Affordable Housing
Advisory Board
A City of St. Albert Board

St. Albert Community Housing Plan

"Shelter is the foundation upon which healthy communities and individual dignity are built."

2004 Federal Speech from the Throne

Approved by Council (C-157-2006)
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1.0 Introduction

This document has been developed for the City of St. Albert's Affordable Housing Advisory Board (AHAB). While prepared in conjunction with City staff, this report reflects the position and recommendations of the AHAB. Its purpose is to summarize key issues in affordable housing specific to St. Albert and to outline recommendations to City Council from AHAB, the implementation of which the Board believes would best facilitate affordable housing in St. Albert.

1.1 Affordable Housing - a growing issue

Affordable housing is becoming an increasingly important issue in municipalities across Canada. According to a report by the TD Bank Financial Group[1], "one in five households in Canada is still unable to afford acceptable shelter . . . and the lack of affordable housing is a problem confronting communities right across the nation - from large urban centers to smaller, less-populated areas. As such, it is steadily gaining recognition as one of Canada's most pressing public-policy issues."

The TD study goes on to point out the lack of affordable housing is a social issue, a health issue and an economic one. Many tenants in social housing receive government income subsidies. Studies have shown a strong correlation between poor quality housing and poor health. Further, a lack of sufficient affordable housing negatively affects business growth and investment.

According to the Canada Mortgage and Housing Corporation (CMHC), households that spend more than 30 percent of their annual household incomes on rent, or 32 percent on ownership costs, are said to be in Core Housing Need[2]. The TD study suggests that two-thirds of the households unable to find suitable housing for 30 percent of the income are low-income households, earning less than $20,000 annually. Nearly three-quarters of households unable to afford suitable housing are renters. And these households are primarily made up of single-person households, particularly young adults and elderly women; lone-parent families and off-reserve, non-farm aboriginal households.

The TD study identifies two key challenges contributing to the ongoing problem of affordable housing. The first is the ever-widening gap between low-income households and those further up the income scale.

Secondly, the supply of rental housing has stagnated, and the supply of very low cost housing stock has actually declined. A strong desire for home ownership has resulted in the conversion or demolition of existing rental stock. Changes in federal policy have also been strong factors including:

- Federal tax reforms making rental properties less attractive for investors

[1] TD Bank Financial Group. TD Economics Special Report: *Affordable Housing in Canada: In search of a new paradigm*. June 17, 2003

[2] There are two other criteria, along with affordability, that are considered in assessing housing need. Housing must be adequate, in good physical condition. Only about four percent of homes in St. Albert require major repairs. In addition, the housing must be suitable, with an appropriate number of bedrooms relative to the size of the household. Data is not available to assess this criterion.

- Declining federal and provincial spending on housing, resulting in the downloading of the responsibility for housing from the provinces to municipalities
- Changes in CMHC's mortgage underwriting practices for rental properties
- Rent controls in some provinces

The Alberta government has clearly stated that provincial assistance for housing is in the form of income support; the province is not directly involved in building or public ownership of new housing. As well, the province states decision-making related to housing should be done at the local level.[3]

Communities throughout Alberta have taken on the challenge of meeting the need for affordable housing from large centers like Calgary and Edmonton, mid-sized cities like Lethbridge, Red Deer, Grande Prairie and Fort McMurray all the way down to small towns like McLennan, Innisfail and Ponoka. Being an integral part of a metropolitan area with a large city like Edmonton, cities like St. Albert, Sherwood Park, Leduc, Fort Saskatchewan and Spruce Grove face a unique challenge in looking at affordable housing that is quite different than similar sized communities like Grande Prairie or Red Deer that are the sole regional urban center.

1.2 Municipal Role in Affordable housing

As a result of the decline in provincial and federal involvement in affordable housing, a municipality must take a proactive role to ensure a wide variety of housing choice is available for its residents. Affordable housing provides many benefits to municipalities[4]:

- Expands community's capacity to meet the needs of individuals experiencing difficulty competing in the housing market
- Ensures availability of local labour force, especially the growing range of service sector activities
- Reduces disparity among community members
- Provides stability to lives of families/individuals, enhance community's social environment, and gives them greater opportunity to become productive members of community
- Lowers cost of local support system, eg. lower emergency shelter visits, lower social assistance
- Builds sustainable community based on local resources
- Promotes initiatives that curb urban sprawl, affordable housing generally promotes more intensive use of land
- Promotes energy conservation in urban settlement patterns and housing development, due to requirements of affordable housing.

