Suites	5-6 per year	Legalize existing suites. A policy change and incentive program to be implemented to encourage owners of secondary suites to come forward and obtain the necessary permits to increase health and safety of dwelling. The City of North Battleford could offer incentive to rebate the building permit fees upon completion of renovations.	City of North Battleford		
Remove Zoning Impediments	1 project started in 2019	Create specific Zoning District for Affordable Housing. housing needs density to reduce operating costs. A review of the NB zoning bylaw to ensure there are zoning options for affordable housing development should be conducted. A minimum of 25 units per acre is required to attract builders to build more units. Amenity space may be reduced by placing this zone within walking distance of public amenities.	City of North Battleford		
Establish a Housing Reserve	Raise funds for Housing Reserve	The City of North Battleford is already in the land development business and services, subdivides and sells fully-serviced urban land. There are many advantages to a municipal land development entity. For example, it makes land available for civic facilities, it allows for new trends in urban development to be explored, and it can provide revenue for the City to use for many social and quality of life initiatives, such as affordable housing. A housing reserve may also receive donations or start-up funding from community sources.	City of North Battleford		

Make Downpayments more Accessible	5 – 10 units/yr.	Self-funded Downpayment Grant Program. This is a proven program to address the difficulty renters have to save for a downpayment. Using the housing reserve, a pre-qualified household applies to purchase a new housing unit in a pre-designated housing development. The household is offered a 5% downpayment grant. Incremental property taxes are diverted for approximately 5 years to pay back the grant. For example, a \$200,000 unit would require \$10,000 for a downpayment. The program has three advantages, it encourages home ownership, it frees up a rental property, it stimulates economic activity.	City of North Battleford Financial Community		
Make it Easier for Non-Profits to Option Land	1 new affordable housing project started in 2018-19	Land Acquisition Incentive. The City may offer more attractive terms for non-profit organizations who need time and assistance to develop an affordable housing project. For example, if a non-profit group approaches the City for land, it may be 'optioned' for purchase for up to 18 months with a small option fee (e.g. 2%), or enough to cover the municipalities interest costs. For non-profits, the option fee may be returned to the non-profit as opposed to forfeiting it to the City.	City of North Battleford		
Help Ease Financial Burden of Constructing Affordable Housing	1 new project in 2018-19	Offer a range of incremental tax abatements for specific targets: New Secondary Suites – 2 years Affordable Rentals – 5 years Supportive Housing – 5 years Transitional Housing – 3 years Student Housing – 3 years Seniors Housing – 3 years <i>(Tax Abatements cannot be offered with the Self-funding grant as both use property tax revenue).</i>	City of North Battleford		
Increase Supply of Supportive Housing Units for First Nations Seniors	12 units	Partner with a First Nation Tribal Council to develop and manage a new Seniors complex (w supports) on vacant city-owned land. Three projects have been specifically outlined which are intended to assist the City and First Nations to begin discussion towards a new partnership to solve identified housing needs in North Battleford.	City of North Battleford; BATIC		
Increase Capacity of First Nations youth via Homebuilding	More Youth with marketable skills and training	Housing partnerships with First Nations must make the training of youth a priority. Housing projects require labour, both skilled and unskilled. With proper funding, a new entity could be established which provides meaningful training and skills.	City of North Battleford; BATIC		
Increase Capacity of City to take lead in Housing	Carry out Housing Strategies & Actions.	Hire a Community Housing Co-ordinator. The Strategies and Action Plan will require resources to implement. It is recommended that a part-time position (0.5 FTE) be considered to effectively address housing needs in the community.	City of North Battleford		
Increase Community Pride	Celebrate Housing Success	Each time a new Housing initiative is launched or experiences success, it should be celebrated and people should be made aware of the success. Over time, this adds to the awareness of housing issues in the community, and shows that problems can be solved – one success at a time.	City of North Battleford		
Understand Trends in Tenure	Increase ownership in areas with high rental stock.	High concentrations of rental stock can lead to concerns about transiency and lower property values and maintenance. A simple calculation comparing the property addresses and the owner's property address can yield information about rental vs. owner-occupancy in local areas. Target incentives to increase ownership.	City of North Battleford		
Understand Trends in Homelessness	Decrease incidents of homelessness in N.B.	Every two years, a point-in-time count is required to count the number of people who are homeless. Collect basic statistics, age, sex, where from, how long homeless, etc. and compare trends. Use to increase/decrease shelter spaces.	BAHAH Committee City of North Battleford.		

Understand Key Trends in Housing	Up to date info at fingertips.	Develop a Key Facts Summary for Housing in North Battleford. Include this information in the Housing Handbook and update every two years. Data to be collected may include average house prices, average incomes, median multiple, income spent on housing, debt levels, unemployment, job market, housing condition, rent, vacancy and economic prospects.	City of North Battleford.		
More/Creative solutions for housing issues	Engage Community in Housing Solutions	Organize a Community Workshop and explore housing issues and solutions. Topics should be defined as 'housing' is a large subject with multiple issues at any given time. A facilitator should be secured, proceedings recorded and a follow-up report tabled. The first Community Workshop is recommended to be a workshop designed to 'Encourage Partnerships'. Looking for ways to work together and identifying projects for joint participation and benefit.	BAHAH Committee City of North Battleford BATIC BTC		
More Information about Housing in Community	Develop a Housing Handbook.	A local Housing Handbook is an excellent resource for the City, non-profit groups, shelters, housing providers to obtain key information about housing in North Battleford. It is a great navigation tool and has proven to be a valuable resource in Saskatoon.	City of North Battleford. Financial Institutions (sponsorship, ad space).		
Understand What Housing Assistance is Available and How to Access	Annual Scan of Provincial, Federal Housing Programs.	Annually, as part of the Housing Business Planning cycle, a report should be included on what incentive programs are available which may support one or more of the initiatives in this Strategy and Action Plan. CMHC and Sask. Housing Corp. are key resources.	City of North Battleford		
Raise Awareness about Housing Issues in Community.	Organize/Participate in Next National Housing Day Event.	Each November, Canadians across Canada organize events centred around housing issues and solutions. A luncheon or evening event could be organized and sponsored within the Community. A guest speaker on a particular topic is arranged. CHRA National Housing Day Page: http://chra-achru.ca/en/national-housing-day	BAHAH Committee Sask Housing Corp		

