

Creating Housing Affordability For The City of Yellowknife

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Prepared by:
FSC Architects & Engineers

In Association with:
Tim Wake
Affordable Housing Consultant

Prepared for:
Planning and Development Department
City of Yellowknife

In Partnership with:
Canada Mortgage & Housing Corp.
Northwest Territories Housing Corp.



LISTEN. DESIGN. MANAGE.

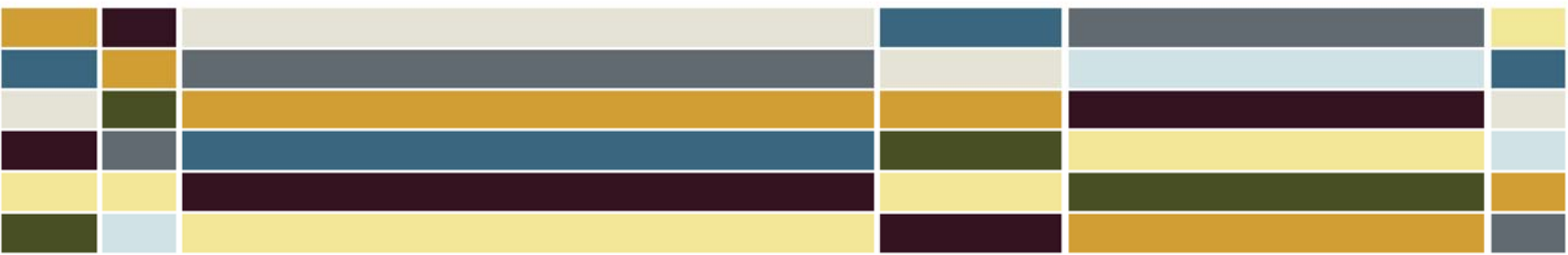


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EXECUTIVE SUMMARY

Like many communities, the City of Yellowknife faces a growing challenge in providing community residents with access to affordable housing. This report is intended to provide groundwork for an affordable housing strategy for Yellowknife and to offer guidance to Yellowknife Municipal Council in moving forward with a range of workable housing solutions.

This report reflects the work of a team, comprised of representatives of FSC Architects and Engineers, Canada Mortgage and Housing Corporation (CMHC), NWT Housing Corporation (NWT HC), the City of Yellowknife and Tim Wake, Affordable Housing Consultant. The report consolidates the background information and analysis provided by the team; distils what was learned at six focus group sessions which engaged housing stakeholders and the community in discussion about challenges and potential solutions; and makes recommendations for next steps.

Chapter 1 of the report provides a glossary of relevant terms and concepts used in the report. Chapter 2 of the report gives an overview of various aspects of the housing situation in Yellowknife including:

- Demographics in the City of Yellowknife;
- Population projections;
- Employment and income statistics;
- Cost of housing in Yellowknife;
- Current housing stock in Yellowknife.

Chapter 3 identifies the key affordable housing stakeholders in the public, private and non-profit categories, and describes the roles and responsibilities of each. The focus sessions sought to engage the participation of as many stakeholders as possible across the three categories.

Chapter 4 describes the focus group sessions and process - the participants, the presentations made, and the discussions that occurred. The sessions included a presentation on the tools for creating market and non-market housing and a discussion of six opportunity sites in Yellowknife. Each of the six focus groups reviewed a different opportunity site, and discussed the pros and cons of the site. Chapter 4 summarizes the discussion and insights that came from the focus group sessions.

The report concludes in Chapter 5 with recommendations for next steps. Briefly stated, the recommendations are to:

1. Strike an Affordable Housing Committee: - to exercise overall responsibility for the production and protection of affordable housing stock and coordinate the efforts of the various stakeholders.
2. Define what “affordable housing” means in the context of Yellowknife: -so as to provide a common point of departure.

3. Create an Affordable Housing Organization: a non-profit professional organization at arms' length from the City of Yellowknife, to take the lead in creating affordable housing opportunities in Yellowknife.
4. Pursue Development of the Opportunity Sites: initiate projects on the opportunity sites.
5. Utilize the Tool to Create Affordable Housing: draw upon the experiences of other communities in their pursuit of affordable housing and the tools that have proved to be effective in other contexts.
6. Develop a Public Engagement Strategy: always challenging, sometimes fraught with difficult decisions, but essential to overcome resistance and achieve success.

The report concludes that the challenge of providing access to affordable housing in Yellowknife is significant. Much preliminary work by way of planning, review, and needs' assessment has already been done. The time to begin projects that will increase the supply of affordable housing is now.

1. INTRODUCTION

The City of Yellowknife issued a Request for Proposals (RFP) in February 2009 to gather relevant information on the housing situation in Yellowknife and to conduct focus group sessions to engage the housing stakeholders and the community in a discussion about the challenges and potential solutions. The deliverable on completion of this work is a report consolidating what was learned in the process and making some recommendations for next steps. While the report is not an affordable housing strategy, it is meant to lay much of the groundwork for such a strategy, and to give Yellowknife Municipal Council some direction on moving forward with a range of workable housing solutions. The RFP stated that the City of Yellowknife, CMHC and NWT Housing Corporation (NWT HC) would utilize the professional expertise of Tim Wake, Affordable Housing Consultant, to provide background information, and to assist in facilitating the sessions and in drafting the recommendations in the report.

The City of Yellowknife contracted FSC Architects and Engineers to carry out this work. A team was established to work with the consultant and included: Sandra Turner from CHMC, Andy Tereposky from NWT HC, Jeffrey Humble and Shelagh Montgomery from the City of Yellowknife and Tim Wake.

This report represents an amalgamation of the background information and analysis provided by the team, the information presented to participants at six separate focus group sessions held May 12-13, 2009, and the participants response at those sessions.

1.1 Glossary of Terms

This glossary of terms is meant to assist the reader by describing the terms as they are used in this report. These definitions are adapted for Yellowknife from the glossary in:

A Review of Best Practices in Affordable Housing (<http://www.smartgrowth.bc.ca/Default.aspx?tabid=155>).

Affordability

Affordability, one of the elements used to determine core-housing need, is recognized as a maximum of 30 per cent of household gross income spent on shelter.

The **Affordable Housing Continuum** is fundamental to this report. In Yellowknife, most of the existing affordable housing falls into the left hand end of the Continuum, under Government Subsidized Housing. The remainder is mostly at the right hand end of the spectrum under Market Housing. Traditionally these two segments have satisfied housing need and housing demand in Yellowknife. Research is showing an increasing number of Yellowknife residents cannot access either of these segments. It is this need that is identified in the middle of the Continuum as **Non-Market Housing**.

The Affordable Housing Continuum						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
Government Subsidized Housing			Non-Market Housing		Market Housing	

Average Household Income

Average annual income per household in Yellowknife as determined by Statistics Canada in the most recent census (2006).

Co-op Housing

A housing co-operative is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to co-operative principles. It can be rental or ownership.

Density Bonus

Voluntary scheme in zoning bylaws that enables developers to build additional units in return for public amenities such as affordable housing, underground parking, parkland, and daycare facilities.

Emergency Shelters

Temporary housing usually provided for individuals or families who are homeless, are fleeing dangerous situations or in crisis.

Housing Agreement

A covenant registered on the title of a property stipulating specific limitations to the use of the property. Such agreements can be utilized to ensure that individuals who have qualified for its use occupy housing on the property.

Housing Organization

A non-profit organization dedicated to the creation and management of a range of affordable housing opportunities for specific user groups. Such an organization is required to create non-market housing without government subsidy and administer restrictions that keep it affordable over time.

Inclusionary Zoning

The establishment of zoning regulations that requires the provision of affordable housing as part of the rezoning for a development.

Intensification

Redevelopment of existing neighbourhoods, corridors or commercial areas at higher densities to achieve affordability, reduce automobile reliance and promote healthy interactions within a community.

Market Housing – Rental – Ownership

Housing produced by the private sector and rented or sold at a price that is affordable to a broad segment of the local population.

Non-Market Housing

Housing that is rented or sold at a price that is not set by market forces but set and controlled over time by some other means.

Social Housing

Provides housing to individuals and families that by and large are recipients of government income support programs. Is characterized by housing needs that the market cannot meet due to a lack of profit. These housing needs include shelters, transitional housing, seniors housing, low cost rental housing. The object of these forms of housing is to assist individuals in regaining their productive capacity and self-sufficiency so they too can participate in their community.

Government generally delegates the management of Social Housing to a non-profit organization. Social Housing may or may not offer supportive services.

Transitional Housing

Housing that offers a supportive living environment, often for social and skill development. It has limits on the length of stay.

2. YELLOWKNIFE'S HOUSING SITUATION

2.1 Demographics

In 2007, the Population of Yellowknife was 19,135. As the capital of the Northwest Territories, it has approximately 45% of the population of the Territory. The City has a landmass of 10,297 hectares within its municipal boundaries. Yellowknife's population is estimated to increase to 24,140 in 2022¹. Table 1 shows the population distribution by age for Yellowknife and the Territory.

Thirty-eight per cent of the population of Yellowknife is between the ages of 25-44. The high number in this category has implications for both the rental and ownership housing market as individuals, couples and young families in this age category are seeking rental housing and looking for their first homeownership opportunity. This table also indicates that the population in Yellowknife and NWT is aging, that is the percentages in the older age categories are rising.

Table 1 – Population Profile – Yellowknife and NWT

Population		Yellowknife				NWT			
Total (2007)		16,540		18,700		37,360		42,637	
		2001		2006		2001		2007	
		Population	%	Population	%	Population	%	Population	%
Ages	0-14 Years	4,120	25%	4,015	21%	10,110	27%	10,057	23%
	15-24 Years	2,385	14%	2,980	16%	5,645	15%	6,972	16%
	25-44 Years	6,365	38%	6,665	36%	12,855	34%	14,060	33%
	45-65 Years	3,285	20%	4,575	24%	7,110	19%	7,898	19%
	Over 65 Years	385	2%	465	2%	1,640	4%	3,650	9%

Source: NWT Bureau of Statistics, 2007 Data

Table 2 shows the number of people who are expected to live in Yellowknife by the year 2022. For Yellowknife it represents an average annual population increase of less than 2%. These increases need to be factored in to rental and ownership housing demand moving forward.

Table 2 – Population Projections – Yellowknife and NWT

Population Projections	Yellowknife	NWT
2012	20,868	44,878
2017	22,553	47,038
2022	24,140	48,919

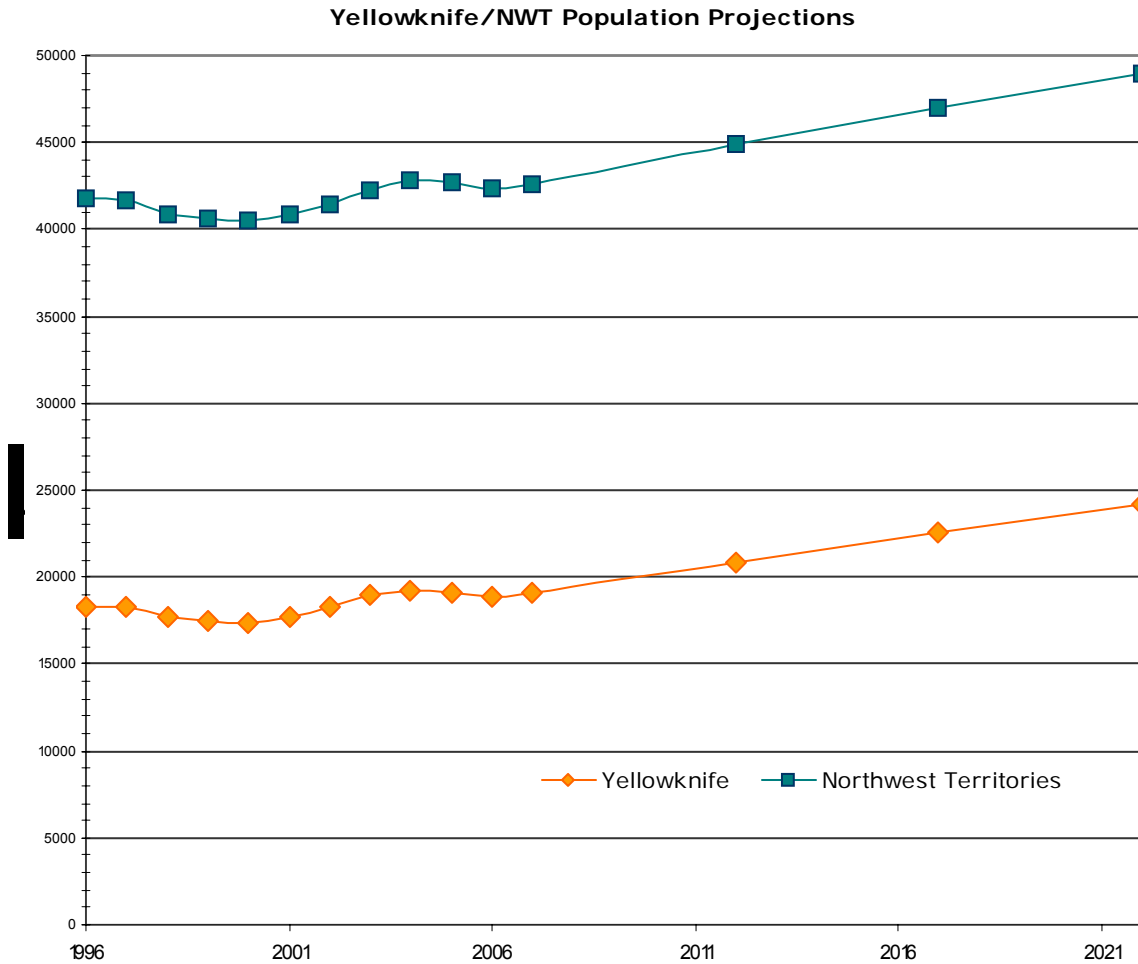
Source - NWT Bureau of Statistics, 2007 Data

Figure 1 provides a visual display of the projected Yellowknife population with comparisons to the NWT. The population of the NWT is heavily influenced by

¹ GNWT Bureau of Statistics

Yellowknife as it represents more than 45% of the population base. The projected increase of 2% per year is consistent with the NWT population projection.

Figure 1 - Population Projections



Source: NWT Bureau of Statistics, 2007 Data

Information from Yellowknife’s Smart Growth process indicates that there could be up to 50,000 residents in Yellowknife by the year 2065. This projection is dependant on the employment opportunities and the mining industry in particular. Migration from other communities in the NWT, other provinces and territories and outside Canada as well as changes in the birth rate will be key factors in determining population growth.