Municipalities across the country are exploring new and innovative community centred approaches to addressing affordable housing. Partnerships with private and non-profit organizations involved with funding, housing development,

[3] Department of Seniors and Community Supports. Government of Alberta. *A housing policy framework for Alberta.* August 2000.
[4] Starr, Edward and Pacini, Christine. *The Municipal Role in Meeting Ontario's Affordable Housing Needs: A handbook for preparing a community strategy for affordable housing.* Ontario Professional Planners' Institute. February 2001.

housing management and social services are playing a significant role in their success.

There are nine areas in which municipalities can directly assist in meeting affordable housing needs[4]. Within each category, a municipality must determine which concepts and practices will work best within the local context to create an overall strategy. These include:

- Research
- Policy initiatives
- Regulatory changes
- Financial incentives
- Administrative measures
- Advocacy
- Community education
- Partnerships
- Direct provision of housing

AHAB has consolidated research specific to the affordable housing issue in St. Albert. Through research and public discussions with various groups, AHAB has assessed what concepts and practices could work in St. Albert. This Plan is the culmination of AHAB's efforts, incorporating specific recommendations that, together, will provide the most effective strategy for the community of St. Albert to facilitate and encourage the development of affordable housing.

1.3 St. Albert's efforts in Affordable Housing

1.3.1 Affordable Housing Advisory Board

In October 2000 City Council established the AHAB. Its purpose is to reflect the community view and advise Council, recommending appropriate strategies regarding affordable housing issues in St. Albert. AHAB is a policy-oriented board advocating for affordable housing in the City. Its intent is to facilitate, but not directly undertake, the development of affordable housing.

In 2003, AHAB recommended City Council undertake a needs assessment of affordable housing in St. Albert, to determine the level of need for affordable housing and to facilitate affordable, appropriate housing choice in working toward a more sustainable community. This resulted in the City of St. Albert *Affordable Housing Strategy*.

1.3.2 Affordable Housing Strategy

In March 2005 City Council accepted the City of St. Albert *Affordable Housing Strategy* (the *Strategy*).

Public Consultation

The development of the *Strategy* included public consultation involving community stakeholders. Workshops and roundtable sessions were held with administration, Council, the AHAB, the development and business community, financial and educational institutions, housing providers, community service groups, the faith community, government departments, seniors, local media,

social service providers and young adults. The results of the consultation informed the development of the *Strategy*.

Housing Gaps

The *Strategy* identified four key housing gaps, each of which is addressed in further detail with regard to both supply and demand within St. Albert.

- Emergency/Transitional and Supportive Housing
- Subsidized rental housing
- Market-rate rental housing
- Entry-level housing

For purposes of discussions and comparisons in this Plan, entry-level and market-rate rental housing are being discussed together as 'affordable housing'. Subsidized and supportive housing are being discussed together as both are forms of ongoing and permanent housing solutions, and emergency/transitional housing is being considered separately as it serves a more transitory, temporary shelter need.

Needs assessment results

Using CMHC's definition outlined earlier, and making some adjustments to compensate for varying household equity positions and levels of debt, the *Strategy* estimated that 2,532 to 3,282 households (12 to 16 percent of households) in St. Albert are in Core Housing Need. This total includes:

- 1,292 non-family (single) households
- 645 to 1,130 couple households with and without children
- 595 to 860 lone-parent households

In addition, 15 percent of those households in Core Housing Need receive income support from the Alberta Income Support (IS) or Assured Income for the Severely Handicapped (AISH) programs.