ACTION PLAN CHECKLIST (Short-Term)

Goal	Target	Task	Owner	In Progress	Completed
Affordable Housing in all areas of the City	Avoid areas of Concentration	In conjunction with incentive programs, place in policy that no incentives from City will be offered if affordable housing is located within an pre-defined area of concentration.	City of North Battleford		
Encourage Developers to Create Wider Range of Affordable Housing Options	6-8 units	The City of North Battleford may offer a piece of vacant land to conduct a demonstration project and design competition. The demonstration would be subject to an RFP. The winning proposal would be offered the land for \$1, by entering into an agreement to build the project within a pre-determined time frame. For example, a movable modular housing project could be established temporary to offer short-term housing (click link): http://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_152.cfm	City of North Battleford Sask. Housing Corp.		
Make Funding More Available	5 units/yr.	Set a target of 5% capital contribution towards the construction of targeted housing: Affordable Rentals Supportive Housing Student Housing At \$180,000 per door, a 5% grant would require \$9,000. Each grant is paid back by diverting incremental property taxes from the completed project to the reserve, until the grant is repaid. e.g. a six-unit development would be eligible for a \$54,000 grant, paid back in 5-7 years through tax deferral.	City of North Battleford BAHAH Committee Financial Community		
Ease the Transition from Renter to Owner	4 units	This program would lower the requirements for people who are renting and assist with financing a new home (rent to own). Renters would enter into an agreement to rent a home for a period of time. During this time, a % of rent is allocated towards purchase. A target is set at which point the renter purchases the home. For example, 20% of the sale price at the end of the rent period would qualify the household to obtain a mortgage without incurring mortgage insurance costs. If the renter leaves the program before the target is reached, all money is forfeited to the owner.	Home Builders		
Deconcentrate Affordable Housing	Increase Affordable Housing in all areas of NB.	The City may offer a higher Capital Grant for locating affordable housing in areas of low concentration. For example, the city may identify areas where concentration is currently higher than average. If an affordable housing project is located in an area of low concentration, the proponent may be eligible for an extra 1-2% capital grant.	City of North Battleford		
Make it Easier for Non-Profits to Purchase Land	Varies	The City may offer to provide an up-front grant to assist a non-profit housing provider to purchase a parcel of city-owned land (Land Cost Assistance Program). The funding is provided up-front with an agreement that if a development does not proceed after a specified time period, the parcel is defaulted back to the City. This program assists housing providers by increasing certainty of development by having land already purchased. Rather than being out of pocket before any planning or design work starts. Provides capital assistance at the beginning where it is needed rather than at the end after all construction is complete. Grant may be paid back via property tax re-direction.	City of North Battleford		
Making Financing easier for moderate income Households	5 units	The City offers to provide a matching grant to builders who offer incentives to purchasers of new entry-level homes. (e.g. <i>New Rock Developments</i> : http://www.newrockhomes.ca/Howitworks.html <i>Innovative Residential</i> : http://innovativeresidential.ca/grants)	City of North Battleford Home Builders Housing Providers		

Making Financing easier for moderate income Households	5 units	Pioneered by Innovative Residential, a builder may provide to the City up to 10 years' worth of property tax payments, thereby lowering the qualification requirements for modest income households. The tax payments are held in reserve by the City and paid out annually.	Home Builders		
Create Climate for Private Sector to Participate in Housing	Business Organization sponsors Housing Handbook	Emphasize the role of the private sector in providing housing. Appeal to the cost of homelessness, and inadequate or unsuitable housing. It has an economic impact. Appeal to civic pride and desire to revitalize the Downtown as key civic goals which will lead to better economic conditions. Determine a role for the Business Community in housing.	City of North Battleford North Battleford Downtown BID		
More Participation by Financial Institutions in Housing	1 new affordable housing project financed locally	Meet with Financial institutions and lay out the plan and targets for 5 and 10 years. Suggest ways in which financial institutions can assist to meet targets and play a larger role. (e.g. Equity Builder Program: https://www.synergycu.ca/Personal/Borrowing/Mortgages/EquityBuilderProgram/)	City of North Battleford		
More Participation by Service Clubs	1 Service Club who devotes time & funds to housing issues.	Service Clubs can donate time and/or funding towards causes which impact the community. A service club may donate time to build a house, repair a house or fund a support program. A meeting with Service Clubs is required to lay out housing strategy and action plan and look for a role for Service Clubs.	BAHAH Committee		
More Participation by Faith Based Groups	1 new affordable housing project.	Faith-based Groups are ideal partners in housing, they often have a good handle on issues within the community and know where the needs are. They also have land which may be used for affordable housing projects. Sometimes, they are willing to offer supports. A meeting with Faith Based groups is required to lay out housing strategy and action plan and look for a role for Faith Based Groups.	BAHAH Committee		
Determine Hurdles to Building Affordable Housing	Engage builders in strategy via Survey.	Reach out to Builders and determine what is needed to see more forms of housing built in North Battleford – particularly in or near the city centre.	City of North Battleford		
Create a Comprehensive Business Plan for Housing	Adopted Business Plan every 5 years	A comprehensive business plan identifies housing issues, examines demographic trends, examines current stock, determines gaps and identifies actions and resources to address the gaps. North Battleford Housing Business Plan is an amalgamation of 2015 Housing Study and 2017 Strategy and Action Plan.	City of North Battleford		
Understand Feasibility of Housing	1 feasibility study for each: Seniors Students Large Families Single Occupancy Housing.	The City could fund feasibility studies for specific pieces of vacant land. These studies can be used to request proposals for development. Essentially, this reduces the amount of up-front costs for builders and housing providers to consider a specific project.	City of North Battleford		
Reduce NIMBY & dispel Myths	Address NIMBY reactions & inform the public.	A community talk featuring a guest speaker who can describe experiences with NIMBY and strategies to reduce these negative reactions to much-needed housing proposals. Outcome would be a greater understanding	Faith-Based Organizations Service Clubs		
More Builders in Affordable Housing	1 new builder interested in building affordable housing units.	A luncheon talk featuring a guest speaker who can introduce ways for the private, for-profit sector to participate in building more attainable housing, and make a profit doing it.	Service Clubs Chamber of Commerce, BIDs.		
More Faith-based participation in Supportive Housing	Engage the faith-based community in housing strategy.	A guest speaker to be arranged during an evening event, sponsored by the faith-based community. The topic would be faith-based housing developments. Several new housing developments have been designed and lead by faith-based groups on land owned by churches.	Faith-Based Organizations		