Changes in the demographics of communities influence housing demand. The number of new Canadians (immigrants) and Aboriginal people has grown much faster than the general population. This demographic, coupled with the gradual aging of Canada’s

population is changing household composition. Couples with children represent a diminishing share of housing consumers causing the average size of households to shrink². Tables 3, 4 and 5 provide information on Yellowknife demographic groups.

Table 3 – Population Breakdown by Gender – Yellowknife and NWT

Gender	Yellowknife		NWT	
	Population	%	Population	%
Male	9,510	51%	21,225	51%
Female	9,185	49%	20,240	49%

Source - NWT Bureau of Statistics, 2007 Data

Table 4 – Aboriginal Population – Yellowknife and NWT

Aboriginal Population	Yellowknife		NWT	
1996	3415	19%	*	*
2001	3640	20%	18730	45%
2006	4445	23%	21617	53%

* Insufficient total available for prior to NWT/Nunavut divide.

Source - NWT Bureau of Statistics, 2007 Data

Table 5 – Immigrants in Yellowknife and the Territory

Immigrants Living in Yellowknife			
Total (2006)		2140	12.94%
Arrivals to Yellowknife	Before 1991	1015	6.14%
	1991 to 2000	615	3.72%
	2000 to 2006	510	3.08%

Source - Stats Canada 2006 Community Profiles - *Immigrants are persons who are, or have ever been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years, while others are more recent arrivals. Most immigrants are born outside Canada, but a small number were born in Canada. Includes immigrants who landed in Canada prior to Census Day, May 16, 2006.*

In Yellowknife, these demographics provide information that may assist with targeting the housing needs. Much of this is linked to affordable housing supply. There are a slightly higher number of males in Yellowknife's population; the numbers of aboriginal people are showing increases, and the immigrant population has decreased.

Family structure and the percentage of larger households are decreasing. A marked decline in household size has implications for the type of affordable housing required i.e. numbers of bedrooms, size of single-family homes. Table 6 and 7 show the decrease in household size.

² Demographic and Socio-economic – Influences on Housing Demand, CMHC, 2008

Table 6 – Family Structure

Family Structure (2006)	Yellowknife	NWT
Husband-Wife	3,025	5,555
Common-law	1,215	2,990
Lone Parent	785	2,330
Total Families	5,030	10,875
% Couple Families	84%	79%

Source - NWT Bureau of Statistics, 2007 Data

Figure 2 – Decline in household size in Yellowknife and the Northwest Territories

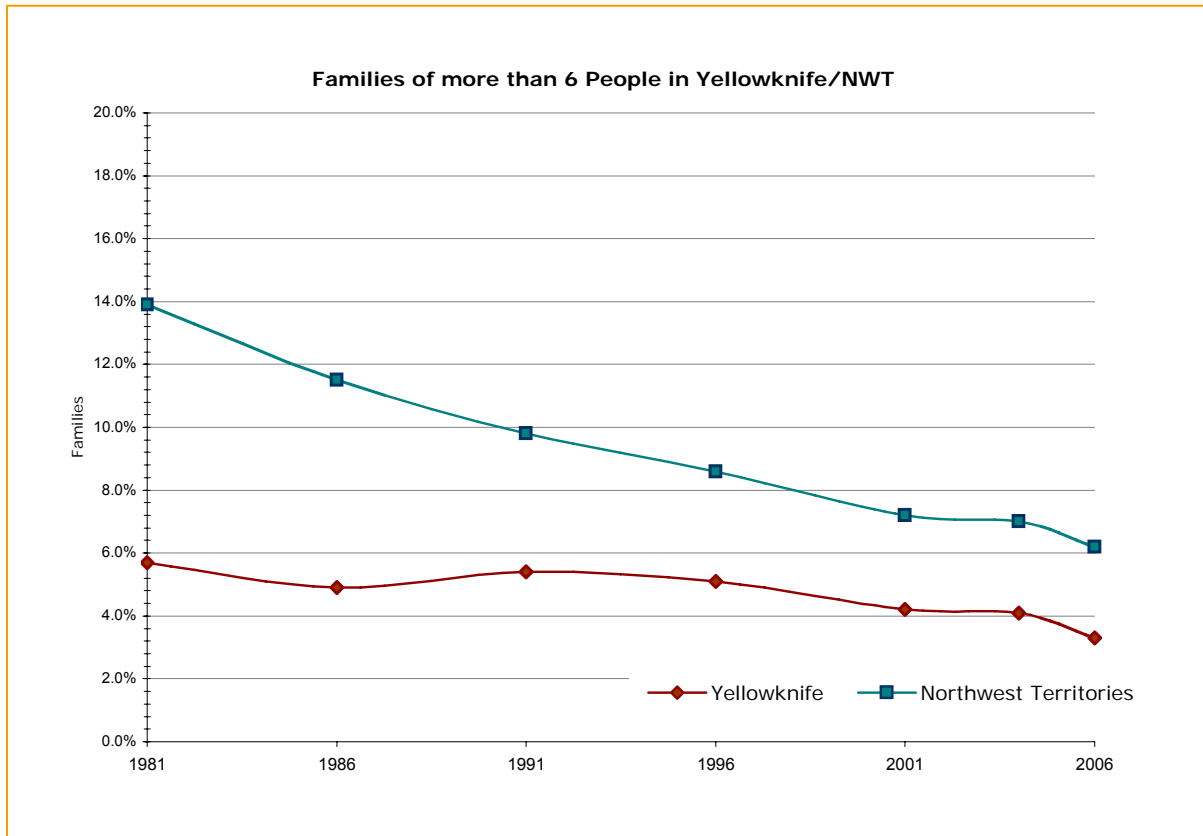


Table 7 – Larger Household in Yellowknife and NWT

Percentage of Households with more than 6 People		
Year	Yellowknife	NWT
1981	5.7%	13.9%
1986	4.9%	11.5%
1991	5.4%	9.8%
1996	5.1%	8.6%
2001	4.2%	7.2%
2004	4.1%	7.0%
2006	3.3%	6.2%

Source - NWT Bureau of Statistics, 2007 Data

2.2 Economic Conditions

Across Canada, the rate of homeownership rose from 65.8% in 2001 to 68.4% in 2006 – the largest increase since 1971. By contrast, the number of renter households scarcely grew at all in those five years. Aging of the population accounts for some of this rise because older people are more likely to own homes than younger people. Other factors, including low and declining mortgage rates, strong employment growth and rising disposable incomes also contributed to the rate of homeownership.

Rents rose substantially in many places in Canada as the supply of rental accommodations fell causing the vacancy rate to increase³. According to the CMHC Spring 2009 Rental Market Report for Yellowknife, the average apartment vacancy rate in Yellowknife increased from 0.6% in April 2008 to 2.8% in April 2009. In addition, the apartment availability rate went up to 3% in April 2009 from 1.1% April 2008 and average apartment rent for all unit types increased from \$1,278 per month in April 2008 to \$1,359 in April 2009⁴.

Yellowknife’s Social Plan points out that housing is expensive in Yellowknife and that there is a limited supply of housing in the \$200,000 range. CMHC states that moderately priced units selling for under \$200,000 accounted for 18% of sales on average in 2007 but fell to under 12% in 2008. On the other hand, units selling for over \$400,000 increased from 18% to 22.5% from 2007 to 2008⁵.

Economic conditions including employment, income and mobility and construction cost all impact housing affordability. The average personal income of Yellowknife residents and families is higher than in the NWT as a whole whereas the numbers of individuals receiving income support is much lower in Yellowknife than the NWT.

³ CMHC Demographic and Socio-economic Influences on Housing Demand, 2008

⁴ CMHC Spring 2009 Rental Report, Yellowknife Highlights (not available for Focus Group discussions)

⁵ CMHC Northern Housing Report – 2009

Table 8 – Employment and Income Statistics – Yellowknife and NWT

Income (2006)	Yellowknife	NWT
Average Personal	\$57,246	\$48,396
Average Family	\$124,200	\$101,622
% Families Less than \$25,000	8.6%	14%
% Families more than \$60,000	78%	65%
Employment Rate	79%	69%
Individuals Receiving Income Support (monthly average)	417	1,925

Source: NWT Bureau of Statistics, 2007 Data

As a result of the global economic downturn, job losses have occurred in the mining industry and the diamond industry in the NWT and Nunavut. The Mackenzie Valley pipeline remains at the regulatory review stage and the \$16.4 billion price tag makes the project an uncertainty in today's global economic environment. Infrastructure spending provides some level of support for the local economy in Yellowknife. CMHC predicts that the general downturn in the mining industry will prevent any resurgence in housing demand in the 2009-2010 fiscal year⁶.

Recent announcements by the Federal Government including *Canada's Economic Action Plan* and the *Affordable Housing Initiative* provide funding and low cost loans to NWT and Yellowknife to assist in a variety of ways including increasing the supply of affordable housing.

Construction cost, availability of land and servicing costs are key factors in driving the price of home ownership out of reach for many Yellowknife residents. A recent article in *Construction North of Sixty* states that housing is a precious and expensive resource in the North⁷. The article indicates that there are a number of gaps in the housing continuum in the NWT.

Table 9 provides the construction values in the City of Yellowknife with comparisons by year. The average construction value per unit varies widely, likely due to a changing distribution of the number of single-family homes and condominium/apartment units being built in a given year. It does show that new construction has been declining in recent years.

⁶ CMHC Northern Housing Report – 2009

⁷ *Shelter from the Storm – Bridging the Gaps in The Housing Continuum, Construction North of Sixty*, 2009

Table 9 – Construction Values

Housing Construction Value in Yellowknife			
Year	No. of Units	Construction Value	Average Value Per Unit
2004	61	\$21,000,000	\$346,000
2005	48	\$9,600,000	\$200,000
2006	35	\$7,200,000	\$206,000
2007	41	\$15,400,000	\$376,000
2008	24	\$13,200,000	\$550,000

Source: City of Yellowknife

The average price of residential single-family lots sold in the Niven Lake area of Yellowknife in 2008 was \$125,000 - \$130,000. This price is derived from the out of pocket development expenses which include fees for engineering and planning design, surveying, roads, curbing, sidewalks, water, sewer, trail and park development and landscaping but not land value. In effect these lots are sold at cost with no profit to the City.

The average purchase price of a home in Yellowknife in 2006 was \$302,750 as compared to the Canadian average of \$302,352. In 2008 Yellowknife's purchase price was recorded as \$318,722. Housing prices have been increasing dramatically in the last 10 years throughout Canada. As shown in Table 10, Yellowknife has followed that trend with significant increases between 2001 and 2006.

Table 10 – Average Value of Owned Dwelling Yellowknife, NWT and Canada

Average Value of Owned Dwelling	Year	Yellowknife	% Change	NWT	% Change	Canada	% Change
	1996	\$174,204		\$134,991		N/A	
	2001	\$177,522	1.8%	\$139,384	2.3%	\$171,743	
	2006	\$302,750	41%	\$226,909	38%	\$276,095	37%

Source: Statistics Canada Census Data 1996, 2001 & 2006

2.3 Yellowknife Housing Stock

Yellowknife has approximately 6,841 housing units, 3,841 are owned and 3,000 are rented⁸. Despite rising housing cost in the City, home ownership continued to increase between 1996 and 2006. Overall Canadian information indicates that 69% of the housing stock is owned and 31% rental.

Table 11 – Yellowknife Housing Stock, 1996-2006

Housing Tenure					
Year	Number of Occupied Dwellings	Owned	%	Rented	%
1996	5760	2,900	50%	2,860	50%
2001	5785	3,125	54%	2,660	46%
2006	6605	3,555	54%	3,050	46%
2008	6,841	3,841	56%	3,000	44%

Source: Stats Canada Census and CMHC Data

Table 12 – Dwelling Stock Comparisons – 2006

Dwelling Stock Comparisons - 2006							
City (Census Metropolitan Area)	Population	Total Private Dwellings Occupied by Usual Residents	Owned		Rented		Average Value of Owned Dwelling
			No. of Dwellings	%	No. of Dwellings	%	
Yellowknife	19,155	6,630	3,555	53.6%	3,050	46.0%	\$302,750
Iqaluit	6,184	2,075	480	23.1%	1,595	76.9%	\$328,221
Whitehorse	22,898	9,330	6,380	68.4%	2,915	31.2%	\$230,920
Vancouver	2,116,581	817,230	531,720	65.1%	285,045	34.9%	\$520,937
Calgary	1,079,310	415,605	307,920	74.1%	107,680	25.9%	\$381,866
Toronto	5,113,149	979,440	532,585	54.4%	446,850	45.6%	\$413,574
Ottawa	1,130,761	449,300	300,605	66.9%	148,690	33.1%	\$267,703
Montreal	3,635,571	747,235	255,630	34.2%	487,600	65.3%	\$283,831
Halifax	372,858	155,125	99,245	64.0%	55,850	36.0%	\$212,942
St. John's	181,113	70,660	50,545	71.5%	20,115	28.5%	\$164,374
CANADA	32,576,000	12,437,470	8,509,785	69%	3,878,500	31%	\$276,095

Source: Statistics Canada, Community Profiles - 2006

⁸ 2009 City of Yellowknife Housing Affordability at a Glance, CMHC, May 2009

Table 12 shows comparisons of dwelling tenures in the three largest municipalities in the North - the capital of the NWT, capital of Nunavut and the capital of the Yukon and selected southern Canadian cities. Iqaluit presents unusual market conditions because land ownership is unattainable. Land is leased and cannot be purchased based on historical agreements with the government. Whitehorse has a slightly higher number of owned dwellings than rented and the other examples throughout the country also indicate a higher percentage of owned dwellings.

2.4 Housing Affordability at a Glance – Appendix A

In preparation for the Focus Group sessions, CMHC's Yellowknife office created a composite chart that is attached in Appendix A as the *2009 City of Yellowknife Housing Affordability at a Glance*. This chart, along with the written explanations and additional information in graphic and tabular form, provided a key backdrop for the discussions on May 12th and 13th, 2009.

The Chart - Housing Affordability at a Glance - overlays data on household income (by category) with the cost of rental and ownership housing stock in Yellowknife today. The income categories are colour coded as follows:

Colour	Category
Blue	Government Subsidized Housing (Social Housing)
Purple	Non-Market Housing
Brown	Market Housing

The gray and yellow bars, within the coloured income categories, indicate the proportion of households within that category that are overspending (more than 30% of gross household income on housing).

- **Low Income Households** (blue) earning less than \$40,000 gross income per year represent 16% of all households with an average of 63% spending greater than 30% of their income on shelter costs. Most households with this category are not able to afford formal market housing. Households within this category can afford a maximum of \$1000 per month for housing costs. Many households in this category require deep subsidy. These households require below market rental housing, shared market accommodation, or social housing.
- **Moderate Income Households** (purple) earning a gross income between \$40,000 - \$100,000 per year, represent 34% of all households with an average of 17% spending greater than 30% of their income on shelter costs. This category represents households who can afford some market rental housing, particularly at the upper end of the income range. Households in this category can afford maximum housing costs between \$1000 and \$2500/month. Many households within this category require moderate subsidy.