Recommendations

The *Strategy* recommended a number of implementation strategies to be considered by the City of St. Albert. However, these were qualified with a statement that any steps towards implementing them should be preceded by further prioritization and a detailed feasibility assessment before specific recommendations are put forward to Council. These strategies are:

1. Reaffirm the community vision and political will
2. Create incentives by developing inclusionary housing policies
3. Identify and acquire land for affordable housing
4. Improve public awareness of innovative 'prototype' communities and housing forms
5. Increase density through lot design and building form
6. Allow garden and secondary suites
7. Increase density on underutilized sites

The *Strategy* further recommended the implementation of the strategies through:

1. Reaffirmation of the vision and the goals on Housing and Neighbourhood Design contained in St. Albert's *Municipal Development Plan* (CityPlan)
2. Review and possible modification of operational policies in the *Municipal Development Plan*, area structure plans and the *Land Use Bylaw*, to support the facilitation of affordable housing choices in St. Albert
3. Agreement in principle on the four housing gaps
4. Establishment of a position of Affordable Housing Coordinator to:
    - Develop a more detailed implementation plan
    - Facilitate and coordinate implementation of the Council-approved recommendations relating to the final report
    - Monitor changing housing needs in St. Albert on an annual basis
    - Further investigate funding available for affordable housing
    - Discuss with CMHC the development of a home ownership education program
    - Meet with housing industry representatives on a regular basis to identify housing needs and opportunities
    - Develop effective relationships with not-for-profit, public and private organizations toward more efficient, intentional, outcome oriented partnerships.

2.0 Affordable housing issues in St. Albert

At the same time the *Strategy* was presented to Council, AHAB put forward a proposed workplan for 2005 to further explore and build upon the recommendations in the *Strategy*. This workplan was also accepted by Council.

AHAB undertook research to further assess and prioritize the recommendations in the *Strategy* and to develop a more detailed implementation program best suited to St. Albert at this time. These efforts have culminated in this *Community Plan*. This section summarizes the key findings from AHAB's research.

2.1 Key Issues in St. Albert

The figures used in the *Strategy* were based on data from 2001. AHAB prepared an *Affordable Housing Update, 2005*, to reassess the figures using more recent data. Some additional analysis was also conducted to provide a more detailed look at St. Albert's population and the need for affordable housing.

St. Albert had one of the highest growth rates in the metropolitan region for many years, but has experienced a much slower growth rate in the last couple of years compared to other municipalities in the metropolitan region. The lack of affordable housing could be a factor in this. For instance, data from the City's 2005 census indicate a minimal increase over the past five years, and even a decline in some categories, in the number of residents aged 25 and 45 years, as well as in children under 14. Anecdotal evidence also suggests that young families are one group that is choosing to live in other communities in the metropolitan region because of the lack of affordable housing available in St. Albert.

A number of other factors, specific to St. Albert, provide further insight into the local affordable housing concerns.

2.1.1 Population and Demographics

Income levels

There are significant numbers of households in St. Albert with lower income levels:

- An estimated 2,140 to 3,400 of the total 21,550 households in St. Albert, most earning less than $40,000, are likely paying more than 30 percent of their income for housing. This is approximately 16 percent of the population.
- Over 1,900, or nine percent of, households in St. Albert could require subsidized and/or supportive housing
- There are 146 families receiving Income Assistance and approximately 200 people receiving AISH benefits currently living in St. Albert

Households Types

The TD study referred to earlier highlighted certain household types that were more likely to be in need of affordable housing. By looking in more detail at the types of households that are currently found in St. Albert, one can see a

predominance of these in the low income categories. However, there is also some significance in the lower proportions of these types of households in St. Albert compared to other municipalities in the region, suggesting a lack of affordable housing may be a factor:

- St. Albert has the highest proportion of people aged 45- 64 who, as seniors, are likely to want to remain in the community and require more affordable and/or supportive housing.
- The largest proportion of low income households in St. Albert are singles under 25 and households over 65. The City has a much lower proportion of people in their 20s and 30s and over 65 when compared to Edmonton. Both these groups generally have a high rate of demand for affordable housing
- St. Albert has a lower proportion of lone-parent families than other municipalities within the metropolitan region, suggesting a possible lack of affordable housing
- 50 percent of St. Albert households are either single individuals or couples without children

Some other details suggest some consideration regarding household size may be needed as:

- St. Albert has a larger average household size than both the regional and national average
- In 2001 St. Albert had just over 40 percent of its households made up of a couple family with children, compared to only 30 percent in the Edmonton metropolitan region
- St. Albert has a higher proportion of visible minority households than other municipalities in the metropolitan region, who may be more likely to have extended family sharing a home