Improve Neighbourhood Conditions	Lead a Local Area Plan	The City may want to take the lead and conduct a Local Area Planning program in an area of North Battleford which is showing decline and is experiencing housing and maintenance issues. The North Battleford Housing Condition Heat Map shows an area to the south of the Downtown which may be a candidate for a Local Area Planning approach. Link to Saskatoon's LAP program: https://www.saskatoon.ca/business-development/planning/neighbourhood-planning/local-area-planning	City of North Battleford		
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ACTION PLAN CHECKLIST (Long-Term)

Goal	Target	Task	Owner	In Progress	Completed
Keeping Renters who have Short-term issues in their Homes	Lower Risk of Homeless-ness	A donation or gift would be offered to a qualified non-profit association to administer a Rent Bank. The Rent Bank is a fund which is used to help low income households maintain their dwelling by providing a rent payment directly to the landlord if the household is experiencing temporary difficulties paying rent. (ie. Major auto repair, family breakdown, etc.). Normally, these are interest-free repayable loans (e.g. PovNet: http://www.povnet.org/node/5300)	BAHAH Committee Financial Community		
Helping Low Income Seniors Stay in Home Longer	2-5 units per year Increase housing options for Seniors	Property Tax Deferral Program for Low-Income Seniors. This program would offer low income seniors a property tax deferral option. Repayment would occur when the property is sold or changes ownership. This program would only be of benefit where there are many low-income seniors, and where housing prices (and resulting property taxes) have risen and outpace income growth.	City of North Battleford		
Making the Purchase of a Home Easier	Increase Access to Affordable Housing	Land Trusts are entities who acquire and hold land specifically for permanent affordable housing. Land is leased thereby reducing the amount of income needed to purchase a home within a land trust. Usually a non-profit organization will operate a land trust. The trust can be set up with a gift, or donation, from banks, municipalities, or private sources. This link takes you to an example of a land trust operating in B.C. http://www.chf.bc.ca/partner/the-land-trusts	BAHAH Committee City of North Battleford Faith-Based Groups First Nations Business Community		
Create Community-Based Housing Organization	1 new community entity	Encourage BAHAAH to formalize its role within the community and become the one-stop shop for housing in North Battleford.	City of North Battleford BTC BATC		
Reduce Homelessness to Zero	Adopt a Housing First Strategy	Homelessness exists in North Battleford. A Housing First Strategy is designed to ensure that people who are chronically homeless have a place to call home while they receive support to address their issues. Homelessness requires a full community commitment and assistance from other levels of government. North Battleford currently has vacant stock which could be utilized. A Support network is required. It starts with a Strategy. For more information: http://shipweb.ca/saskatoons-homelessness-action-plan/	City of North Battleford BAHAH Committee Province of Sask. Gov't of Canada Battleford Agency Tribal Council (BATC) Battleford Tribal Council (BTC)		

Appendix B – Potential Partnership Housing Projects

Completed with assistance from Innovative Residential



This appendix is a suggested step by step approach for a development process for three potential partnership projects between the City of North Battleford and the Tribal Councils (BTC and BATC). The suggested projects are aimed at addressing three (3) particular housing needs in North Battleford which were identified in the 2015 Housing Study:

1. Seniors Housing with Supports
2. Quality Student Housing Project
3. Housing for New Families

Potential Partnership Housing Developments

As part of the scope of this project, V3 and Innovative Residential worked to identify 3 potential affordable housing developments that could be undertaken in North Battleford that would each serve a different need. The current scope of the analysis did not allow for an exhaustive list, but rather this list touches on:

- Where each projects could be located,
- What demographic segments could be served,
- The style of housing units built,
- Estimated number of units and potential project costs,
- How the partnership could work.

In the search for appropriate sites, the decision was made to contain the evaluation to City owned land only. This decision was made because land is a critical component in the development process, and it adds substantial complexity if uncertainty is added by including privately held land. This is because affordable housing projects tend to take more time than private developments to obtain funding, and thus paying for privately held land within expected time frames becomes difficult. In contrast, City held land can offer flexibility with assistance in the form of land.

A list of City-owned sites was provided by City administration and from that three potential sites were identified. The following criteria were used to evaluate the inventory:

1. The sites should be large enough to accommodate some form of multi-family development to allow for economies of scale and cost efficiencies,
 2. The site must be in a location that is suitable for a residential development.
-

The North Battleford map below shows the three sites that were identified as potential candidates. One preliminary idea for the sites would allow for diverse target demographics to be accommodated, specifically:

Site 1: Family Oriented development

Site 2: Student Housing

Site 3: Seniors / Aboriginal Elders Facility

The following table provides a brief summary of the potential project sites.