Households within this category may have difficulty accessing affordable housing due to an inadequate supply of below average market rental and subsidized affordable homeownership opportunities within the market.

■ **Maximum Income Households** (brown) earning \$100,000 - \$150,000+ per year, represent 50% of all households with an average of 1.6% spending greater than 30% of their income on shelter costs. This target group is able to afford market rents and most homeownership options on the market. Households within this category can afford maximum housing costs between \$2500-\$3750+ per month. Households in this income category have the greatest choice in housing options.

The red and green arrows moving horizontally across the chart show the monthly housing cost for rental (red) and ownership (green) units. Where the horizontal arrows intersect the income category bars, this indicates that those households can afford the housing type listed on the arrow. For example, in the \$20,000 to \$39,999 household income category (535 households), \$1,000 per month is the upper limit of what they can afford for housing. The only unit type they can attain is a bachelor apartment, which is not suitable for a household of more than one person. As such most of these households need below market or subsidized rental housing.

Households making less than \$20,000 (low-income households) numbered around 500, and 350 (70%) of those households are overspending on shelter costs.

Of the 2,255 households making \$40,000 to \$99,999 (considered moderate-income) households 405 or 18% are spending greater than 30% of their income on shelter.

Only 1.5% of the 3340 households with income greater than \$100,000 are overspending on their shelter costs. At present this group, which represents 50% of Yellowknife households, is being well served by the market.

Housing Affordability at a Glance also provides information on financing costs, heating costs, condo fees and taxes. It has a breakdown of the rental housing stock, rent levels and information on NWT HC housing programs. (See Page Two of Appendix A)

In summation, what this chart indicates is that we have good programs in place for low-income households, and good market options for maximum income households. Much of our effort moving forward needs to focus on the 34% of households that are moderate income, as their rental and ownership options are decreasing.

2.5 Yellowknife Rental Universe

CMHC divides the rental universe into the following five categories – market apartments, town/row housing, public housing, and other subsidized units and unaccounted for units. In Yellowknife the largest segment of the rental stock is in market apartments.

CMHC's Rental Market Survey does not include all of the rental accommodations in Yellowknife. The survey does not include buildings less than four units, hotels (used as longer term accommodations) or single-family homes that are rented. Of the 3,000 rental accommodations in Yellowknife, 2003 privately owned and public housing rental apartments are included in the survey.

Figure 3– Rental Universe – Yellowknife

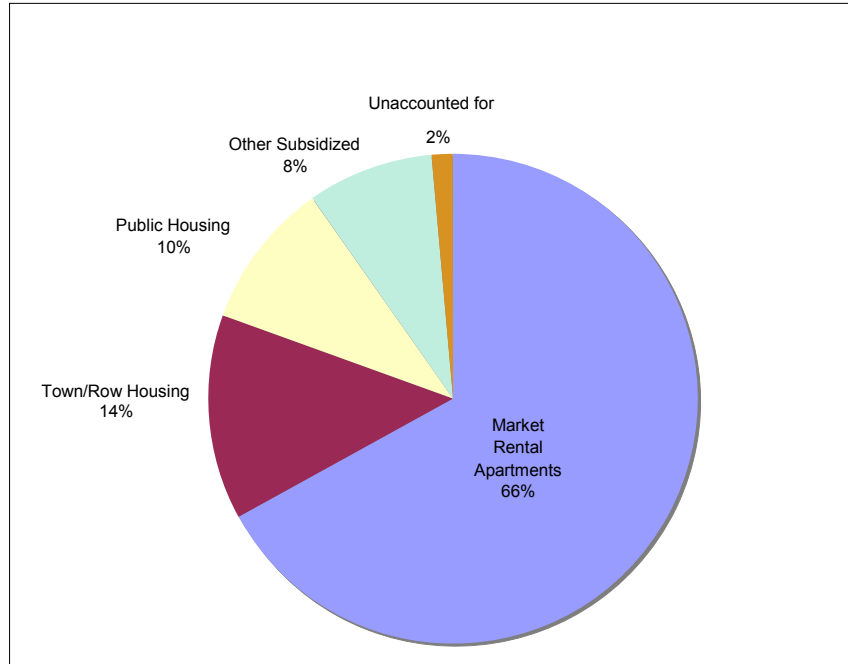


Table 13 – Yellowknife Housing – Rental Market

Total Rental Universe	3000	100%
Market Rental Apartments	2005	66%
Town/Row Housing	412	14%
Public Housing	294	10%
Other Subsidized	244	8%
Unaccounted for	45	2%

Source: CMHC – 2009

Vacancy Rates

Despite low levels of apartment construction, Yellowknife’s vacancy rate rose from 0.6% in April 2008 to 2.8% in April 2009. Although the vacancy rate rose, an average rent for a two-bedroom apartment increased from \$1,377 in April 2008 to \$1,452 in April 2009⁹. It is 71% - 81% higher than the Canadian average of \$804.00.

⁹ CMHC release titled *Apartment vacancy rate increases in Yellowknife*

Housing Activity

Total housing starts in Yellowknife declined to 12 units in 2008. CMHC reports that this represents the lowest level of new housing activity since 1998.¹⁰ Rental accommodations are in short supply and the rents are steadily increasing.

Table 14 – Yellowknife Housing Summary

Yellowknife	2006	2007	2008	2009
Total Starts	64	47	12	n/a*
Single-detached	31	27	10	n/a
Multiple unit starts	33	20	2	n/a
Residential sales	437	456	419	n/a
Residential resale price	\$272,300	\$304,000	\$318,000	\$325,000
Apartment vacancy rate	3.3%	1.2%	0.6 – 0.9%	2.8%
Average two- bedroom apartment rent	\$1,365	\$1,364	\$1,411	\$1,452

*Source: CMHC Yellowknife Housing Outlook, 2009 – * n/a - information not available*

The City of Yellowknife's information on new residential construction from 2004 – 2008 shows a marked decrease in the number of units and the construction value. There were two multiple dwelling starts in Yellowknife in 2008, compared with 20 in 2007 and 33 in 2006¹¹.

2.6 Core Housing Need

CMHC defines Core Housing Need as households that are unable to afford shelter that meets adequacy, suitability and affordability norms. The norms have been adjusted over time to reflect the housing expectations of Canadians.

The NWT Housing Corp. describes households considered to be in core need in accordance with the following criteria:

- ◆ Affordability – Total Household Income is below Core Need Income threshold (CNIT) for their community;
- ◆ Suitability (overcrowding) based on the CMHC's National Occupancy Standards;
- ◆ Adequacy (in need of repairs to meet Health and safety standards).

Table 15 provides information on Core Housing Need in Yellowknife with comparisons with NWT in 2004. The table shows that 20% of the households have a housing problem and that 9% are in Core Housing Need. Information was not available by tenure – ownership or rental.

¹⁰ CMHC Northern Housing Report, 2009

¹¹ CMHC Northern Housing Report, 2009

Table 15 – Core House Data – Yellowknife and NWT (2004)

Households	NWT	%	Yellowknife	%
Total Households	13,902		6,257	
Households with a Housing Problem	4,015	29%	1,257	20%
Households in Core Housing Need	2,260	18%	570	9%
Households in Need of Major Repairs	1,729	12%	266	4%

Source: NWT Housing Corp. 2004 as presented to Focus Groups Sessions, 2009

3. ROLES AND RESPONSIBILITIES

3.1 Stakeholder Identification

Key affordable housing stakeholders fall into three categories as shown below;

Public	Private	Non-Profit
Federal Government	Development Community	NGO's
Territorial Government	Suppliers	Service Providers
Municipal Government	Consultants	
Residents	Energy Sector	
Students	Financial Sector	

Within each level of government there are three distinct components, the elected officials, committees and staff. The development community includes landowners, developers, builders, contractors, consultants and realtors. Non-governmental organizations (NGO's) and service providers in Yellowknife are reviewed in this section.

All of the stakeholders have a role to play in assisting with the creation of affordable housing in Yellowknife. The primary objective of the focus group sessions was to secure participation from as many stakeholders as possible across these three categories. The roles and responsibilities of categories of stakeholders are discussed below.

3.2 Canada Mortgage and Housing Corporation (CMHC)

Canada Mortgage and Housing Corporation (CMHC) is an agency of the federal government and is responsible for the delivery of federally funded programs to all Canadians. CMHC is committed to helping Canadians access a wide choice of quality, affordable homes, and making vibrant, sustainable communities and cities a reality across the country. CMHC provides housing finance, assisted housing, research and information transfer.

In addition to providing extensive written materials and maintaining a website full of resources, Yellowknifers can access services directly through a Corporate Representative. This representative provides a variety of resources including financing; research and information transfer as well as building partnerships and relationships with government, non-government agencies and the business community.

The following are the overall resources and programs offered by CMHC¹²:

- ◆ Consultations to help connect with the resources and ideas needed to produce affordable housing projects;
- ◆ Networking opportunities through housing seminars and workshops;
- ◆ In-depth market analysis to confirm need and demand for a housing project
- ◆ Project-specific financing advice;
- ◆ Seed Funding, which is a combined grant and loan of up to \$20,000 to cover some of the up front costs involved in developing a housing project proposal, such as housing market studies to evaluate need and demand or development of a business plan;
- ◆ Proposal Development Funding (PDF), which is interest-free loans of up to \$100,000 to support the further development of affordable housing project proposals. In addition, if a housing project adds to the stock of affordable housing in a community; the proponent could have a portion of the PDF loan forgiven;
- ◆ Renovation Programs;
- ◆ Mortgage loan insurance including:
 - Insuring larger rental project loans
 - Reducing or eliminating mortgage loan insurance premiums as an incentive for producing affordable housing
 - Providing greater flexibility related to cash flow requirements and loan advancing;
- ◆ Housing Information;
- ◆ CMHC's Market Analysis Centre.

¹² CMHC Web Site – www.cmhc.schl.ca

3.3 Northwest Territories Housing Corporation (NWTHC)

The NWT Housing Corp. is a Crown Corporation, with the following corporate goals¹³:

- ◆ Increase the supply of suitable and affordable housing stock in communities to reduce the core housing needs of NWT residents;
- ◆ Long term sustainability and energy efficiency of the housing stock;
- ◆ The acquisition and development of land for the purpose of providing affordable housing in all communities;
- ◆ Greater personal responsibility for housing through community based training and support;
- ◆ Transparent and strengthened policies and procedures.

The NWTHC provides current programs and services in Yellowknife. It administers, in partnership with local housing organizations, the operation and maintenance of rental units. NWTHC is committed to promoting partnerships with the Federal, Municipal and Aboriginal governments, non-governmental organizations, as well as the private sector, in the delivery of affordable housing.

Recent NWTHC programs include:

- ◆ Housing Needs Assessment to be completed in 2009;
- ◆ New Federal funding focusing on repairs and retrofits as well as new construction;
- ◆ Energy efficiency including new design and energy audits of public housing.

The NWTHC is making amendments to programs to make it easier for eligible households to access homeownership, increase subsidy levels and addressing impact of financial arrears on program eligibility.

3.4 City of Yellowknife

The City of Yellowknife sets policy direction for growth and development through the General Plan - a five-year vision that guides all development activity. Zoning bylaws, enacted by Yellowknife City Council; specifically regulate land use, density, gross floor area, building requirements and site design. City staff screen development schemes and subdivision plans to ensure they meet all requirements and standards.

Residential development (housing) is divided into three categories in the bylaw: low density, medium density and manufactured/modular. Appendix B contains two density maps, one showing the Gross Residential Density by neighbourhood and the second showing gross density information by colours. All property in the City is zoned and requires a rezoning in order to move from one zone category to another. Any rezoning must be in keeping with the General Plan. Rezoning provides an excellent opportunity to negotiate the provision of amenities such as affordable housing.

¹³ NWTHC presentation at Focus Group

The City of Yellowknife also has a Land Development Fund, a revolving fund to invest in residential, commercial and industrial development. Historically the fund has focused on greenfield development. Greenfields are sites that have not been previously developed.

The City of Yellowknife is involved in initiatives and programs that are intended to increase the supply of affordable housing. The Smart Growth Planning Process, the Social Plan and the Homelessness Coalition are all City initiatives that are linked and connected to the issues of increasing the affordable housing stock in Yellowknife.

3.4.1 Yellowknife Smart Growth Development Plan

The Smart Growth Development Plan process is looking at the future growth and development of the City. The primary focus of the Smart Growth process is on intensification of the City's core area and the provision of greater housing choices with an emphasis on sustainability. At this time, the City is also considering including a housing affordability component into residential subdivision throughout the city. Smart Growth encourages compact development that protects the environment, uses infrastructure and tax dollars efficiently, and creates livable, walkable communities. Yellowknife's Smart Growth approach is to increase livability and to create diverse housing opportunities in the core area and throughout the City.

Participants in the Yellowknife MetroQuest Sessions in January 2008 were particularly interested in providing attractive housing options suitable for seniors, wishing to remain in the City, as well as affordable housing for younger residents and lower income families.¹⁴ Participants also stressed the need to ensure access to quality green space, especially for residents with limited private yards.

Yellowknife's Smart Growth Planning process will be completed in 2010. It is expected that the final report and strategy will overlap with the development of an affordable housing strategy and the provision of a diverse range of housing options.

3.4.2 City of Yellowknife's Social Plan

The City of Yellowknife recently completed a Social Plan titled "*Championing Well-Being in Yellowknife*". The Plan examines the current status of social issues in Yellowknife, the community and government response to the issues, and the gaps in addressing issues.

While the City acknowledges its responsibility for the well being of local citizens, in 1998 it made a clear decision not to take responsibility for health and social service delivery. Notwithstanding this decision made for reasons of liability and limited taxation capacity, the City actively participates in the resolution of social issues through its work as a coordinator, partner, leader, researcher, planner and advocate on such social issues as housing, policing and youth.

The report points out that the limited pool of social, transitional, and emergency housing tends to operate at capacity, often with waiting lists, and adds, "Citizens and social agencies alike want to see the City of Yellowknife continue to make housing a priority and maximize the use of tools within its mandate to address housing issues".

The report places emphasis on the fact that housing is recognized as a basic need, a fundamental determinant of social health and well being, and continues to be a critical

¹⁴ Yellowknife: 50-Year Vision – Prepared by Metro/Quest - January 2009

unfulfilled need in the city, particularly among women and youth. It recommends that the City of Yellowknife play a leadership and coordinating role in partnerships to address housing needs, including the establishment of a registry of available rental units.