2.1.2 Lack of affordable housing stock

There is a limited amount of available housing stock in St. Albert that is affordable:

- There are some group homes for people with developmental disabilities, and nothing to accommodate people with other types of disabilities
- There are approximately 400 long-term care units for seniors.
- There are no private or public subsidized housing units
- St. Albert has a lower proportion of rental units and a much lower vacancy rate than elsewhere in metropolitan region
- Newer homes include a significantly greater proportion of larger, more expensive homes, while the number of small new homes is declining
- Of resale single family homes, 24 percent sold in 2003 were valued at less than $160,000. In 2004 only 6 percent of the homes sold were under $160,000, the amount affordable to a household earning $40,000 annually. Figures for 2005 sales show only one percent of homes were less than $160,000.

2.1.3 Lack of public land and assets

Public land is an important asset a municipality often contributes to the development of affordable housing. There is a significant lack of public land at any government level available within the City of St. Albert.

Many municipalities may own housing stock, often received through foreclosures due to delinquent property taxes. Such assets are another potential municipal contribution to the development of affordable housing. The City of St. Albert has no such assets.

In addition, inner city neighbourhoods in St. Albert are still relatively young compared to other cities. They have yet to experience the decline that comes as neighbourhoods age, but that often is a basis for significant redevelopment with opportunities for affordable housing development.

2.1.4 Housing and development costs

The price of labour for housing development is consistent throughout the metropolitan region. However, St. Albert generally has higher land costs than other area municipalities because:

- much of the land within the City boundaries has already been developed, and the City has less developable land remaining within its boundaries than most Alberta municipalities
- it can command higher prices than other communities
- St. Albert has only recently permitted smaller lot sizes.

In addition, St. Albert has some of the highest development costs in the region, which includes infrastructure charges, land dedications, development fees, building permit fees and other charges and taxes. These fees account for approximately nine percent of a home's total cost.

St. Albert also ranks high in the region with regard to home ownership costs. While utility costs are the one area in which St. Albert has one of the lower costs in comparison to other municipalities, all other costs such as home insurance, property taxes and mortgages are higher in St. Albert[5].

2.2 Estimation of Need

Many cities identify the types and numbers of households in Core Housing Need by the use of a waiting list for public or social housing. Unfortunately, St. Albert does not have either a housing program or such a waiting list from which to gather such information. Therefore estimates must be made based on available data.

The *Strategy* identified up to 16 percent of residents in St. Albert being in Core Housing Need. It provided a breakdown according to singles, couple families with or without children and lone-parent families. Using updated figures, Table 1 provides an estimation of the number and types of housing units that are needed for households earning **less than $40,000**. Approximately 62 percent of the need is for rental housing. Approximately 40 percent of both rental and ownership housing would be needed for families requiring two or three bedroom units.

[5] Edmonton Regional Home Builders Association. *The Impact of levies, fees charged and taxes on new modest market housing: Edmonton Capital Region.* 2004

Table 1 - Estimated housing sizes and quantities needed for households earning under $40,000 (2005)

	One bedroom	Two bedroom	Three bedroom	
Rentals (monthly)				
up to $500	1,000	300	460	
$500 - $750	188	48	54	
$750 - $1,000	201	69	78	
TOTAL	**1,389**	**417**	**592**	**2,398**
Ownership				
up to $126,000	438	112	126	
$126,000 - $162,000	468	161	182	
TOTAL	**906**	**273**	**308**	**1,487**
				(400) [6]
ADJUSTED TOTAL				**3,485**

Table 1 suggests that 2,000 - 2,400 households earning less than $40,000 could be in need of rental housing. Approximately 761 rental units in St. Albert exist that would be affordable to these households.

There are some homes being sold that are affordable to households earning less than $40,000, but the numbers of single-family homes sold in that price category has dramatically dropped from nearly 382 in 2003 to 81 in 2004 and to 13 in 2005. Condos are primarily providing ownership housing for households in this category, which are not likely to be as appropriate for families with children.

There are approximately 580 units of supportive and/or subsidized housing for seniors and adults with developmental disabilities. But there is nothing available for families and singles receiving some form of income support, or others who might need assistance for independent living. St. Albert does not currently have a mechanism in place to measure the level of need, such as with a waiting list for housing.