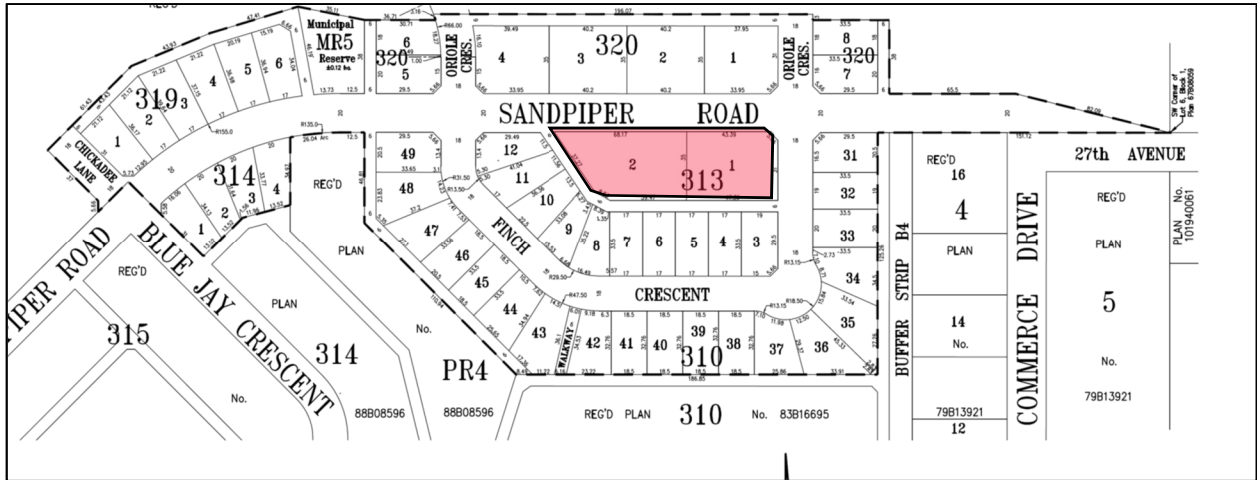
Site	Address	Potential Demographic	Style	Approximate Parcel Size	Approximate Unit Count	Estimated Cost Range
1	Lot 1 & 2, Block 313, New Kildeer	Family Oriented	Row or Stacked Townhouse	0.78 Acres	12-20	\$3 – 5M
2	1831 101 St	Student	Pocket Housing	0.57 Acres	24-32	\$1.5 – 3M
3	1192 97 St	Seniors	Apartment Style	0.28 Acres	30-40	\$6 – 10M



Figure 1: Three sites were identified as being potential candidates for affordable housing

Site 1: Family Oriented Housing

Site 1 was identified as being a potential candidate for a family oriented development due to the sites size and configuration. The site is located within a new subdivision, and of the 3 sites considered, the land is most conducive to allow for a family oriented townhouse design similar to family oriented townhouse developments completed in Saskatoon. By combining lots 1 and 2 on Block 313 in the Kildeer Subdivision (shown below), a site can be created that totals approximately 0.78 acres in size. Depending on the desired outcomes and configuration, the product could be developed as either rental or ownership while providing housing for between 12 to 20 families.



The illustrations below are real examples of affordable townhouse developments completed by Innovative Residential in partnership with the City of Saskatoon. The conventional and stacked townhouse designs were developed primarily with families in mind.



Figure 2: These conventional row townhouses offer less density than their stacked counterparts (18 units/acre vs. 25 unit/acre), but they provided a traditional community feel while still offering good affordability.



Figure 3: These contemporary stacked townhouse designs offered higher densities (25 units / acre) than conventional row townhouses. This means they can offer better affordability while still providing ample space for family demographics.

Depending on the townhouse design used (ie stacked townhomes vs conventional row housing), the overall site could accommodate between 12 and 20 townhomes. The estimated cost of such a development is also dependent on the configuration and number of the units, but it would be expected to cost in the range of \$3 to \$5M. This housing form is relatively common in Saskatchewan and so finding builders to develop this product should not be problematic.

Site 2: Student Pocket Housing

Site 2 was identified as a potential candidate for student pocket housing due to its infill nature and proximity to the College.

Of the designs presented, the concept of pocket housing is perhaps the most innovative. There are limited examples of this housing type in Saskatchewan, but it is more common in other jurisdictions. For example, CMHC is featuring a pocket housing development that was completed in Winnipeg. This development consisted of individual houses that each contained 8 studio suites. The suites range between 210 and 250 square feet and they offer an opportunity to provide very affordable rents to single individuals. In the case of the Winnipeg example, the units were rented afterwards for \$350/month.

2008
Housing Awards
 Winning Best Practices
in Affordable Housing


POCKET HOUSING

An alternative to rooming houses
on infill lots provides privacy and independence

Working with data from the 2001 Census, the City of Winnipeg identified its Spence and Centennial neighbourhoods as areas for major improvement: they have high proportions of one-person households and low-income households. There was a clear need for affordable housing—and the City had several infill lots that might be able to accommodate low-income singles and students, given the right design choice and “fit” with the neighbourhood.

Meanwhile, the Province of Manitoba, through the Winnipeg Housing and Homelessness Initiative (WHHI), put out a call for affordable housing proposals. S.A.M. Properties, a non-profit corporation that has 30 years’ experience in managing social housing, and MMM Group advanced the idea of “pocket housing” as an alternative to rooming houses. These were two-storey houses with eight studio-sized units, including one fully accessible and three barrier-free suites; each unit would have a separate entrance, ventilation, kitchen and washroom facilities—providing a measure of privacy and independence that traditional rooming houses lack.

To secure WHHI funding, the proposal had to gain the approval of the communities themselves—so S.A.M. Properties and MMM Group talked to community organizations, who were able to help identify available lots where the width and zoning would work for pocket housing. These meetings also served to allay concerns about the kind of residential mix that pocket housing might attract. S.A.M. Properties encouraged individuals in the community to rent the suites. Residents were also impressed by S.A.M. Properties’ commitment to staying in touch with community organizations and to making monthly visits to the homes—through its sister company, S.A.M. (Management) Inc.—to ensure that they were run properly.

Building on infill lots often requires unique design solutions, so there were approval challenges to overcome: for example, some of the suites did not meet the minimum area required by the zoning by-laws, nor were there enough parking stalls to meet the by-law requirements. However, with demonstrated community backing, MMM Group made a strong case to the City of Winnipeg for allowing these variances. This led to an approval for funding from WHHI, while the City sold the lots to SAM Properties for \$1 each.