3.4.3 Yellowknife Homelessness Coalition

The Homelessness Coalition for the City of Yellowknife was formed in 2000 and has a mandate to bring together people from all sectors of the community – non-profit, for profit, government (all levels) and individuals – to develop, establish and implement, with collective wisdom, a community plan to address homelessness. The vision of the Coalition is “*A community where nobody is homeless or marginalized.*” The first Report Card on Homelessness in Yellowknife was distributed to every household in Yellowknife in the Spring of 2009. This report helps create an understanding of homelessness in Yellowknife and provides valuable information on how affordable housing connects with the issues.

Definitions of homelessness, like those of affordable housing, vary greatly. The GNWT defines homelessness as “Men, women, youth and/or families living without shelter, or temporarily at emergency shelters or in government sponsored traditional housing”.

The Report Card presents a profile of homelessness in the city and introduces many organizations that work to reduce its impact. The indicators in this report card along with other indicators will assist in measuring future progress of homelessness in Yellowknife.

The Report Card shows that increasing the supply of affordable housing for certain targeted groups will aid in the plan to reduce homelessness in Yellowknife.

The Homelessness Coalition report outlines the extensive Non-Government Organizations (NGOs), which often work together to reduce homelessness and provide services. The report points out that entry-level homes in Yellowknife cost up to \$200,000 and are difficult to find because the supply has decreased since 2002. The vacancy rate in rental accommodation creates difficulty in finding affordable rental accommodations and the numbers of Public Housing units have decreased. The number of individuals who stayed in a shelter in 2008 was 936, with single men being the highest percentage¹⁵.

This homelessness information confirms that Yellowknife’s supply of housing is not meeting the housing requirements of certain target areas of the population and that income is a factor in acquiring housing.

¹⁵ Yellowknife Homelessness Report Card 2008 – Spring 2009

3.5 Yellowknife Housing Authority

The Yellowknife Housing Authority¹⁶ (YHA) is a separate agency with its own board of directors that is responsible for the delivery of subsidized rental housing in Yellowknife. The Government of the Northwest Territories (GNWT) through the NWT HOUSING CORPORATION provides funding for YHA. The Yellowknife Housing Authority owns, and administers the rental of, about 300 units, evenly split between townhouses and apartments. Families mostly occupy these units, but about 50 units are set-aside specifically for seniors and disabled individuals. Half of the units are three-bedroom, a quarter are two-bedroom and about 10% of the units are four-bedroom.

Table 16 Yellowknife Housing Authority Income Thresholds (300 Rental Units)

Unit Type	Proportion of Inventory	Maximum Household Income to Qualify
5 Bedroom	0%	\$79,500
4 Bedroom	10%	\$71,000
3 Bedroom	50%	\$61,000
2 Bedroom	25%	\$47,000

Source: Yellowknife Housing Authority

The Yellowknife Housing Authority allocates these units through a waitlist system based on need, current housing situation and qualifying household income. Table 16 shows the household income ceiling to qualify for various unit types. The rent for these units is geared to income.

Comparing the data in Table 16 to the *Housing Affordability at a Glance* in Appendix A provides some insight into the gaps that are emerging in the rental market in Yellowknife. There are 1680 households in the \$60,000 - \$100,000 annual income categories. None of these households would qualify to rent a two or three bedroom unit in the Yellowknife Housing Authority inventory as their household incomes exceed the maximum shown in the chart. The only alternative for these households, if they cannot afford to purchase a home in the market, is market rental in the \$1,500 - \$2,500 (monthly rent) range. Anecdotally, it appears that there are not nearly enough suitable rental units in this range in Yellowknife.

Some households in the \$40,000 - \$60,000 income category can qualify for rental in the YHA program, but as *Housing Affordability at a Glance* in Appendix A indicates, 56% of this category (335 of 575 households) are overspending on shelter, that is to say, their housing is not affordable for them.

¹⁶ Information provided by Jim White, CEO, Yellowknife Housing Authority, October 5, 2009

3.6 Private Sector

The private sector plays a strong role in providing residential development in Yellowknife. Traditionally, this sector has provided a broad diversity of housing types, from apartment and condominium development, to modular housing, to townhouses and single-family homes. The private sector includes developers, lenders, contractors and building material suppliers that make up the development community.

Creating market housing is the role of the private developers, and while housing starts have decreased in recent years; these developers are still producing a range of market housing units. In spite of this, an increasing proportion of Yellowknife residents, or potential residents, are unable to afford suitable housing in that range.

Private sector development activity provides an excellent opportunity to also create affordable housing through a partnership between the government, private and non-profit sectors. These partnerships do not happen naturally or by default, and usually require leadership, incentives, and support from all sectors.

3.7 Non-Government Agencies and Service Providers

The Non-Government Agencies or NGO's provide Yellowknife with programs that assist in housing some of those most in need. Table 17 describes four such programs in Yellowknife

Table 17- Housing NGO's in Yellowknife

Agency/Service Provider	Shelter	Support Programs
Centre for Northern Families (CNF)	Emergency shelter for single women	<ul style="list-style-type: none"> ◆ Community Advocacy programs ◆ Daycare within facility
Side Door (SD)	Emergency drop-in centre for youth	<ul style="list-style-type: none"> ◆ After school program ◆ Evening Drop in Centre ◆ Overnight drop-in
The Salvation Army	Emergency shelter for single men Bailey House transitional for men (BH)	<ul style="list-style-type: none"> ◆ Lunch and supper for men and women ◆ Withdrawal Management Services ◆ Foot care, sock exchange ◆ Community drop-in medical clinic
YWCA Yellowknife	Alison McAteer House for women and children of family violence (AMH) Rockhill Emergency and Transition Housing for families (RH)	<ul style="list-style-type: none"> ◆ Crisis support ◆ Life Skills support, including tenancy skills ◆ Source of household items, including clothing

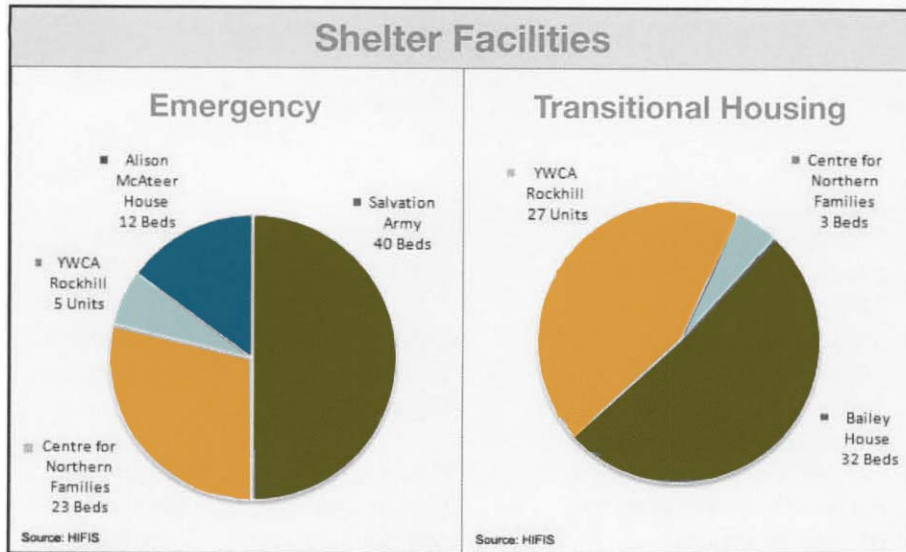
Source: Yellowknife Homelessness Report Card 2008 – Spring 2009

In addition there are a number of other NGOs that provide individual services to specific targeted areas. They include programs¹⁷ such as:

- ◆ Aurora Oxford Foundation
- ◆ Canadian Mental Health Association
- ◆ Food Bank
- ◆ Food Rescue
- ◆ Healing Drum Society
- ◆ John Howard Society
- ◆ Literacy Council
- ◆ Native Women’s Association
- ◆ NWT Council of Persons with Disabilities
- ◆ Religious Organizations (Faith Community)
- ◆ Tree of Peace – Friendship Centre
- ◆ Wellness Coalition: Community Service Patrol and Citizens on Patrol (COPS)
- ◆ Yellowknife Community Foundation

The Yellowknife Homelessness Report Card 2008 provides an excellent overview of the current homelessness situation in Yellowknife. It outlines all the initiatives underway to address homelessness and identifies a surprisingly large homeless population. Shelter and Transitional Housing supply is shown in Figure 4.

Figure 4 – Shelter Facilities in Yellowknife



Source: Yellowknife Homelessness Report Card 2008

¹⁷ Yellowknife Homelessness Report Card 2008

3.8 Roles and Responsibilities – In Review

Table 18 provides an overview of the roles and responsibilities of the key stakeholders.

Table 18- Roles and Responsibilities

	Mission/Vision	Programs and Services In Review	Roles in Promoting Affordable Housing
1. City of Yellowknife	A goal to promote affordable housing options.	Planning & Development Public Works and Services. Taxing authority	<ul style="list-style-type: none"> ◆ Administering the General Plan, Zoning Bylaw and Subdivision Bylaw. ◆ Reviewing and issuing Development and Building Permits ◆ Recommendations to Council Rezoning and amendments to General Plan ◆ Administers the Land Development Fund
2. CMHC	Helping Canadians access a wide choice of quality, affordable homes, and making vibrant and sustainable communities and cities a reality across the country	SEED Funding Proposal development Mortgage insurance Renovation programs Facilitates partnership	<ul style="list-style-type: none"> ◆ Provides loans and grants for affordable housing projects ◆ Research into regional housing market growth ◆ Rental market research ◆ Affordable Housing Forums ◆ Library of affordable housing resources
3. NWT HC	Increase the supply of suitable and affordable housing stock in communities to reduce the core housing needs of NWT residents	Solutions to Education (STEP), Homeownership (HELP), Assistance for Territorial Homeownership (PATH) Residential Enhancements (CARE).	<ul style="list-style-type: none"> ◆ Provides funding for affordable housing projects in NWT ◆ Programs and services to increase the supply of affordable housing and homeownership ◆ Support for local housing providers
4. Private Sector	Market driven	N/A	Including affordable housing in market rental and ownership projects
5. Non Government Agencies	Guided by Mission and Values of individual organization		Support, provision and delivery of a range of housing opportunities, targeted for those with specific needs
6. Residents	Consumers and providers of housing	N/A	Providing rental secondary suites, single and multi-family homes

4. FOCUS GROUP SESSIONS

4.1 Goals and Objectives

The following goals and objectives for this project were drafted by the project team and presented at the Focus Group Sessions:

1. Introduce the concept of an affordable housing strategy for Yellowknife;
2. Develop an appropriate description of Affordable Housing for Yellowknife;
3. Utilize information gained from these focus group sessions to develop a Yellowknife Affordable Housing Strategy;
4. Determine where and how affordable housing projects can be developed in Yellowknife;
5. Integrate information into a report and eventually a strategy;
6. Continue to build partnerships between The City of Yellowknife, CMHC, NWT HC and the private sector.

4.2 Attendance at the Focus Group Sessions

The following tables show the number of people and participants by session and grouped by target area. Invitations were sent out by email and through advertisement to attract as many participants from Yellowknife as possible. Representation was sought from a variety of housing stakeholders and sectors.

Table 18 shows that a total of 81 people attended from a variety of groups, businesses, organizations and government.

Table 18 - Attendance by Targeted Areas

Participants by Groupings	Attendance
Business – Suppliers & Consultants	12
Developers/Land Owners	2
Funders	8
Government - Elected	12
Government - Committees	1
Government - Staff	12
Non-Profit/Non-Government Agencies/ Service Providers	14
Residents	15
Utilities and Energy Sector	2
Realtor	2
Student	1
TOTAL	81

Table 19 - Attendance by Session

Date	Session	Attendance	Target Areas Represented
May 12 th Morning	#1	11	Business Government Committee Elected Funders Government Staff Service Providers/Non Profit
May 12 th Afternoon	#2	16	Business Utility Service Providers/Non Profit Elected Funders Resident/ Student Realtors
May 12 th Evening	#3	14	Business Residents Service Providers Government Staff Funders Elected
May 13 th Morning	#4	15	Business Realtors Funders Government Staff Elected Service Providers Developer
May 13 th Afternoon	#5	11	Business Residents Elected Funders Service Providers/Non Profit Government Staff Business Service Providers Elected Government Staff Funders Residents
May 13 th Evening	#6	14	Business Service Providers Elected Government Staff Funders Residents
	Total	81	

4.3 Format of the Focus Group Sessions

The agenda for the Focus Group Sessions is attached as Appendix B.
The following people presented information and facilitated the sessions:

Presenters:

- Jeff Humble, Director of Planning and Development, City of Yellowknife (the City)
- Sandra Turner, Corporate Representative, Canada Mortgage & Housing Corporation (CMHC)
- Andy Tereposky, District Director, North Slave District Office, NWT Housing Corporation (NWT HC)
- Tim Wake, Affordable Housing Consultant

Facilitators:

- ♦ Patricia Richards, Community Planner, FSC Architects & Engineers
- ♦ Tim Wake, Affordable Housing Consultant

Handouts provided to all participants:

- ♦ 2009 City of Yellowknife: *Housing Affordability at a Glance*: Information from the 2006 Census on Affordability (in graphs and tables) provided by CMHC (attached as Appendix A)
- ♦ Agenda for the Focus Group Session (attached as Appendix C)
- ♦ Tools for Creating Affordable Housing (attached as Appendix D)
- ♦ Map of Yellowknife outlining opportunity sites for housing
- ♦ Map of Downtown Yellowknife showing opportunity sites
- ♦ Evaluation forms

Flip chart notes and an audio digital device were used to record the sessions.

The following questions were posed at each session and used to guide the sessions.

- ♦ What does Affordable Housing mean to YOU?
- ♦ Which affordable housing tools are most applicable in Yellowknife?
- ♦ Which sites in Yellowknife have the most immediate potential for Affordable Housing?
- ♦ What kind of projects could be developed on those sites?



Photos of Focus Group Sessions – May 12 & 13, 2009



Photos of Focus Group Sessions – May 12 & 13, 2009

4.4 HOUR 1 of the Focus Group Sessions

Presentations and Questions

The sessions commenced with a welcome and introduction, followed by an “ice breaker” exercise to introduce each participant to the facilitators, presenters and the rest of the focus group.

Presentations were made by CMHC, NWT HC and the City of Yellowknife to set the context, and provide background information to the group. A summary of each presentation follows.