To try to assess this need, ratios for the City of Edmonton are compared to the need in St. Albert. Edmonton is expected to have a much greater need for the various types of affordable housing than St. Albert, so a percentage is used to determine the proportions rather than use direct ratios to the St. Albert population. These estimates are included in Table 2. The numbers suggest nearly 60 percent of the affordable housing required could require some level of subsidization and/or support associated with it.

Existing units available in St. Albert are also included in this table. It is assumed that all subsidized and supportive units are affordable, this may not be the case. As well, the available affordable units may not meet the requirements of the households in core need. For instance, there are very few one bedroom

[6] Due to limitations of available data, it is not possible to take into account the equity position of households aged 55 and over. Using growth rates since 2003 as a guide and the figures from the *Strategy,* it is estimated this could represent approximately 400 units, the majority of these would likely be in the one-bedroom rental category of this chart.

apartments available, yet a large proportion of the need is for single person households. So the adjusted number needs to be used with caution.

Table 2 - Estimated numbers of housing types needed

	Edmonton		St. Albert
	units needed per 1000 population)	Percentage	Potential units needed
Subsidized	51	36%	1,255
Supportive	29	21%	732
Affordable	61	43%	1,498
Less existing units:			
Subsidized/supportive			(580)[7]
Affordable rental			(761)[8]
			2,144

The analysis to date looks at the current situation in St. Albert, and the lack of available affordable housing to accommodate existing residents and unmet demand. However, the city continues to grow each year, and with that growth comes an ongoing demand for more affordable housing options. Table 3 shows the projected need for affordable housing in St. Albert over the next twenty years, over and above the current need. An average of almost one hundred affordable units could be needed each year.

Table 3 — Projected growth of households in Core Housing Need

Year	Number of households	Households that may be in Core Housing Need	Change
2003	19,037	3,282	—
2016	25,289	4,045	+763
2027	34,485	5,517	+1,472

[7] Not all existing subsidized and/or supportive units would necessarily qualify as affordable. They are also only available for seniors and people with developmental disabilities. There are many other segments of the population that require similar housing.

[8] Not all units considered affordable would necessarily meet the needs of households in core housing need. For instance, there are very few units with more than two bedrooms that would be suitable for a family with two or more children.

3.0 Meeting affordable housing needs

3.1 Policy Development

A significant portion of AHAB's efforts over the past year has involved research of various methods the City could use or encourage to facilitate the development of affordable housing. Table 4 outlines the different methods reviewed, and the appendices to this report include the various research reports completed.

Table 4 - Municipal tools reviewed for affordable housing development

Land and Physical Assets	• Land Banks • Land Trusts
Development and Management of Affordable Housing	• Housing Trust Funds • Public/Private Partnerships • Municipal Housing Corporations • Life Leases • Housing Cooperatives
Financial Incentives	• Grants and loans • Land deals • Planning and development fee exemptions • Property tax exemptions • Tax increment financing
Land Use Regulations	• Density bonuses • Inclusionary zoning • Infill, intensification and adaptive reuse • Manufactured homes • Open space requirements • Parking requirements • Roadway, sidewalk and stormwater infrastructure • Secondary dwelling units • Setbacks, lot sizes and lot shapes

3.2 Public Awareness and Partnerships

AHAB has undertaken a number of initiatives to improve public awareness of the issue of affordable housing in St. Albert:

- Questions on affordable housing were included in the 2005 Community Survey
- Monthly informational advertisements on affordable housing in the City's 'City Lights' regular newspaper feature
- Various newspaper articles have been written on affordable housing
- Public presentation by Avi Friedman, a world-renowned expert on affordable housing
- Updated the Board's logo to improve identity and recognition

The Board also undertook some initiatives to further its own knowledge and skills and help it undertake its responsibilities more effectively

- Monthly informational updates for Board members on various housing issues and projects
- Hosted public consultation workshop for Board, Council and staff
- Media training session for Board to ensure effective communication in response to increasing media coverage of affordable housing issues
- Presentations by various local agencies including:

Capital Region Housing Corporation • Manages and/or owns 5,000 affordable housing units • Provides and/or works with other organizations to provide various related programs to clients • Currently building 236 new affordable units, with another 253 yet to be built • Limited involvement in St. Albert to date, but willing to partner with the municipality in the development and delivery of strategies and programs to meet needs and expectations of St. Albert
Edmonton Housing Trust Fund • Established in 1999 to identify and access sources of long-term funding to address housing and homelessness issues • Consolidate and leverage funding from various sources to best meet needs outlined in Edmonton Community Housing Plan • Has approved $42 million in project funding creating more than 1200 units • Support for St. Albert could be related to assessing project proposals for affordable housing projects
Edmonton Region Home Builders Association • Affordable (or social) housing is responsibility of governments • Lower cost, entry-level housing is being built, but stringent building code requirements does not allow for very low-cost housing • Canadian Home Builders Association is lobbying for 'portable housing allowances' for rental units to help households cover the gap between what they can afford and market rents • Land availability and NIMBY issues hinder entry-level housing in St. Albert • Greater flexibility in zoning, with subsidies, could encourage more affordable housing • Secondary suites should be permitted • City should encourage non-profit developers
Seniors United Now • Home ownership costs have increased, fixed income seniors are finding smaller increases in their income doesn't keep up • Many seniors are moving elsewhere where there are more housing options
St. Albert Chamber of Commerce • Retail operations are experiencing difficulty finding employees, the lack of affordable housing in St. Albert is a factor in this. • This could lead to businesses being forced to leave St. Albert.
Urban Development Institute • Prefer integration of housing types within a community • Some form of subsidization is required to provide affordable housing • Biggest cost factors are land, servicing and fees

Canadian Paraplegic Association

- St. Albert is not very inclusive for people with disabilities
- They face low, fixed income challenges
- Need to plan for accessible homes throughout community
- While grants are available for some home upgrades, the income threshold is extremely low and many people cannot access funds
- Subsidized housing units in St. Albert tend to go to seniors and able-bodied adults.
- People with disabilities are leaving the community to find appropriate housing

3.3 Resources

In addition to the administrative support provided by the Planning and Development Department and Legislative Services for AHAB, additional staff resources have been committed by the City to affordable housing:

- A summer student in 2005 to assist with much of the research undertaken by AHAB
- Approval of a 0.75 FTE position in the Planning and Development Department for an Affordable Housing Liaison position, expected to be hired in 2006.

4.0 Action Steps & Recommendations

AHAB has identified a number of priority recommendations on which the City of St. Albert can now take action. AHAB will continue to act in its capacity as a policy advisory and advocacy group for affordable housing within the City of St. Albert. It will continue to monitor the affordable housing situation and ongoing implementation of the *Community Housing Plan* in partnership with other groups and the City of St. Albert.

The nine categories outlined earlier in this plan are reflected in these recommendations. Footnotes indicate the recommendations for which work has already been initiated by either AHAB or Administration.

4.1 Research

This incorporates the research category, and has formed the bulk of the work by AHAB to date.

4.1.1 Recommendations

1. AHAB should continue to undertake research on affordable housing issues and make recommendations to Council
2. AHAB should monitor annual affordable housing statistics and progress with regard to the actions outlined in this plan, and affordable housing issues in general.

4.2 Policy Development

This incorporates tools from the four categories: policy initiatives, regulatory change, financial incentives and administrative measures. These are all tools to be used by the City's administration to facilitate affordable housing.

4.2.1 Recommendations

3. The City should examine and determine the potential, feasibility and possible implementation of:
   a) Review process to encourage affordable housing for planning and development proposals received by the City, to include information related to accessibility and Crime Prevention Through Environmental Design (CPTED)
   b) Infill guidelines for existing neighbourhoods to encourage the preservation of housing stock and the development of affordable housing as outlined in this plan[9]
   c) Adjustments to engineering and planning standards that would reduce costs for projects and be applicable only to projects incorporating affordable housing as outlined in this plan
   d) Fee waivers, delays and/or exemptions only for projects providing affordable housing to meet the goals of this plan, consistent with other city fee policies

[9] Low density residential infill guidelines currently being developed by Planning Department and are expected to be completed by June 2006.

e) Guidelines for incorporating modular or manufactured homes into existing neighbourhoods, and for future developments allowing for such housing[10]
f) Mixed-use, higher density districts that incorporate affordable housing and other easily accessible amenities like commercial uses, access to transit and other services[11]

4. AHAB should participate in reviewing *Municipal Development Plan* and *Land Use Bylaw* amendments to identify changes required to implement the various recommendations.
5. AHAB should continue to monitor the impact of any policies, regulations or programs that are implemented, and make recommendations for others as required.