Today, four pocket houses add colour and character to Winnipeg’s Spence and Centennial neighbourhoods, while providing an attractive, affordable and private space for 32 single individuals.

Key facts

- Target group: low-income singles and students
- 32 units (Four houses with eight studio suites)
- Cost to build: \$238 per square foot
- Cost to rent: \$350 per month (16 units) and rent-geared-to-income (16 units)

Contributors

- City of Winnipeg: sale of land
- Manitoba Housing and Renewal Corporation: Canada-Manitoba Affordable Housing Program Agreement funding through the Winnipeg Housing and Homelessness Initiative
- Canada Mortgage and Housing Corporation: Proposal Development Funding loan; through the Canada-Manitoba Affordable Housing Program Agreement

For further information, please contact:
 Laurie Socha
 General Manager
 S.A.M. (Properties) Inc.
 Tel: 1-204-946-3600
 Fax: 1-204-957-5829
 E-mail: lsocha@sam.mb.ca
 www.sam.mb.ca




Figure 4: The complete CMHC Feature can be viewed at <https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/tore/hoawpr/upload/Pocket-Housing-Nov12.pdf>

Based on the report completed by CMHC, it is estimated that a similar pocket housing design completed on Site 2 in North Battleford would yield 24-32 units, depending on configuration and design. Early estimates put the anticipated costs at approximately \$2M, but they could range between \$1.5M to \$3M depending on size and configuration of the units.



Figure 5: Pocket Housing Photo <http://properties.sam.mb.ca/pockethouses/gallery.html#>

Site 3: Seniors Apartments

Site 3 is the location of the former Dairyland building. Although once a commercial designation, it has since been designated by the City as a residential site in the OCP and Zoning Bylaw.

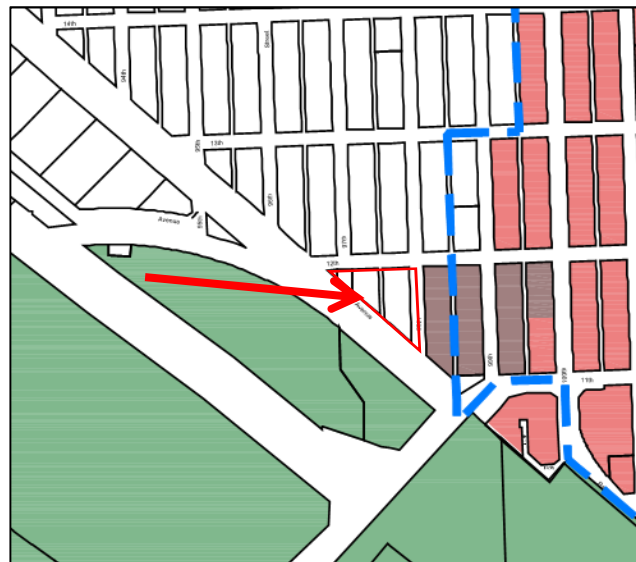


Figure 6: Site 3 is the former Dairyland site

Site 3 was identified as a potential candidate site for seniors or elders facility because of its location overlooking the North Saskatchewan River valley and its potential suitability to accommodate an apartment style building. Of the various form factors, an apartment style building offers some key advantages over other styles that make it a good fit for seniors' housings. More specifically:

- Underground parking facilities provide safety and security,
- Underground parking offers unrestricted mobility during snowy winter months,
- Common areas in the building can provide for gathering and visiting spaces,
- Elevators mean that mobility challenged tenants do not need to worry about climbing stairs.



Figure 7: The former Dairyland site could accommodate a small 30-40 unit seniors-focused apartment building such as the one above. (Photo courtesy of Innovative Residential, Saskatoon)

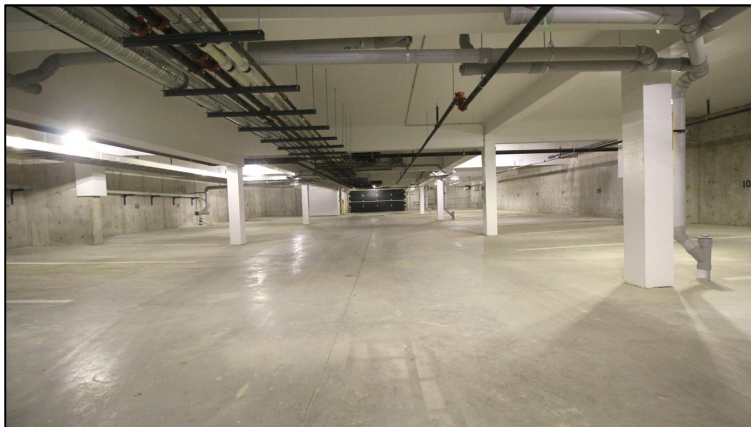


Figure 8: Underground parking and elevators mean that mobility challenged seniors are able to get around more easily.

Of all the designs, the apartment design presents the most variability because of the many possible configurations. For example, underground parking may be removed to save costs, or the number of stories can be increased or decreased. However, in the

interest of providing a rough estimate of units and cost, it was assumed that the building would be a 3-storey low rise with underground parking. In this case, the site may accommodate between 30-40 units at an estimated cost of \$6 to \$10M.

Potential Funding Programs

There are currently several programs that exist that may provide funding to these housing initiatives. Current programs includes:

CMHC: Rental Financing Initiative:

The Rental Construction Financing initiative (RCFi) provides lower-cost loans to encourage the construction of rental housing across Canada, where the need for supply of rental is clearly demonstrated. It will provide up to \$2.5 billion in loans over the 4 years starting in 2017. Applicants may be eligible for up to 100% loan funding if certain criteria outcome are achieved.

<https://www.cmhc-schl.gc.ca/en/hoficlincl/moloin/mupr/rental-construction-initiative.cfm>

CMHC: Rental Innovation Fund

The goal of the Affordable Rental Innovation Fund is to encourage new funding models and innovative building techniques in the rental housing sector. CMHC is seeking unique ideas that will revolutionize the sector moving forward. In the process, the \$200M Fund is expected to help create up to 4,000 new affordable units over 5 years and will reduce reliance on long-term government subsidies.