CMHC - Sandra Turner

Key Points:

- ♦ Affordability, one of the elements used to determine core-housing need, is recognized as a maximum of 30 per cent of household gross income spent on shelter.
- ♦ Critical Housing Need – 50% or more of gross income spent on shelter.
- ♦ Overview of Yellowknife ownership and rental statistical information
- ♦ 2009 City of Yellowknife: Affordable Housing at a Glance (Appendix A) was presented and explained
- ♦ The Affordable Housing Continuum was presented and reviewed

Affordable Housing Continuum

Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Affordable Rental Housing	Affordable Home Ownership
Government Subsidized Housing			Non-Market Housing		Market Housing	

- ♦ Operating costs and the ability to increase capital costs to achieve energy efficiency that can lower the operating costs are key components of affordability
- ♦ Innovative construction techniques, creative financing, redevelopment and renovation all contribute to keeping housing affordable

NWT Housing Corp. – Andy Tereposky

Key Points:

- ◆ Corporate Goals of NWTHC
 - Increase the supply of suitable and affordable housing stock in communities to reduce the core housing needs of NWT residents;
 - Long term sustainability and energy efficiency of the housing stock;
 - The acquisition and development of land for the purpose of providing affordable housing in all communities;
 - Greater personal responsibility for housing through community based training and support;
 - Transparent and strengthened policies and procedures.
- ◆ Core Housing Need and 2004 data for Yellowknife
- ◆ Corporate Initiatives
 - Housing Needs Assessment
 - New Federal Funding
 - Energy Efficiency
 - Program Amendments
- ◆ Programs
 - **STEP (Solutions To Educate People):** education and counseling program.
 - **HELP (Homeownership Entry Level Program):** assists prospective first time homebuyers who are unable to secure mortgage financing to assume the responsibilities of homeownership.
 - **PATH (Providing Assistance for Territorial Homeownership):** provides an opportunity for clients to become homeowners by providing assistance to construct or purchase a most home.
 - **CARE (Contributing Assistance for Residential Enhancements):** assists existing homeowners to make necessary repairs to ensure a safe and healthy home.
- ◆ NWTHC in Yellowknife
 - 42 units in past 3 years
 - Repairs, retrofit and new units for 2009 - 2010

City of Yellowknife – Jeff Humble

Key Points:


- ◆ Planning and Development Information – Zoning By-law, General Plan
 - Five-year visionary plan to guide growth and development
 - Provides direction to Zoning By-law
 - Plan update to commence in 2010
- ◆ Land Management – Land Development Fund
 - Revolving fund
 - Invests in residential, commercial and industrial development
 - Common expenses included planning and engineering design, surveying and infrastructure development
 - Historically focused on greenfield investment

- Goals for 2010 include development and redevelopment, land assembly, ongoing supply and full cost recovery
- ◆ Existing Development Densities
 - Seven residential categories: low-density, medium density, manufactured/modular
 - Smart Growth guidelines suggest there is room for some density increases in Yellowknife.

Examples of Density

Ballantyne Court

Site Area 1.29 ha (3.2 acres)
No. Units 20
Density 15.5 units/ha (6.3 units/acre)



Low Density Residential – Ballantyne Court

Diamond Ridge


Site Area .96 ha (2.37 acres)
No. Units 28
Density 29.1 units/hectare (11.8/acre)



Medium Density Residential – Diamond Ridge

Polar Developments

Site Area .58 ha (1.44 acres)
No. Units 112
Density 192.7 units/hectare



High Density Residential – Polar Developments

- ◆ Six Opportunity Sites with affordable housing development potential
 - Bartesko Court
 - Niven 7 Multi-Family
 - 50/50 Corner Parking Lot
 - School Draw Extension
 - Bartam Trailer Court
 - Hordal and Bagon

The following questions provided guidance for participation:

- ◆ What does affordable housing mean to you?
- ◆ What form would affordable housing take? Would it be rental, ownership or other type of ownership?
- ◆ What size (building or unit size) would it be and where would it be located?
- ◆ How much of it do we need?

Comments from the Focus Groups are summarized by question. A complete listing of comments can be found in Appendix E

Question 1 What does affordable housing mean to you?

The description of affordable housing focused strongly around income and people's ability to pay for housing. Participants felt that long-term affordability was important and that it should not be market driven. There were suggestions for getting good value for money and that housing inventory should accommodate a range of income groups. The cost of housing should be balanced with other needs such as transportation, food, health care, childcare, etc. Affordable housing requires affordable land.

Question 2 What form would affordable housing take? Would it be rental, ownership or other type of ownership?

The focus groups clearly indicated that we need a variety of forms in a variety of price ranges. In short we need everything, rental, ownership, co-op, cohousing and non-market housing. Some suggested we need more modular housing, others suggested more apartments and town homes, especially walking distance or a short trip to downtown. Market single family homes in new subdivisions far from the core will not meet the need. There are some good opportunities downtown for higher density high-rise.

There was reasonable consensus that we need smaller units, both ownership and rental in multi-family form. There were several reminders about seniors and their needs, and the difficulties they have eventually with the upkeep on owned housing. Common social space should be considered. Outdoor space is important in every project.

Question 3 What size (building or unit size) would it be and where would it be located?

Participants indicated that a range of sizes was needed, depending on the number of occupants, but that it should be kept on the small side in keeping with striving for affordability. Unit sizes of 600 – 1300 sq. ft. were discussed; perhaps some smaller units downtown for single occupancy. Once again a mix of sizes was recommended.

The groups consistently recommended that this housing should be in all neighbourhoods rather than just a few. Downtown is certainly a popular location for affordable housing.

Question 4 How much of it do we need?

The focus group participants gave very little direction on numbers of units other than to establish an order of magnitude. They felt that a few hundred units are needed, not a few dozen or a few thousand.

4.5 HOUR 2 of the Focus Group Sessions

Concepts and Tools

The second hour began with a presentation from Tim Wake on concepts and tools that other communities have utilized to create affordable housing. One of the goals of the focus group sessions and the information sharing between the various agencies and the community is to raise awareness on various approaches to the provision of affordable housing. The CMHC and NWTHC presentations outlined programs that are already in place to build on the current inventory of government subsidized housing units in Yellowknife. This presentation focused on tools to create and protect non-market housing, without considerable government subsidy, through the utilization of tools that are available to municipal governments.

The tools presented were:

Inclusionary Zoning	Housing Fund
Secondary Suites	Land Banking
Density Bonus	Housing Organization
Resale Price Restrictions	Partnerships

A description of each of these tools is attached in Appendix D.

A summary of the Key Actors, Supporting Actors, Milestones and Obstacles for each tool is shown in Table 20. Participants were encouraged to ask questions about the tools and then to consider how each tool might work in Yellowknife. The questions for discussion were:

- ◆ Which of the tools (presented) hold the most promise for creating non-market housing in Yellowknife?
- ◆ What needs to be done to enable the use of these tools in Yellowknife?
- ◆ Who is going to do it?
- ◆ Considering the stakeholders in the room, who can make it happen?
- ◆ What can be the role of the stakeholders (players) who are not in the room?
- ◆ What can be the role of the external players: i.e. realtors, banks, developers and construction industry?



Ranking the Eight Tools – May 12, 2009 Focus Group Session

Table 20 – Summary of Tools for Affordable Housing

Tool	Key Actor	Supporting Actor	Key Milestones	Obstacles
Inclusionary Zoning	Local Government		<ul style="list-style-type: none"> General Plan Update Zoning Bylaw Project approval Telling the story 	<ul style="list-style-type: none"> Concerns about hindering economic development Belief that the market will provide an adequate range of housing Each jurisdiction re-invents the zoning, no accepted standard
Secondary Suites	Private Sector	Local Government	<ul style="list-style-type: none"> Community consultation Legalization Awareness of regulations Telling the story 	<ul style="list-style-type: none"> Increased density Parking, Utilities Neighbourhood character Public safety Legal non-conforming Building Code issues
Density Bonus	Local Government	Private Sector	<ul style="list-style-type: none"> General Plan Update Zoning Bylaw Partnership with proponent Project approval Telling the story 	<ul style="list-style-type: none"> Fear of density Perception that developer is buying density Reaching a common understanding of how it works Making the bonus attractive enough to achieve desired objectives
Resale Price Restrictions	Housing Organization	Local Government	<ul style="list-style-type: none"> Establishing a housing organization to 	<ul style="list-style-type: none"> Interference with market forces Concern that low return

Tool	Key Actor	Supporting Actor	Key Milestones	Obstacles
			<ul style="list-style-type: none"> manage resale Establishing mechanisms and registering covenants Engaging the community Sales event 	<ul style="list-style-type: none"> on equity will reduce uptake
Housing Fund	Local Government	Housing Organization	<ul style="list-style-type: none"> Identifying source funding Clear process for managing fund Fund projects Showcase funded projects 	<ul style="list-style-type: none"> Establishing funding source Ensuring community input and fair process to allocate funding Limitations in NWT legislation
Land Banking	Local Government	Housing Organization	<ul style="list-style-type: none"> Establish process for acquisition and disposition Acquisition Engaging the community Project approval and disposition 	<ul style="list-style-type: none"> Finding inexpensive land in suitable locations Finding funding and partners to undertake project development
Housing Organization	Non-Profit Sector	Local Government	<ul style="list-style-type: none"> Incorporation of Organization Invite community participation Board selection and funding model Engaging professional staff Confirm needs and opportunities Partnerships Delivery of housing 	<ul style="list-style-type: none"> Securing seed funding to create organization Creating a business model to provide ongoing funding
Partnerships	Public Sector Non-Profit Sector	Private Sector	<ul style="list-style-type: none"> Partner consultation and communication Defining roles and responsibilities Project Business Plan Engaging the community 	<ul style="list-style-type: none"> Maintaining ongoing communication between partners Managing the gaps, making sure all roles are undertaken and understood

A description of each of the eight tools was displayed on the wall during the second hour with the focus groups. Participants were asked to use dots to evaluate the appropriateness of each tool for Yellowknife in the following manner:

Green Dot: A good approach for Yellowknife

Yellow Dot: Has potential for Yellowknife, but may have challenges

Red Dot: Not a good approach for Yellowknife

Evaluation of the Affordable Housing Tools by the Focus Groups

In each Focus Group the dots were analyzed and the 8 Tools were ranked from 1 to 8. The tool with the most green and yellow dots and the least red dots was ranked at the top (1), and the one with the most red and the least green and yellow at the bottom (8). The cumulative rankings were inverted and then displayed in Table 21 representing their relative rating on a ten-point scale.

**Table 21 – Appropriateness of Affordable Housing Tools for Yellowknife
Relative Ranking by Focus Groups**

Focus Group	Rank						Cumulative	Relative
	1	2	3	4	5	6		
Tool								
Partnerships	1	1	1	1	1	6	11	10.0
Housing Organization	2	6	3	2	5	3	21	5.2
Secondary Suites	3	5	2	3	7	1	21	5.2
Inclusionary Zoning	7	2	4	5	2	5	25	4.4
Density Bonus	6	3	6	4	6	4	29	3.8
Resale Price Restrictions	4	4	4	7	4	7	30	3.7
Land Bank	5	7	6	8	3	2	31	3.5
Housing Fund	8	8	6	6	8	8	44	2.5

Partnerships was the most popular tool selected by the groups, by a considerable margin. In relative terms, it received more than twice the support of any other individual tool. The Partnerships for Affordable Housing that were presented to the Focus Groups involved the development community, a non-profit housing organization and the City of Yellowknife. In these partnerships, the City of Yellowknife would typically facilitate the delivery of the site utilizing some of the other tools, and the housing organization would partner with a developer proposing a larger project for the site in order to deliver the affordable housing component. This can be a delicate situation that requires the cooperation of all three partners.

Creating a **Housing Organization** finished second in the ratings, and the Focus Groups clearly understood the need for a Housing Organization to be part of the Partnership. This organization could be an expanded version of an existing organization, but there seemed to be more support in the discussion for creating a new organization dedicated to non-market housing in Yellowknife.

Secondary Suites also finished second, indicating that there is broad support for formalizing the existence of Secondary Suites in Yellowknife. This would likely be initiated by the City of Yellowknife, with assistance from the Housing Organization.

The next three tools by relative rating were **Inclusionary Zoning**, **Density Bonus**, and **Resale Price Restrictions**. These are all tools that can be utilized by the Partnerships and the Housing Organization.

Land Bank and **Housing Fund** finished at the lower end of the ratings, but it is important to note that these last five tools were all rated within a range of two points out of ten. So none of the tools were rejected by the Focus Groups, and all received support from some of the participants.

While a few tools received very strong support from the groups (Partnerships, Housing Organization and Secondary Suites), all the tools were deemed appropriate to some extent for Yellowknife, and should be considered moving forward.

4.6 HOUR 3 of the Focus Group Sessions Opportunity Sites

The third hour commenced with a presentation from Jeff Humble on the opportunity sites. The presentation outlined zoning information, opportunities and challenges. These sites, located in 13 different areas around Yellowknife are shown on a map in Appendix F. Each of these sites presents an opportunity for development or redevelopment in a project that could include some non-market housing units. Six of the opportunity sites were chosen for a more detailed review by the focus groups. Each focus group reviewed one site and was asked to consider the following questions:

Questions

- ◆ Who are the stakeholders to make it happen?
- ◆ What form of housing would be most appropriate for the site?
- ◆ Which tools need to be utilized to create affordable housing on the site?
- ◆ What could be the role of a Housing Organization?
- ◆ Is two years a realistic timeline to deliver projects?
- ◆ What are the financing options for these projects?
- ◆ Which sites in Yellowknife hold the most promise for an affordable housing project in the next two years? Where do we build it?

The group then discussed the pros and cons for the site, which tools might be appropriate, how a partnership might work, and who the partners might be. A summary of their thoughts on each of the six sites follows. A listing of the comments recorded can be found in Appendix E, Hour 3.

School Draw Extension

This site is located at the end of School Draw and is currently zoned Growth Management (GM). It has an opportunity for additional 120 units. The challenges are the current zoning (GM to R3), NIMBY, ecological sensitivity and design integration with the adjacent neighbourhood.

School Draw Extension



Zoning	
District	<i>Growth Management (GM)</i>
Uses	<i>Single Detached, Planned Development</i>
Setbacks	<i>Front Yard 6 metres Side Yard 1.8 to 3 metres Rear Yard 6 metres</i>
Height	<i>10m</i>
Coverage	<i>Discretion of Dev. Officer</i>

Opportunity
<i>-Additional 120 units?</i>
Challenges
<i>-Zoning (GM to R3)</i>
<i>-NIMBY</i>
<i>-Ecological Sensitivity/Design Integration</i>

School Draw Extension

Summary points from the discussion:

- ◆ Suitable for townhouse, duplex, triplex
- ◆ Could be ownership and rental
- ◆ Opportunity for inclusionary zoning and density bonus
- ◆ Opportunity for price restrictions
- ◆ Opportunity for housing organization and partnership
- ◆ Diamond Ridge a good example
- ◆ More control as it is city-owned
- ◆ Could put out RFP
- ◆ Provide for a vehicle co-op
- ◆ Neighbourhood engagement is key

Bartesko Court

The main challenge for this site is the zoning. A rezoning would be required in order to develop another 30 units on the site, and there would likely be considerable neighbourhood resistance.