4.3 Advocacy Issues

This incorporates the category of advocacy.

4.3.1 Recommendations

6. Council should work with other municipalities to lobby the provincial government to change legislation to enable inclusionary zoning for affordable housing in Alberta.
7. Council should work with other municipalities to lobby the federal government to change tax legislation to encourage greater rental property investment.
8. AHAB should prepare position papers on these issues, and continue to identify appropriate issues for Council to pursue with other levels of government.

4.4 Public Awareness

This incorporates the category of community education.

4.4.1 Recommendations

9. AHAB should continue to promote greater public awareness of affordable housing issues in St. Albert and provide a forum for citizens and organizations to bring forward concerns regarding affordable housing
10. AHAB should continue to identify potential partnerships to facilitate the development of affordable housing in St. Albert
11. AHAB should develop a Communications Plan for the Board
12. AHAB should monitor and update the Community Housing Plan
13. AHAB should provide Council with an annual update on the progress of the Board, the Community Housing Plan and affordable housing in St. Albert in meeting Council's goals for affordable housing.

4.5 Project Development and Partnerships

This includes the categories of partnerships and direct provision of housing. While it is not the role of AHAB to directly develop housing, there are a number of

[10] Research has been initiated by Planning Department.
[11] A new land use district, DC-MU, was adopted in 2005 allowing mixed use developments. In addition, an Area Structure Plan for the first Urban Village, which is also expected to incorporate mixed use development, is expected to be completed in June 2006.

actions recommended for the City to undertake that will facilitate the development of appropriate housing to meet the needs outlined in this plan.

There are an estimated 2,144 to 3,485 households in core housing need in St. Albert, the majority earning less than $40,000. Existing units may not necessarily be meeting the core needs of households requiring affordable housing.

4.5.1 Recommendations

14. AHAB and the City should initiate and encourage applications for the Affordable Housing Program Initiative in partnership with developers building affordable housing as outlined in this plan, and meeting criteria to be developed by the City and AHAB.
15. City should explore the viability of a land bank or trust as a means of providing land for affordable housing, and ensure it is used for affordable housing in perpetuity.
16. AHAB and the City should explore the feasibility of a partnership with the Edmonton Housing Trust Fund to coordinate funding management for approved affordable housing developments in St. Albert.[12] The City would be responsible for any negotiations with them.
17. AHAB and the City should explore the feasibility of a partnership with Capital Region Housing Corporation for the provision and management of subsidized, supportive and affordable housing within St. Albert.[13] The City would be responsible for any negotiations with them.
18. City should strive to establish programs, policies and regulations to enable the achievement of the following project goals on an annual basis.

Projected annual development based on realistic constraints of land and resources	
	Number of units
Supportive housing for independent living, non-seniors	6-8 beds or units
Rental housing, subsidized	1 bedroom - 20 2 bedroom - 10 3 bedroom - 10
Rental housing, affordable to under $40,000	1 bedroom - 20 2 bedroom - 10 3 bedroom - 10
Ownership housing, affordable to under $40,000	1 bedroom - 10 2 bedroom - 5 3 bedroom - 5
One-time development	
Emergency/Transitional Housing[14]	6-8 beds

[12] Initial discussions by Planning Department with Edmonton Housing Trust Fund have taken place.
[13] Initial discussions by Planning Department with Capital Region Housing Association have taken place.
[14] A feasibility study is currently being undertaken by the Transitional Residential Committee.

4.6 Conclusion

Cities that achieve success in the development of affordable housing have taken the initiative and made a commitment of money, human resources and other tangible assets. By adopting the proposed recommendations such as the integration of affordable housing within regular housing developments, provision of fee waivers or exemptions, provision of land, and the commitment of full-time staff, the City of St. Albert would demonstrate its commitment to affordable housing.