<https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/affordable-rental-innovation-fund.cfm>

Saskatchewan Housing Corporation: Rental Development Program

The Rental Development Program (RDP) provides a forgivable loan to sponsors (owners/developers) that want to build affordable rental housing and provide supports to low-income households in communities with a demonstrated need. The loan is forgiven over a period of up to 20 years, depending on the amount of the loan.

Rental Development Program funding is allocated through a Request for Proposals. As of Nov, 2017 Saskatchewan Housing Corporation (SHC) was not currently accepting applications, however calls for new proposals are released periodically.

Potential Partnerships

The City of North Battleford is not in the business of owning housing. The ideal situation would see the City partner with capable stakeholders who have a vested interest in seeing a successful housing outcome. It is not recommended that City undertake the housing development by itself, nor should it simply entirely outsource the problem and solution to a 3rd party housing group. One possible solution may be to form a housing group in partnership with one of the local Tribal Councils, the North College, or other non-profit housing providers.

In advance of outlining the above suggested projects, V3 made contact with representatives from both Tribal Councils. Below is summary of those conversations.

Battlefords Tribal Council

V3 made contact with the Battlefords Tribal Council (BTC) to discuss housing issues in North Battleford and to ask how the City of North Battleford could work with BTC to improve housing in North Battleford, and also to ask if BTC would be willing to discuss a partnership towards developing a housing project in North Battleford.

BTC is currently investing in projects located in Saskatoon, Lloydminster and Edmonton. BTC also owns and operates 89 housing units in four apartment buildings which were acquired, renovated and offered to families and vulnerable youth through the Nationswest Housing Corporation. The project was made possible under the former Centenary Affordable Housing Program Non-profit Rental Option in 2006. Nationswest Housing Corporation is a non-profit corporation established by the Battlefords Tribal Council in partnership with the City of North Battleford.

BTC is open to discussions with the City of North Battleford to develop a housing project which addresses the housing gaps in the city. BTC did not specify a particular need, and expressed that they would look at a project which provided housing for all people in North Battleford, not just First Nations people. BTC is interested in real partnerships and entering into serious discussions. Of particular note, BTC was concerned about affordable housing concentration and would prefer to see affordable dispersed within the community. BTC was also interested lease or rent to own models to help bridge people towards ownership.

Battlefords Agency Tribal Council

V3 also made contact with the Battlefords Agency Tribal Council (BATC). BATC was formed in 2007. Similar to BTC, BATC is also open to discussions with the City of North Battleford to develop plans for a new housing project to meet community needs. Like BTC, the BATC was also concerned about concentration and would prefer to see a project located in areas where concentrations of affordable housing is low. Unlike BTC, BATC does not own a lot of land, or operate housing units. BATC would be open to discussions concerning a project to serve low income families with an emphasis on single parent families, and low-income students.

Suggested Steps Toward Development

The following steps provide a high-level overview of the process:

Phase 1: Prepare and Form Organizations

- Ensure all bylaws and policies can accommodate the undertaking.
- City would form Partnership with stakeholder group(s).

Phase 2: Conceptual Planning and Financial Feasibility

- The partnership would hire a project manager / consultant to refine the project details (CMHC SEED funding may be available to cover these early unfunded expenses).
- The consultant would create:
 - Concept plans, business plans, preliminary budgets, and financial feasibilities based on appropriate need and demand studies, as well as community consultation plans.
- The consultant would make funding recommendations and work to secure appropriate funding.

Phase 3: Pre-Development

- Project funding is secured.
- Detailed engineering and designs are completed.
- City sells land to the group (contract would stipulate claw-back of land if project did not proceed within a specified time).
 - The City could charge market value, but it would be greatly improve the affordability of the projects if the land were provided at a cost of \$1. The market value of the land would be the City's contribution to the project and significantly lower cost.
- Municipal approvals are received.
- Tender out construction to a qualified construction manager or general contractor.

Phase 4: Construction

- Construction Manager undertakes the construction of the development.
- Units are marketed.
- Developer reports to group.

Phase 5: Transition to Management

- Upon completion, the project is turned over to management entity.

Management entity will report ongoing activities to the partnership board.

Appendix C – Public Open House Comments

Policy

Which of the suggested actions do you believe will have the greatest impact in facilitating positive solutions?

- Predesignated sites- trying to find a spot for homeless shelter, but where? It's a huge issue, nobody wants it. We have initial funding, but they have said to use our high vacancy rate.
- I'm thinking back to when the city planner tried to bring together builders to talk about housing, but we got little uptake for affordable housing. So, some kind of policy for people to get into low income housing. The city needs to take leadership, but can't do all the work. Needs to be more community driven.
- Zoning areas, cutting down red tape and making so builders want to do it. There is incentive to build senior homes.
- Secondary suites; incentives and recognizing as a legitimate form of housing
- Zoning specific to affordable housing
- Having something like a renovation grant for the suites to get up to code- many of them are not legal. The process could be perceived as daunting for someone who has never done it. The handbook could help.
- The landlord takes on a lot of responsibility with secondary suites- easier to do illegally
- Increase in enforcement for quality of living
- Responsibility is currently on the tenant- who does not want a bad reference. No safe way to report.
- The application part is very important. A physical checklist is very good too.
- People who are hard to house can come and have a full-day course on their responsibilities and rights. This is offered in PA and Saskatoon. We have a lot of problems with tenants here and this could be super helpful. We would need buy-in from tenants and landlords to acknowledge the course.
- Tax Title and Disposable Property
- Create zoning specific to affordable housing/pre-designated sites/dispersion policy
- Secondary suites/G&G suites – *promoting the concept but also incentivizing the development of new suites*

Are there other actions that can be taken at a policy level that are not addressed on this list?

- City could create a fund and city could forego taxes for 5 years
-

Financial Incentives

From the list of suggestions received today, what do you regard as the single best financial incentive to impact positive change?