Bartesko Court



Zoning	
District	<i>R3D-30</i>
Uses	<i>Single Detached, Duplex Multi-family, Multi-attached</i>
Setbacks	<i>Front Yard 6 metres Side Yard 1.8 to 3 metres Rear Yard 6 metres</i>
Height	<i>15 metres</i>
Coverage	<i>40% of Lot</i>

Opportunity <i>- An additional ±30 units?</i>
Challenges <i>- Density Capped 36 units/ha (1.21 ha) - NIMBY: Density/Open Space - Project Feasibility</i>

Bartesko Court

Summary points from the discussion:

- ◆ All stakeholders (neighbours, tenants, landowner, Council, housing organization) need to be brought into process
- ◆ Communication and engagement are key
- ◆ Consider what is best for whole city, not just the neighbours
- ◆ Could be rental or ownership
- ◆ Inclusion of affordable units could be a lever in a rezoning

50/50 Corner Lot (Corner of 50th Ave and 50th St)

This empty lot has an opportunity to provide 100 additional units of mixed-use development. It is currently zoned CC (Core Area Commercial). Challenges are the location and lot size, land and development costs and parking.

50/50 Corner Parking Lot

Zoning		Opportunity -An additional +100 units/mixed use?
District	Core Area Commercial (CC)	
Uses	Multi-Attached, Multi-family, Planned Development	Challenges -Location/Lot Size -Land/Development Costs -Parking
Setbacks	Front Yard: None Side Yard: None Rear Yard: None	
Height	45 metres	
Coverage	100% of Lot	



Franklin Avenue (50th Ave.) & 50th St.

Summary points from the discussion:

- ◆ Good opportunity for high density affordable housing
- ◆ Room for non-market housing
- ◆ Keep it below market value
- ◆ Mixed-use commercial residential
- ◆ Design challenges on back wall
- ◆ Many stakeholders to consider and include
- ◆ Opportunity for high efficiency/renewable (geothermal)
- ◆ Include daycare

Hordal & Bagon

This attractive site is currently zoned Nature Preservation (NP) and would need to be rezoned to permit residential use. It has the potential for 30 – 50 housing units. Challenges are neighbourhood resistance, project feasibility and design integration.

Hordal and Bagon



Zoning		Opportunity	
District	<i>Nature Preservation (NP)</i>	- An additional 30-50 units?	
Uses	<i>Open Space/No Residential</i>		
Setbacks	<i>Discretion of Dev. Officer</i>	Challenges	
Height	<i>Discretion of Dev. Officer</i>		
Coverage	<i>Discretion of Dev. Officer</i>		
		-Zoning; NP to R3/R5	
		-NIMBY-Density & Open Space	
		-Project Feasibility/Design Integration	

Hordal & Bagon

Summary points from the discussion:

- ◆ Good opportunity for entry level townhouses
- ◆ Challenge of neighbours concerns vs. what is best for the city
- ◆ Opportunity for housing organization, long term rental
- ◆ Ownership or rental? Could be a mix
- ◆ Market or Non-Market? Could be both
- ◆ Site limitations (topography, elevation, rock)
- ◆ Diamond Ridge form might work
- ◆ Reminder “affordable housing is a nest – not nest egg”
- ◆ Allows for green space

Niven Lake 7 – Multi-family site

The multi-family site in Niven Lake has the potential for about 120 units. Challenges are construction phasing, site preparation and infrastructure costs and identifying the target market.

Niven 7 Multi-Family



Zoning	
District	<i>Medium Density (R3)</i>
Uses	<i>Single Detached, Duplex Multi-family, Multi-attached</i>
Setbacks	<i>Front Yard 6 metres Side Yard 1.8 to 3 metres Rear Yard 6 metres</i>
Height	<i>15 metres</i>
Coverage	<i>40% of Lot</i>

Opportunity
- An additional ±120 units?
Challenges
-Construction Phasing
-Infrastructure Investment/Site Preparation
-Target Market/Demand

Niven Lake 7 – Multi-family site

Summary points from the discussion:

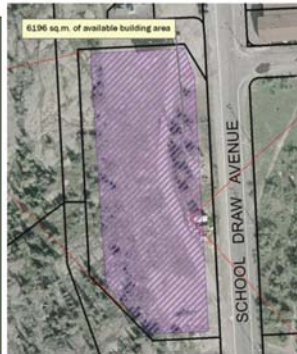
- ◆ Good opportunity for housing organization and partnership
- ◆ Bring together local smaller contractors
- ◆ Lessons from past rental at Niven Lake
- ◆ Density needs to be realistic

Bartam Trailer Court Site

The density for Bartam Trailer Court Site is currently capped at 29 units. It has redevelopment potential for approximately 50 units but would need to be rezoned. Challenges include project feasibility, geotechnical concerns, ecological sensitivity, traffic and neighbourhood concerns.

Bartam Trailer Court

Zoning	
District	<i>Old Town Mix (OM)</i>
Uses	<i>Single Detached, Duplex Multi-family, Multi-attached</i>
Setbacks	<i>Front Yard 6 metres Side Yard 2 metres Rear Yard 6 metres</i>
Height	<i>10 metres</i>
Coverage	<i>40% of Lot</i>



Opportunity	
<i>- An additional ±50 units?</i>	
Challenges	
<i>- Density Capped 24 units/ha (1.21 ha)</i>	
<i>- Geotechnical/Project Feasibility</i>	
<i>- NIMBY-Traffic/Ecological Sensitivity</i>	

Bartam Trailer Court Site

Summary points from the discussion:

- ◆ Opportunity for partnership, density bonus, resale price restrictions
- ◆ Non-market row housing in a mix of sizes
- ◆ Respect Old Town density and character
- ◆ Parking alternatives, car co-op
- ◆ Opportunity for seniors, barrier-free, rooftop garden
- ◆ Opportunity for co-op housing?
- ◆ Medium density

4.7 Other Observations and Suggestions

Participants provided information on evaluation forms and opportunity site sheets for the six opportunity sites. The comments included:

- ♦ A Housing Organization could act as a catalyst for creating affordable housing;
- ♦ Shortage of trades people in Yellowknife adversely affects building cost
- ♦ Owner – builder options;
- ♦ Enable a bottom-up approach to developing affordable housing;
- ♦ Co-ops are options for affordability;
- ♦ Educate, educate, educate on affordable housing;
- ♦ No development “Tin Can Hill”;
- ♦ “Tear Down the buildings buy the Gold Range put a nice commercial building with apartments above” – “ have a park built”;
- ♦ Taylor Road extension could provide affordable housing for seniors;
- ♦ Seniors require one level single unit dwellings.

4.8 Evaluations

All participants were given time at the end of the session to complete the evaluation form that was provided. Participants were generally pleased with the information provided and the opportunity to be involved. Information received from the 45 evaluation forms that were completed and submitted indicated that the sessions were “successful” to “very successful”. All of the respondents to the evaluation wanted to continue to be involved in housing and housing affordability issues in Yellowknife.

5. RECOMMENDATIONS

The following recommendations are based on all the information gathered through the Focus Group process, including the presentations and discussions at the Yellowknife Housing Market Forum, February 26, 2009, the preparation of the RFP for the process, the resource information provided and presentations made to the focus groups, and the focus group discussions.

The primary objective in making these recommendations is to increase the supply of affordable housing in Yellowknife. The number of housing units created in Yellowknife and protected from market escalation will provide a simple measure of progress.

5.1 Strike an Affordable Housing Committee

Affordable Housing initiatives are often stalled in communities because the responsibility for actually creating housing units is spread across too many stakeholders, each with a different primary focus. Once this responsibility rests with a single entity, dedicated to the production and protection of affordable housing stock, the efforts of all the stakeholders can be coordinated through that entity.

An Affordable Housing Committee made up of Yellowknife housing stakeholders (public, private and non-profit) could be struck by the City and report to Council. This group will be the start of the Housing Organization, and, among other tasks, will lay the groundwork for a professional housing organization - a small, effective entity that will facilitate the production of non-market rental and ownership housing.

5.2 Define Affordable Housing for Yellowknife

The term **affordable housing** means different things to different people. The Focus Group discussions produced some common threads for Yellowknife that can be combined into a definition. The purpose of this definition is to ensure that all the housing stakeholders in Yellowknife have a shared understanding of what they are working to produce.

Affordable Housing for Yellowknife: Provides safe, attainable, adequate housing that meets the needs of Yellowknife residents at a price they can afford based on their household income. Affordable Housing includes market, non-market and subsidized segments of the Affordable Housing Continuum and provides opportunities for various types of tenure and form. It is located throughout all neighbourhoods in Yellowknife with an emphasis on access to services.

This draft definition provides a starting point and should be refined into a definition that can be adopted by Yellowknife City Council.

5.3 Create an Affordable Housing Organization

A common theme in the presentations and discussions throughout the Focus Group process was the need for a professional organization to create and administer non-market housing, especially affordable homeownership.

One of the first tasks for the Affordable Housing Committee, the City, CMHC and NWT HC will be to collaborate on the creation of an Affordable Housing Organization dedicated to increasing the supply of affordable housing, and especially non-market housing in Yellowknife. It should be an arm's length stand-alone non-profit organization, perhaps wholly owned by the City, but not a City Department.

The Housing Organization will work with the existing housing providers in Yellowknife to fill the gaps in the Affordable Housing Continuum. It will have a Board of Directors that will eventually replace the Affordable Housing Committee. Some members of the inaugural Board may even be drawn from the Committee.

The Housing Organization will take the lead in using the tools presented, and other means to create affordable housing opportunities in Yellowknife. It will complement the work already being done in Yellowknife to provide a range of social housing with government assistance and support.

This organization could be created with seed funding from the City of Yellowknife together with its Housing Partners – CMHC and NWT HC. Some outside expertise may be required. It will also require an initial grant of land or equity in a project, but need not require ongoing subsidy or funding and should develop a business plan to be self-sufficient within a few years.

5.4 Pursue Development of the Opportunity Sites

The Focus Groups were very supportive of initiating a few projects on the Opportunity Sites. The Affordable Housing Committee can take the lead in choosing which sites to pursue first. The 50/50 Corner site and the School Draw Extension were given a high priority in the discussions.

With the help of a development consultant and perhaps in partnership with the private sector, any required rezoning process can be initiated. Some expertise in developing non-market housing will be required.

If a rental project is being considered, some initial equity will be required but any affordable homeownership units should be sold for what they cost to create, meaning that any financing will be recovered when the units are sold and will then be available for the next project. If the rental units are retained by the Housing Organization, they can create a revenue stream that will help cover the operating cost of the organization.

5.5 Utilize the Tools to Create Affordable Housing

The Tools to Create Affordable Housing were well received by the Focus Groups with Partnerships, a Housing Organization and Secondary Suites earning the most support. A Housing Organization has already been recommended and it could facilitate the Partnerships necessary to start creating housing. Secondary Suite Policy can be reviewed with an eye to formalizing existing secondary suites and encouraging the addition of new suites in existing and new housing.

The implementation of resale price restrictions is essential to protecting the affordability of any homeownership stock that is created, however the use of these restrictions is controversial and may meet resistance at various stages. An important aspect of these restrictions is the qualification and waitlist process required to allocate the units and manage the resales.

The remaining tools may also have a role to play as determined by the Affordable Housing Committee in consultation with the Housing Partners. While the city can assist in the utilization of the tools, the Housing Committee, and subsequently the Housing Organization should take the lead.

5.6 Develop a Public Engagement Strategy

The Focus Group sessions repeatedly came around to the discussion on how to engage the community, how to address NIMBY, how to do the best thing for Yellowknife, which may not be the best thing for some of the neighbours.

Public engagement is very challenging, but when it is done successfully, the results are spectacular. Developing and protecting affordable housing is fraught with difficult decisions, and consensus is often elusive. One thing is certain, proceeding without engaging the community is bound to result in resistance.

The City of Yellowknife is the most likely partner to initiate the development of a Public Engagement Strategy to ensure that all interested neighbours and community members have an opportunity to be part of the decision making process that creates new affordable units. The City has had some success with Yellowknife's Social Plan, the Smart Growth Development Plan and the Homelessness Coalition. This strategy would build on that success and promote awareness of the challenges and benefits of affordable housing in the community. The input from these Focus Group sessions provides a good starting point.

5.7 Start Now

A huge amount of planning, review, assessing and discussing has already taken place in Yellowknife on this issue. Now it is time to act. It is not necessary to expend valuable resources doing another needs assessment, another survey or another planning exercise. Now is the time to begin projects, any projects that will increase the supply of affordable housing. The need is substantial, in the hundreds of units, and what you create will be filled with thankful occupants as you move on to your next project. Start now.