- Down payment grant
- Looking at ways to get developers to move towards low income
- Developer's charges built into price of land
- Mortgage sharing (almost like social impact bond) - interesting, but we're not ready for it in our community. There is education required about being part of the solution - getting past attitudes and understanding vulnerability. People are supportive of immigrant families because it is easy to understand.
- Our taxes are ridiculously high. They increase every year, so we have a difficult time bringing our prices down. We couldn't freeze our rent this year because of the jump. Maybe some kind of incentive to assist us to help us. We have social assistance clients and they can't afford a rent increase.
- Rent bank
- Anything that isn't directly financial
- If the city can work with groups applying for funding in making it more of a partnership, we may be more successful. Should not be a competition; should be non-partisan.
- Tax abatements
- Land assembly
- Land cost Reduction – grants provided up front purchase
- Partner with First Nations to build housing on urban reserve land
- Tax Sponsorship Program (private) – *this would be great if able to be applied to affordable housing projects*

Are there other financial incentive ideas that should be considered?

- Social impact bond should be in here in its own. A lot of people who have made money in this town are starting to give back.
 - Missing something around infill. There are a lot of vacant units that should be used for affordable housing. Our funders look at vacancy rate, but the vacant properties require so many renovations. There should be some kind of incentive to make that financially feasible to repurpose units that exist.
 - Providing opportunities for rent to own- keep old stock for social and affordable housing
 - Better qualifying system. There is some people that don't need to be using social housing, but are using it and meanwhile the Lifehouse is full.
-

Community Support & Partnerships

Review the ideas that have been generated to facilitate community support for housing. What additional actions would you add to this list?

- How do you see partnerships with FN working?
- I'd like to think financial institutions would provide opportunities if presented impactful numbers
- A process how to approach other organizations so they understand social context and cost
- I don't think it would be a stress for any groups to support affordable housing, but may differ for social housing and hard to house- there will be less encouragement there
- Affordable housing coordinator as a fulltime job
- Developing partnership with FNs
- We're working more on partnering and communication. A lot of competition for funding- we don't want to duplicate services. We need to coordinate and communicate causes.
- Formalize BAHAAH and evolve to SHIP model
- Hire an Affordable Housing Co-ordinator
- Define the Municipal role and roles of key stakeholders
- Encourage service clubs to support affordable housing

Education & Awareness

Apart from what has been suggested, how else can the public and stakeholders be engaged in housing strategies?

- Guest speakers- to have somebody from the outside come speak about it
 - Matching education to community support
 - A handbook, but people may need someone to hold their hand and walk them through it. Literacy issues.
 - Understanding the supply chain
 - Educate chamber, downtown business owners, developers, social organizations, churches
 - Advertise in popular points of interest, i.e., churches, coffee shops, etc.
 - Had most success at BBQ in the park- event based promotion. Its labour intensive and it requires a champion. The champion has yet to be determined. Maybe housing committee? Trying to build capacity within the city for active engagement.
 - Workshops and guest speakers
 - National housing day lunch
 - Funding is an issue- we never know what is available.
-

- Guest speakers have had little uptake in the past
- Now that BAHAAH is meeting, we have more opportunities. Guest speakers at our meeting would raise attendance.
- Housing Handbook
- What funding is available from Province/Feds?
- Community Workshops/Guest Speakers/National Housing Day participation

Research & Monitoring

- Anything you can give us regarding data is useful
 - Funders are looking for data and impact
 - Sometimes there is so much research, but it doesn't take you anywhere. I would pick a few and focus on them. We have been committed to the homeless count, would also be important to have measurables in the business plan
 - When we see progress, we need to plan to celebrate. Often, we look at the negative.
 - A housing "Vital Signs" would be impactful. We don't have a community foundation.
 - Turning data around and focusing on the positive- put a page together
 - Part of the problem is that people responsible for collecting data are overworked and underpaid. Its daunting and overwhelming. There needs to be specific people brought in for this. It is a project in and of itself. Needs to be consistent and have rigor attached to it.
 - Data is hard to find
 - Funders are also inconsistent in what they want for data
 - There is no consistency in the way it is collected
 - Annual Housing Business Plan
 - Homeless Count
 - Develop a Housing Key Issues Fact Sheet – *this would basically require a dedicated full-time individual*
-

Appendix D – Stakeholder Consultation

The following responses were given by the identified stakeholders, and were used to better understand the local climate with respect to housing.

The key stakeholders are only a sample of many key stakeholders who are providing a more detailed assessment of the housing issues in North Battleford and helped develop an effective housing strategy and action plan.

What follows is a compilation of all statements received during the stakeholder consultations

What are the key issues which should be addressed in an Action Plan?

- *City needs to take a larger role*
 - *No incentives, no support*
 - *Committee needs local leaders, councillor to sit on committee, need decision makers*
 - *Too much is being pushed to the community group*
 - *Need more players on board, with capacity*
 - *Racism is a problem*
 - *Crime Free Multi Housing is underway*
 - *Need some tax information from Ryan to calculate an incentive*
 - *Affordable homes for families*
 - *Low income jobs*
 - *20 years improvement has been noticed*
 - *More pride*
 - *More activity*
 - *Huge lull in market for many years*
 - *2007 things changed*
 - *Need to help people purchase first home*
 - *Importance of home ownership*
 - *More affordable units*
 - *Affordable, suitable, adequate*
 - *Transient housing (temporary housing) – don't know how long they are staying*
 - *Long-term stay? Not transient workers, limited means*
 - *Slum landlords – taking rent, no improvements*
 - *NIMBYism - \$350,000 rooming house*
 - *EGADZ housing example – invite Don Meikle; case studies*
 - *Making sure we find ways (navigate) the system. Housing handbook?*
 - *People find themselves with no help.*
-

What is currently working well to address housing issues in NB? In other words, what actions should be continued?

- *City is working hard to foster community and civic pride*
- *Festivals, lunches in the park, events*
- *Sense of ownership back in to town*
- *East and West split – is a perception the city is trying to correct*
- *Realtors know the city well*
- *One of our housing areas doing well is new construction. We have had a steady amount of new construction every year for the past five to ten years. This provides us with a stable supply, no downturn, no boom effect on our real estate market. We have some multi units built but mostly single-family houses. Having said this, there is room to improve and opportunity to leverage this area. It is doing "well"; so we should be looking for ways to make it better and improve in some areas that we aren't doing so well. The City is the developer in our case as well, so I think there is a significant opportunity for the City to leverage some land to accomplish maybe a Rooming House or create an incentive package for new multi unit development or where ever we are in need.*

What role can the City of NB play?

- *Better enforcement of housing/property condition*
- *Educate the business community*
- *Take a lead role*
- *Be more open to all issues, not just housing, keep improving the City*
- *Enforce property maintenance bylaws, particularly commercial buildings*
- *Afraid to improve properties due to potential tax increases*
- *Importance of getting permits – huge issue – illegal suites*
- *R2 allows secondary suites*
- *Leadership*
- *Park politics when it comes to housing*
- *What role do councillors play when they are in public?*
- *They will challenge the status quo*
- *How fertile is the ground to change things*
- *Going after vacant lots and absentee owners*
- *First Nations – city needs to encourage sustainable forums with First Nations*
- *Incentives – financing each way*

How can the City facilitate the development of 40-50 new affordable Units in five years?

- *Land development – new SE Quadrant neighbourhood could identify sites for affordable housing*
- *RFP process, allocating land for specific purposes*
- *Demonstration projects – partner with a builder*
- *Contractors – people who build houses CMHC rules don't jive*
- *Incentives without strings attached*
- *Put any incentive back in the property*
- *Look into city incentive to allow for affordable housing units*
- *Selling land for one dollar*
- *Rezoning*
- *Inclusionary zoning*
- *Tax abatements*
- *Open to those*

What is missing in NB that is needed to be successful in housing?

- *Long term goal to formalize the Housing Committee, not formal right now*
- *Liana is co-ordinator and does a lot of the lifting*
- *Group is informal, could disappear, but seems to be working*
- *Battleford's Affordable Housing and Homelessness BAHAAH Group needs assistance*
- *Representation from adjacent Reserves would be good*
- *Need facilities for Aboriginal Youth to become engaged, trained, life skills*
- *Habitat for Humanity struggles*
- *Foster volunteerism – foster a sense of community and pride*
- *Talk with Town of Battleford – John Enns CAO*
- *A major piece is engaging First Nations*
- *Many groups working independently and piece-meal*
- *Sustainable meetings*
- *Deep-seated divisions in the community; deep challenges*
- *Has to start somewhere*
- *History of conflict with First Nations*

Who needs to take the lead?

- *The City of NB through incentives, facilitating, organizing, leading, Councillors need to support all community events*
 - *More racism from First nations towards non-indigenous*
 - *Two way street*
 - *The City at first*
 - *Facilitate, respective engagement*
 - *Do not foresee First Nations taking lead*
 - *Develop a set of key messages to make*
-

What are the risks if NB fails to achieve its key goals in housing?

- Larger social issues
- Fall further behind
- Revitalization stalls
- Costs increase, justice, health
- Numbers Aboriginal youth becomes a huge
- Youth will suffer, no place to live
- No pride in ownership
- Opportunity for people is needed
- Situation will get worse
- Crime gets worse
- Homelessness gets worse
- Costs go up
- Vacancy goes up

Are there other agencies that you believe should be considered in the action plan as contributors to a solution?

- *Financial institutions*
 - *Churches*
 - *Service clubs*
 - *Faith-based community is not involved*
 - *Financial, banks, credit unions*
 - *Chamber of Commerce*
 - *Service club*
-

Appendix E – Online Survey Comments

Open-ended Comments

When asked to specify other types of events, participants provided the following suggestions:

- *Renter's rights group.*
- *Website.*
- *There should be more of an effort for communication between the powers that be & less individual group sponsorship, if all the powers & monies available worked together to one end result, success would be more immediate resulting in less homeless on the streets & less endangered souls. In effect a better quality of life for all involved.*
- *Updates in the paper or on the radio.*
- *All of the above are great ideas, but you may want to consider linking with already existing groups and committees with information updates, AND reach out to the vulnerable populations for their input.*
- *How to shelter the homeless. How to shelter bachelor's living on their own. (More affordable 1 bedrooms for students.*
- *We need smart engagement to actually talk to the people who need housing, are experiencing housing issues, and lower income families forced to live in bad houses because of bad landlords.*
- *Personal stories shared on Battleford now using social media as an outlet to reach people.*
- *The city should be focused on redevelopment of older neighbourhoods instead of letting older homes turn into rental property. Why is there no comment section at the end of this survey.*
- *Information available online.*
- *None.*
- *An article in the newspaper as some people in need of better housing are shut ins and unable to get to informational events, Have the article repeated twice.*
- *Website, newsletter, social media.*
- *Events are not needed. Safer communities are needed.*
- *All property taxes and fees go out to the cuplex anyway and slum lords don't fix anything, looks like garbage dumps.*
- *I don't think there are a lot of people who will go out of their way to seek information, there should be a way to relay information to people without them having to seek it out.*
- *I would like to see councillors given a tour of some of the SLUM HOUSING that people are currently experiencing in this city. The conditions that some families are existing in are unspeakable--poor ventilation, poor heating, no smoke alarms, mould...and a good number of these unfit rental facilities are owned by some of our "prominent" citizens. Time to name and shame them.*
- *Some mechanism for the sharing of research on the need for, and impact of housing, on wellbeing and vitality of individuals and communities.*
- *I would like to know where is good housing practice.*
- *Housing issues are hand in hand with poverty issues and having a living wage, dignity and respect for all people. Homelessness is often tied to public judgment, misconceptions and*

racism - all areas that our community can be better educated about. How do we build empathy and compassion? Do we really understand the issues? Whose voice do we actively seek out and listen to? Who is represented at the table? These are all areas of concern, and potential educational sessions or community conversations.

Appendix F – Economic Baseline & Housing Forecast

Completed by Praxis Consulting