Table 22 - Summary of Recommendations

	Recommendation	Who	How	When
1	Strike an Affordable Housing Committee	City staff recommends Council approves and gives direction	Draft mandate and composition	Immediate
2	Define Affordable Housing for Yellowknife	Affordable Housing Committee	Begin with draft definition	Immediate
3	Create an Affordable Housing Organization	Affordable Housing Committee City CMHC NWT HC	Seed funding from Housing Partners direction from Council select Board	Begin in early 2010
4	Pursue Development of the Opportunity Sites	Affordable Housing Committee with support from City and Partners Private sector partner Development Consultant	Choose project(s) Initiate rezoning Develop pro forma with partners	Immediate
5	Utilize the Tools to Create Affordable Housing	Affordable Housing Committee Housing Organization City and Partners	Start with Housing Organization and Partnerships	Begin in early 2010
6	Develop a Public Engagement Strategy	City	RFP	Immediate
7	Start Now	All stakeholders	Do not wait for more studies, reports or information	Immediate

Appendix A

Housing Affordability at a Glance



2009 City of Yellowknife Housing Affordability at a Glance

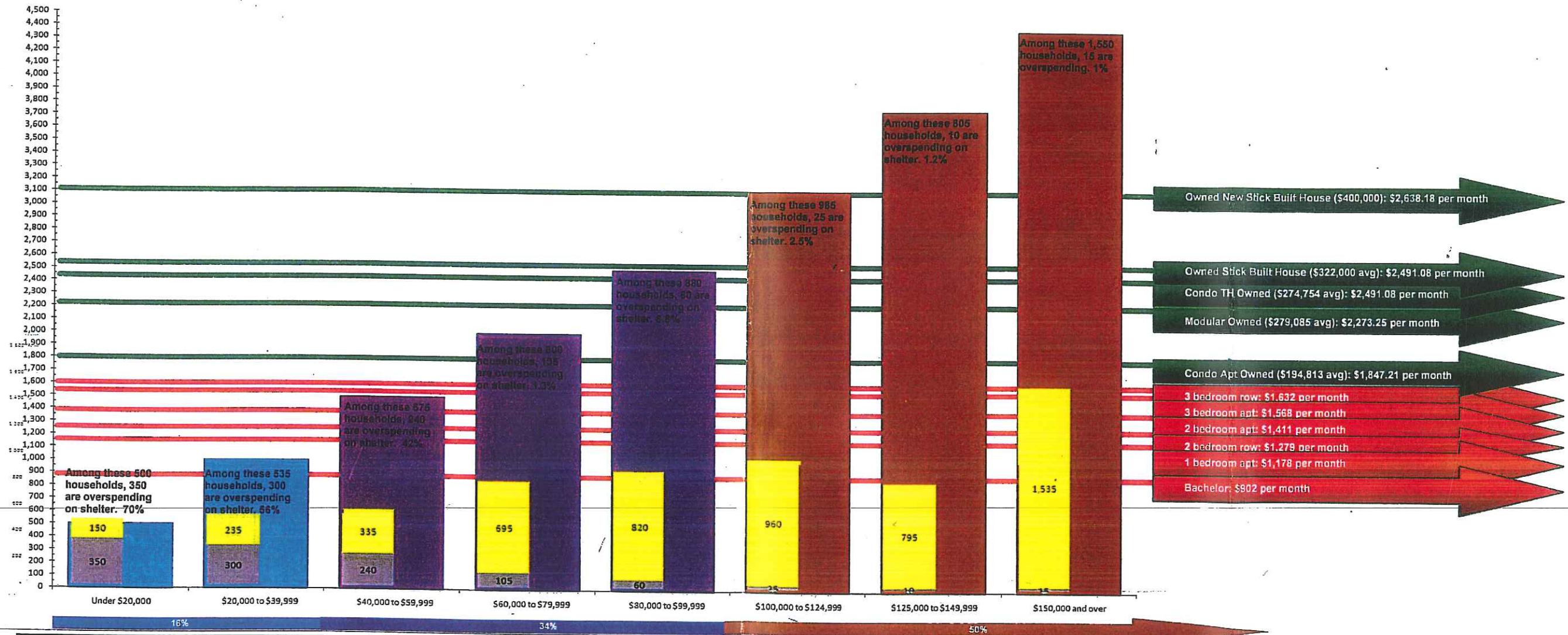
Source: 2006 Census; Canadian Mortgage Housing Corporation
 Statistics Canada
 NWT Bureau of Statistics
 City of Yellowknife
 Note: Numbers may not sum due to rounding

The Affordable Housing Continuum						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Affordable Rental Housing	Affordable Home Ownership
Government Subsidized Housing			Non-Market Housing		Market Housing	

Affordable housing adequately suits the needs of low and moderate income households at costs below those generally found in the Yellowknife market. It may take a number of forms that exist along a continuum, from emergency shelters to transitional housing to non-market rental (also known as social or subsidized housing) to formal and informal rental and ending with affordable home ownership.

For housing to be affordable, the Canada Mortgage and Housing Corporation has defined that a household should not spend more than 30% of its gross income on (rents) shelter costs.

Monthly Shelter Costs (\$)



THREE AFFORDABLE HOUSING HOUSEHOLD INCOME TARGET GROUPS		
<p>Low Income Households earning less than \$40,000 gross income per year represents 16% of all households with 63% spending greater than 30% of their income on shelter costs. Most households with this category are not able to afford formal market housing. Households within this category can afford a maximum of \$1000 per month for housing costs. Many households in this category require deep subsidy. These households require below market rental housing, shared market accommodation, or social housing.</p> <p>Government Subsidized Housing</p>	<p>Moderate Income Households earning a gross income between \$40,000 - \$100,000 per year, represents 34% of all households with 17% spending greater than 30% of their income on shelter costs. This category represents households who can afford some market rental housing, particularly at the upper end of the income range. Households in this category can afford maximum housing costs of between \$1000-\$2500/month. Many households within this category require moderate subsidy. Households within this category may have difficulty accessing affordable housing due to an inadequate supply of below average market rental and subsidized affordable homeownership opportunities within the market.</p> <p>Non-Market Housing</p>	<p>Maximum Income Households earning between \$100,000 - \$150,000+ per year, represents 50% of all households with 1.6% spending greater than 30% of their income on shelter costs. This target group is able to afford market rents and most homeownership options on the market. Households within this category can afford maximum housing costs between \$2500-\$3750+ per month. Households in this income category have the greatest choice in housing options.</p> <p>Market Housing</p>



2009 City of Yellowknife Housing Affordability at a Glance

DATA INFORMATION

Average rents are based upon year 2008 CMHC Rental Market Report.

Average house sale prices are based on 2006-2008 CMHC market reports.

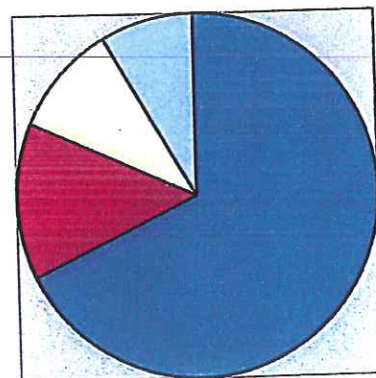
For the purpose of this analysis, the estimated monthly costs to finance a home in Yellowknife is based on the following assumptions:

- 25 year amortization
- 6.9% interest rate (average from 2006-08 – CMHC)
- \$100/mo heating cost for condo apartments
- \$150/mo heating cost for town house condo
- \$200/mo heating costs for modulars
- \$250/mo heating costs for stick built houses
- \$300/mo average condo fee where applicable
- Annual taxes at 1% of house price

Average rental amounts include a blended heating cost.

Household Income and "overspending" information is based on the most recent 2006 Statistics Canada Census data (custom run for the City of Yellowknife).

RENTAL HOUSING STOCK



- Market Rental
- Town/Row Housing
- Public Housing
- Other Subsidized

Total Rental Universe	3000	100%
Market Rental Apts	2005	67%
Town/Row Housing	412	14%
Public Housing	294	9%
Other Subsidized	244	8%
Unaccounted for	45	2%

Based on 2009 CMHC and NWT HC data

GRAPH INTERPRETATION

Arrows: The six red arrows delineate rental market values and the five green arrows delineate market house values.

Bar graphs are broken down into income ranges and note the number of households in each income category and how many of those households are overspending on shelter (based on the 30% affordability definition). The yellow bars within the primary bar graphs provide a graphic illustration of the number of households within each income category and the percentage of those overspending.

The bar graphs are shown in three different colors correlating them to the three components of the affordable housing continuum; government subsidized housing, non-market housing and market housing.

Arrows and Bars: Where the bar graph of a particular income category reaches an arrow bar, it indicates that the household in this income category can afford housing at the amount associated with the arrow.



See data information for additional details on the calculation of housing costs.



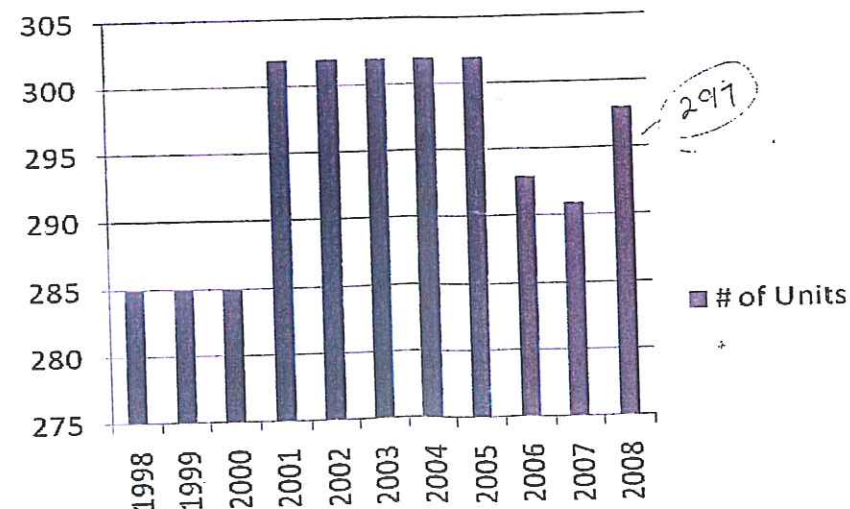
Canada Mortgage and Housing – Northwest Territories Housing Corporation and the City of Yellowknife, working in partnership to create Affordable Housing Solutions.....



This 2009 City of Yellowknife Housing Affordability at a Glance document was prepared for, and launched at the May 2009 Affordable Housing Focus Group meetings. It is expected that there will be revisions to this information based on the outcome of these sessions.

Data Source: Yellowknife Housing Authority

Public Housing Units



Other Considerations:

NWTHC Homeownership Programs:

- NWTHC Income Threshold to qualify for Homeownership program - \$103,200
- NWTHC Maximum Construction Cost \$277,741 (with land @ max \$85,000)
- Minimum income required to operate a homeownership unit - \$9,912

(Based on NWTHC 2009/10 Homeownership CNIT calculations)

NWTHC Needs Survey (based on 2004 NWTHC Needs Survey):

13,920 Total NWT Households – 2260 households in Core Need – 16%
 6,257 Households in Yellowknife - 570 Core Need – 9%
 The 570 households in Yellowknife represents 25% of the territorial population in need
 *new data expected in June 2009

CMHC Affordable Housing Flexibility Criteria – maximum rent levels - 2009

Northwest Territories – Yellowknife

Bachelor	One Bedroom	Two Bedroom	Three Bedroom
Level 1 Level 2 Level 3	Level 1 Level 2 Level 3	Level 1 Level 2 Level 3	Level 1 Level 2 Level 3
990 950 895	1250 1225 1165	1525 1465 1420	1700 1600 1550

(These rent levels are derived from data gathered from CMHC's rental market survey. The rent levels presented in the attached chart represent the 80th, 65th and 50th rent percentiles, which are referred to as Levels 1, 2 and 3 respectively).

Northwest Territories Housing Income Limits (HIL's)

As per the Social Housing Agreement between CMHC and the NWT, HIL's are developed for Yellowknife. They are based on the Rental market Survey data of October 2008 and updated utility factors.

HIL's are the maximum income levels to access the appropriate size public housing units (based on national occupancy standards). They are as follows:

Year	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom+
2009	\$39,000	\$49,500	\$60,000	\$72,000	\$79,000

Number of Housing units in the City of Yellowknife:

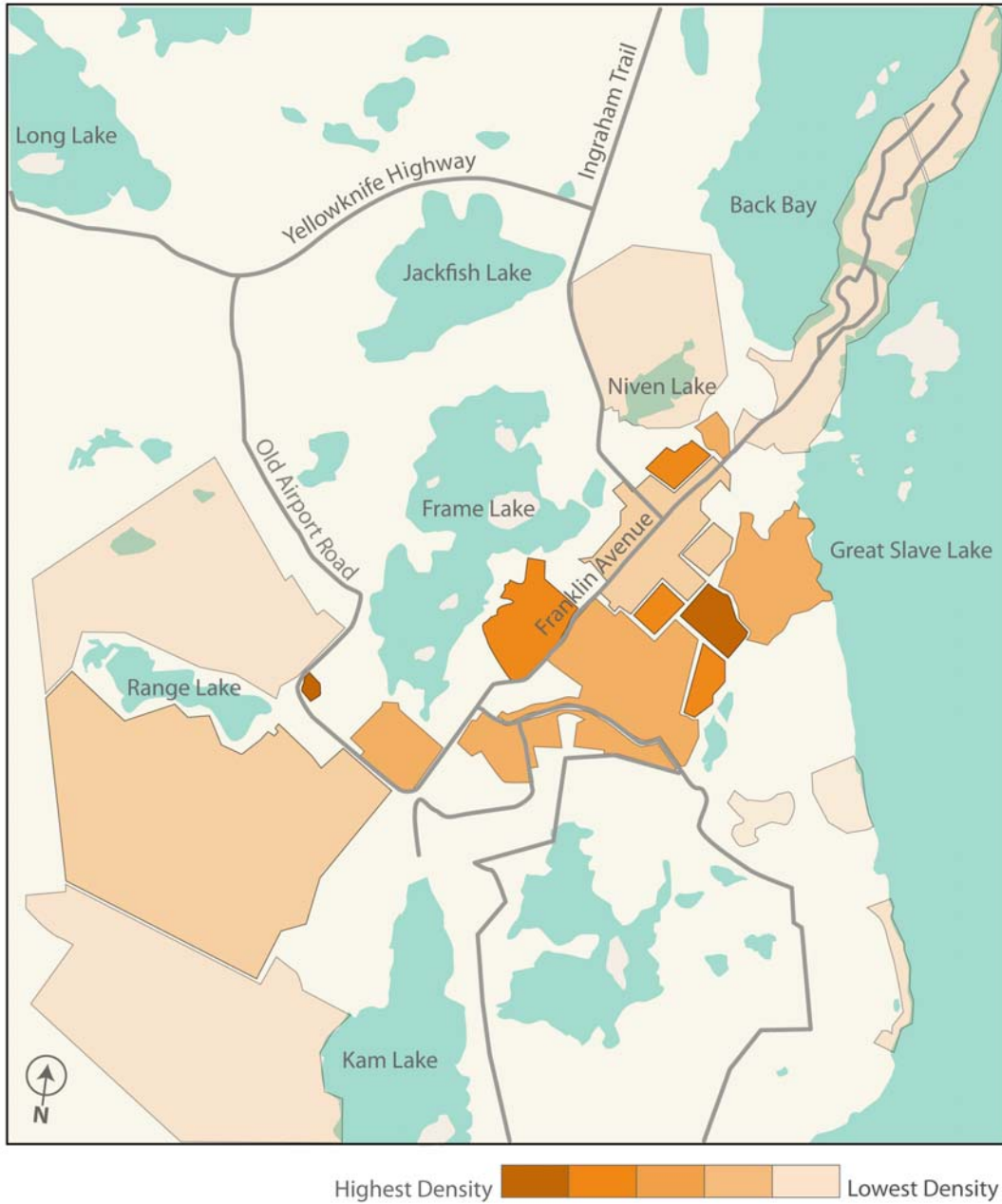
Rental units = 3,000 Homeownership units = 3841 Total = 6841

Appendix B

City of Yellowknife Density Maps

City of Yellowknife Gross Residential Density Map

Map 1 - Yellowknife - Gross Residential Density



Appendix C Affordable Housing Focus Group Agenda

WELCOME TO THE HOUSING AFFORDABILITY FOCUS GROUP SESSIONS

May 12 and 13, 2009
9:00 – 12:00; 1:00 – 4:00; 6:30 – 9:30
City Hall, Lower Floor Boardroom

Facilitators: Patricia Richards, Community Planner, FSC Architects & Engineers and Tim Wake, Affordable Housing Consultant

Presenters: Jeff Humble, Director of Planning and Development, City of Yellowknife
Sandra Turner, Corporate Representative, Canada Mortgage & Housing Corporation (CMHC)
Andy Tereposky, District Director, North Slave District Office, NWT Housing Corp.
Tim Wake, Affordable Housing Consultant

AGENDA

Hour 1 – 9:00 AM – 10:00 AM

Setting the Tone – Framing the Exercise

- ♦ Welcome
- ♦ Introductions and announcements
- ♦ Review objectives, agenda and ground rules
- ♦ Ice Breaker

Presentation – Housing Affordability and Yellowknife
Facilitated Questions

Hour 2 – 10:00 AM – 11:00 AM

The Concept - Affordable Housing Strategy
Presentation - Familiarization with Concept and Tools
Presentation - Resources overview
Facilitated Questions

Hour 3 – 11:00 AM – 12:00 NOON

The Specifics for Yellowknife
Presentation - Identification of Opportunity Sites
Facilitated Questions
Specific Projects for Yellowknife in the next two years
Wrap-up - What will happen after these sessions?

Door Prizes

Appendix D Tools for Affordable Housing

Affordable Housing Tools

Eight tools for creating affordable housing were presented to each of the Focus Group held May 12 – 13. Tim Wake provided the information. These tools, as described below, are drawn from a report by Tim Wake and Deborah Curran entitled *Creating Market and Non-Market Affordable Housing – A Smart Growth Toolkit for BC Municipalities*. The following information gives an overview of the tools.

Inclusionary Zoning

Inclusionary zoning refers to zoning regulations that require affordable housing in new developments. A local government may encourage a percentage of the developed units (e.g. the Ucluelet Official Community Plan – OCP - suggests 15-20 percent), or that a specific number and type of units in a given project should be affordable. In some cases local governments permit off-site construction of the affordable units, while others allow developers to pay cash-in-lieu into a housing fund. Local government usually secures the commitment from the developer to build the affordable units as a condition of the rezoning permit.

Inclusionary zoning is often set out as an OCP policy for rezoning, rather than a specific zoning requirement. It acts as an incentive to provide affordable housing units, land or cash-in-lieu at the time of rezoning.

Secondary Suites

A standard definition for a secondary suite is difficult to find, and yet most professionals and residents know exactly what a secondary suite is. For the purposes of this report, a secondary suite is any dwelling unit that occurs on a property in addition to the principal dwelling. They can be purpose built (new) or retrofitted into existing housing or property. The most common occurrence is in single detached homes, although some jurisdictions allow suites in duplexes, accessory buildings (coach houses or Granny flats) or condominiums. These additional dwelling units include kitchens and bathrooms, and most are attached (meaning they are incorporated within the main building but have a separate entrance). In some cases a lockable door may connect them with the main dwelling. Detached suites are less common but do occur in coach houses above garages or as separate self-contained structures.

Density Bonus

Density bonus is a voluntary program in which developers may opt into building to a higher density in return for providing amenities, such as affordable housing or environmental protection. The developer receives an increase in density over what is allowed in the base zoning and the community receives a desired amenity. Local governments usually discuss the parameters of density bonus in the official community plan, for example the desired amenities and increase in density, but the density regulations and conditions that must be met to receive the higher density must be set out in the zoning bylaw. A local government may also require a developer to enter into a housing agreement to maintain the affordability of the housing as a condition of the density bonus.

Resale Price Restrictions

Resale price restrictions limit the resale price of housing to a price lower than market value. The restrictions can be applied to any housing delivered by local governments, housing organizations or developers as long as the restriction is registered on title before the initial sale. The restrictions can tie the unit sale price to a resale price formula (such as appreciation equal to the Consumer Price Index), or it can be pegged to a percentage below market value at the time of sale where market value is determined by appraisal. The term “perpetually affordable housing” is often synonymous with resale price restrictions, which means that these restrictions will apply in perpetuity. One jurisdiction allows the resale price restriction to lapse after 25 years.

Housing Fund

A Housing Fund is an account set up by a municipality or a regional district to receive funds that will be used to create affordable housing. Funds come from property taxes (e.g. the Capital Regional District Regional Housing Trust Fund and the City of North Vancouver Affordable Housing Reserve Fund) or cash-in-lieu of providing affordable housing units as part of rezoning, which may include a density bonus (e.g. Cities of Langford and Victoria).

Land Banking

Land banking is the acquisition of property for affordable housing by an organization or a local government in anticipation of developing affordable housing units on the site in the future. When used strategically it can be very successful in providing substantial opportunities for affordable housing because the land is acquired at lower than market value (sometimes at no cost) and is then available for development when surrounding property has dramatically increased in value. It assists in integrating affordable housing throughout a neighbourhood and community. Although parcels of land are routinely identified for a variety of land bank purposes, such as road allowances, utility corridors, and parks, the discussion in this chapter focuses on land banking for affordable housing.

Housing Organization

A housing organization is a non-profit entity dedicated to providing and managing non-market housing stock that is for rent or purchase by qualified individuals and families. It can be the repository for affordable housing units created through density bonus, inclusionary zoning and a housing fund, and also monitor affordable housing needs in a community. A housing organization can serve one or more municipalities, or a region. It can be controlled by a local government, or be an independent non-profit society, cooperative or corporation.

Partnerships for Affordable Housing

A for-profit (private) sector organization and a government agency or a non-profit association can form a partnership for affordable housing to provide a service or community amenity. The objective of the partnership is to combine the private sector acumen and expertise with the public sector resources and accountability

to construct affordable housing. These partnerships can arise when a non-profit or government agency engages a private sector organization to design and build a project, or when a private sector organization commits to providing affordable housing as part of a rezoning or amenity density bonus and receives assistance from the local government to do that. The private sector partner often also obtains assistance with the approval process, in the form of staff time and public support, by working with a public sector partner. The key ingredient is that the private sector partner makes adequate profit off the market segment of the project and can cover costs and a reduced profit on the non-market segment such that they are willing to construct the non-market portion.

Appendix E

Record of Participant Comments

HOOR 1

Recorded comments from the focus group sessions are listed by theme in response to the questions posed in **Hour 1**.

Income/Price

- ◆ Housing you can pay for in order to have shelter
- ◆ Good value for money spent
- ◆ Responds to limited means
- ◆ Long term affordability
- ◆ Balances cost with rest of needs
- ◆ Not market driven
- ◆ Provides for a range of income groups
- ◆ Affordable land
- ◆ Housing options – Co-op Housing
- ◆ Not pay cheque to pay cheque
- ◆ Provides for various categories of incomes
- ◆ Operating costs
- ◆ Long term costs
- ◆ Cost of house balances with other needs
- ◆ A percentage of income – sliding scale
- ◆ Affordable Housing has elements of size, form and type

Size:

- ◆ Provides for many ranges of sizes
- ◆ Fits the landscape
- ◆ Single family and multiple family
- ◆ Quality and keeps the costs down
- ◆ Smaller size to be considered
- ◆ Accessible for people with physical limitations
- ◆ Variety of forms and types
- ◆ Comfortable and livable

Options and choice

- ◆ Meets a range of needs
- ◆ Options to start getting into the housing market
- ◆ Provides choices of housing
- ◆ Affordable Housing is not only in one location
- ◆ Various locations throughout the City
- ◆ No segregation of income types
- ◆ Everything in every neighbourhood
- ◆ Choice in every neighbourhood
- ◆ Single-family options
- ◆ Unutilized older homes in downtown
- ◆ Common/social space included
- ◆ Owner/builder – help
- ◆ Rental suites – maintain
- ◆ Add density mix to Niven
- ◆ Continue similar
- ◆ Development on 53rd Street
- ◆ Integrated affordable
- ◆ Many want detached rentals
- ◆ Yards, parking, play area, safe
- ◆ Want own space
- ◆ Typical of ownership
- ◆ Wants vs. needs
- ◆ End users need to be involved in design
- ◆ Seniors need room for guests
- ◆ Room for living
- ◆ Room / accessible for aging
- ◆ Rental Townhouses for single parent and young families
- ◆ Rentals with space
- ◆ Seniors want out of home ownership responsibility
- ◆ Non-traditional single family
- ◆ Competitive single family – hasn't always worked
- ◆ What does the market demand?
- ◆ Maintaining affordability
- ◆ High density
- ◆ Variety of solutions for variety of means and needs
- ◆ High rise – condos

Size of units

- ◆ 500 sq ft suggested for single individual
- ◆ Avens Ct: 1,000 sq. ft/couple but storage needed
- ◆ Smaller – no minimum sq ft - could be 500 sq. ft size range
- ◆ Multiple solutions can contribute
- ◆ Top-down vs. bottom up
- ◆ Diversity of housing types
- ◆ Create mix of opportunities
- ◆ Create stock competition
- ◆ Change restrictions
- ◆ Change mindset i.e. parking requirements (remove)

Location

- ◆ Not in the Niven Lake area
- ◆ Perceptions on need – size bigger better housing
- ◆ Close proximity to outdoor/park/balcony space/porch stoop and fresh air
- ◆ Diversity of housing types in each neighbourhood
- ◆ Densify the downtown
- ◆ Mixed use (commercial/residential) in the downtown
- ◆ Lot Prices
- ◆ Enable investment in the Downtown core

Amount

- ◆ No clear indication of the amount of housing required
- ◆ How much? A few hundred, not a thousand but more than a few dozen.

Tenure

- ◆ Single family options
- ◆ Co-op Housing should be considered
- ◆ Condos – high rise
- ◆ Affordable housing for children and women
- ◆ Changing Yellowknife – Demographics – i.e. seniors

HOOR 3

Recorded comments from the focus group sessions are listed by opportunity site in response to the questions posed in **Hour 3**.

School Draw Extension

- ◆ Minimize developer's profit
- ◆ Stages
- ◆ Alternative motive to profit
- ◆ Who's carrying risk?
- ◆ Communication to neighbourhood
- ◆ Remove stigma
- ◆ Guarantees on quality, etc
- ◆ Diamond Ridge should be considered as an example
- ◆ Resale price restriction opportunity
- ◆ Green belt
- ◆ Courtyard/community space
- ◆ Bonus – City owned
- ◆ Less risk
- ◆ Room to control Profit
- ◆ Condo vs. Co-op
- ◆ Board of Directors
- ◆ Inclusionary zoning and density bonus
- ◆ Form could include townhouse; duplex, triplex, row house, multi family
- ◆ Ownership and rental
- ◆ Avoid 'micro' affordable housing units competing with each other
- ◆ Over arching affordable housing organization but start small (one project)
- ◆ Organization must be a mixed partnership
- ◆ Include lending and development expertise
- ◆ Long term strategy
- ◆ Zoning – Big picture – Time line
- ◆ Request for Proposal for site
- ◆ Build in tools
- ◆ Next building season
- ◆ Exaggerate incentives
- ◆ Financing
- ◆ Whole Project
- ◆ Homeowners
- ◆ Vehicle Co-Op
- ◆ No development

Bartlesko Court

- ◆ Rental or owned
- ◆ Stakeholders
- ◆ Neighbourhoods
- ◆ Renters
- ◆ Landowner/developer
- ◆ City Council (+housing organization)
- ◆ Inclusion of affordable units can be a lever for changing zoning/support
- ◆ NIMBY (Not In My Back Yard)
- ◆ Public perception
- ◆ Education
- ◆ What's Good for the Whole City (not just neighbours)

50/50 Corner Lot (Corner of 50th Ave and 50th St)

This empty lot has an opportunity to provide additional +100 units of mixed-use development. It is currently zoned CC (Core Area Commercial).

- ◆ Height/ density
- ◆ High density affordable family
- ◆ Density – 100 units? 70 units?
- ◆ Parking? Relax requirements
- ◆ Leverage for parking in –lieu
Car co-op
- ◆ Room for non-market housing
- ◆ Paid for by people
- ◆ Maintained under market value
- ◆ Issues relating to design i.e. back wall, etc.
- ◆ Mixing commercial and residential
- ◆ Many stakeholders
- ◆ High efficiency/renewable (geothermal), aesthetic design and include daycare

Hordal & Bagon

- | | |
|--|---|
| <ul style="list-style-type: none"> ◆ Developing non-market housing ◆ Owned vs. rental? ◆ Housing organization Guide long-term rental vs.
short-term rental ◆ Non-market/market mix? ◆ Diamond Ridge Form? ◆ Common space needed Need non-traditional for
‘white-space’ ◆ Pressure/concern of neighbours | <p>vs. need for housing in City</p> <ul style="list-style-type: none"> ◆ Site has limitations (topography, elevation, rock) ◆ Higher Density ◆ Townhouses – at entry level ◆ Would allow for green space ◆ Perception of neighbours ◆ Site terrain ◆ Zoned nature preservation? ◆ Reminder “affordable housing is a nest – not nest egg |
|--|---|

Niven Lake 7 – Multi-family site

- ◆ Connector Rd
- ◆ Realistic density
- ◆ See past example of rental units on Niven
- ◆ Bring together local smaller contractors
- ◆ Tools to consider – Housing organization
- ◆ Neighbourhoods tend toward segregation
- ◆ Partnership
- ◆ City and housing coalition has made steps forward
- ◆ A grass roots organization
- ◆ City stepped in
- ◆ Target line – this summer

Bartam Trailer Court Site

- ◆ Row houses
- ◆ LEED
- ◆ Parking alternatives?
- ◆ In Old Town
- ◆ Need less dense
- ◆ Community friendly
- ◆ Expensive piling
- ◆ Traffic load?
- ◆ School load?
- ◆ Public transit
- ◆ Schools close?
- ◆ Action Focused
- ◆ Who?
- ◆ City – potential zoning changes (amendments)
- ◆ Density bonuses Page 19 of 23
- ◆ Parking required changes (car co-op)
- ◆ Designer
- ◆ Private process with tools and incentives
- ◆ Returns
- ◆ Balconies
- ◆ Roof top garden
- ◆ Mix of sizes
- ◆ Senior units
- ◆ Rent Resale restrictions – go on non-market units
- ◆ Barrier Free access in Old Town
- ◆ Medium density, row housing or low rise
- ◆ Condominium, co-op encouraged
- ◆ Partnerships encouraged
- ◆ Opens paces can allow neighbourhood use (as well as residents)
- ◆ Keep it clean

Other site information:

- ◆ No development “Tin Can Hill”
- ◆ Tear Down the Buildings by the Gold Range put a nice commercial building with apartments above – “ have a park built”
- ◆ Taylor Road extension – affordable housing for seniors
- ◆ Consideration for seniors housing should be one level single unit dwelling

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