



CANADA MORTGAGE AND HOUSING CORPORATION



CMHC Housing Resources

Vivian Chih, Corporate Representative
October 30, 2014



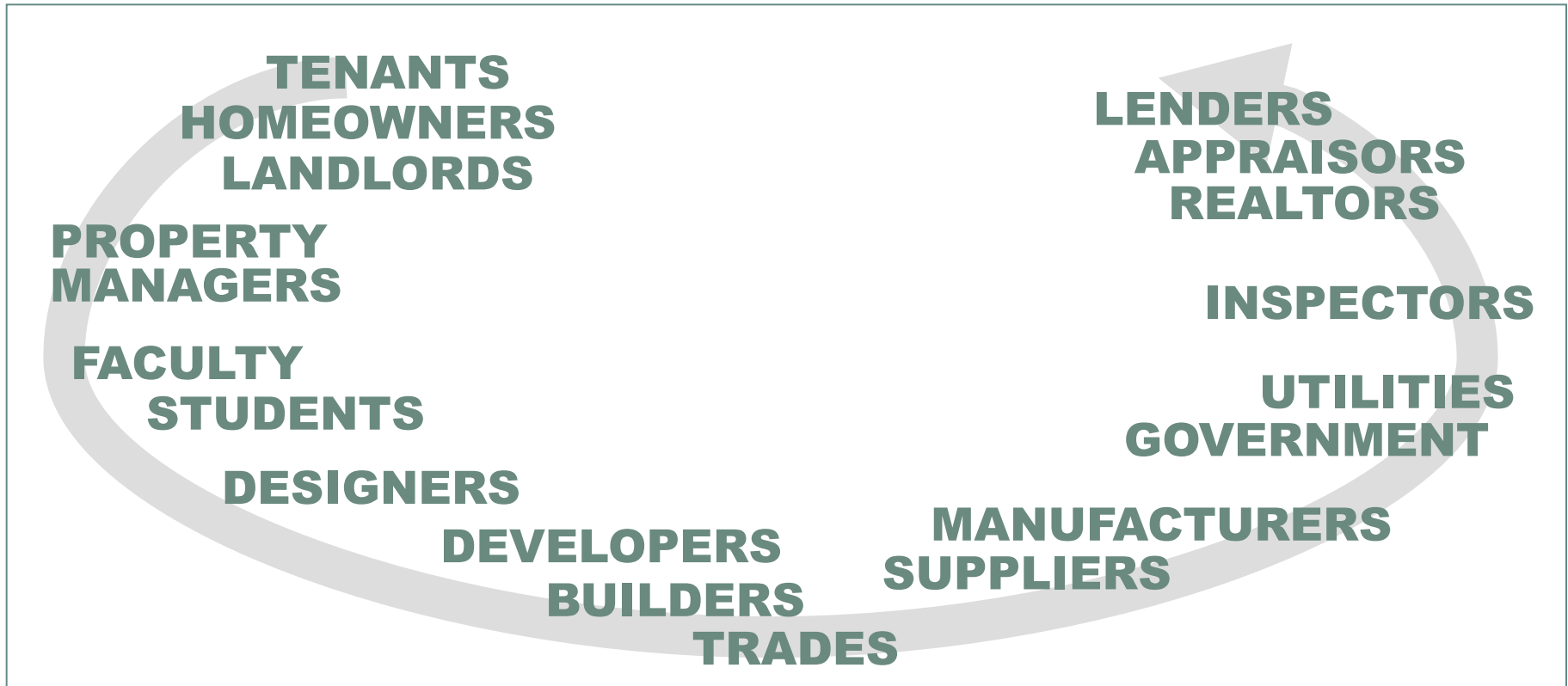


- Resources supporting creation of affordable housing
- Examples





Resources for All Stakeholders at All Stages of the Housing Cycle



We all have a role to play



**Federal
Government**

**Provincial/Territorial
Governments**

**Municipal
Governments**

**Housing
Stakeholders**

Community Development Resources



1. Advice from a team of experts
2. Housing Development Factsheets
3. Project Viability Calculator
4. Capital Replacement Planning
5. Seed Funding
6. Proposal Development Funding (PDF)
7. Web Forums
8. Project Profiles
9. Housing Market Information
10. Accessible & Adaptable Housing
11. Energy efficient housing research



Community Development Team



CMHC's team of affordable housing experts can provide you with guidance and expertise to help make your proposed housing project a reality.

- Unbiased information and advice
- A comprehensive inventory of information, tools and resources to advance affordable housing
- Reliable housing information
- Financial incentives and assistance through various CMHC programs and products



What are CMHC's affordability criteria?



Units must be modest in size, design and amenities, in relation to comparable projects in the area, and:

Homeowner Projects

Units must be priced below the average selling price for comparable units in the market area (usually the MLS average for the municipality), and below comparable units in their immediate neighbourhood

Rental Projects

Rents for the majority of units in a housing project must be below the 80th rent percentiles. See CMHC affordability criteria

Affordable Rents (\$/month)



Census Area	Bachelor	1 bedroom	2 bedroom	3 bedroom
Pembroke	650	695	850	1150
Petawawa	n/a	645	750	n/a

*80th percentile of AMR or lower

Housing Development Factsheets



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WRITING A BUSINESS PLAN

After completing your housing need and demand study, you have determined that there's an increasing need for affordable housing in your community. You have worked hard to get public support for building affordable housing, but how are you going to convince the funders and financial institutions that your project is viable?

A well-prepared business plan will help you to 'sell' your concept. When writing a business plan, you must determine your audience(s). Is the intention to network within the community, document to funders your suitability to manage housing or convince bank officials your project is a good credit risk? This decision will help shape your business plan.

A business plan is a contextual blueprint—a guide for your project.

A good business plan demonstrates to funders, lenders and the community who

the Financing section; and the Management section. When you write a business plan, stay with this format—those reviewing this document will expect to see these critical decision-



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PROJECT COSTING AND THE CONSTRUCTION PROCESS

Residential development is complex and costly, whether it is high-end condos or affordable rental housing for low income households. Skilled and diligent management and coordination are necessary to ensure accurate costing and a timely, efficient construction or renovation process.

When pursuing a vision of providing good quality affordable housing in your community, you may consider either new construction or renovation or conversion of an existing building. There is an array of specialists in costing, planning, managing, and building involved in the many aspects of multi-unit

necessary elements to take into account, whether you contract the work or do it in-house.

Project Costing

Project costing is the process of assembling and confirming the capital costs, from project conception to project completion. As the concept develops into detailed plans and designs, the information provided by quantity surveyors and other professionals becomes clearer and more specific. When municipal approval costs are defined and contractors' prices are received, the project costing process becomes more precise. It is essential to have reliable financial information to successfully finance the project and market your units. Your development consultant, quantity surveyor, architect, and funding agencies can help you to get up-to-date figures.

of general categories and specific items that you will need to consider for your capital budget:

- Land: Purchase price; taxes, fees, legal costs related to acquisition of the property;
- Servicing: The costs of bringing power, telephone, water and sewer service, roads or sidewalks to the site;
- Municipal Fees: Development and building permits, levies, fees, development cost charges; property taxes during construction;
- Professional Fees: Architect, structural, mechanical and electrical engineers, geotechnical engineer, landscape architect; quantity surveyor; development consultant; legal counsel for land transfer; contract advice;
- Construction Financing: Interest on monies borrowed during the construction period only; mortgage insurance premium; lender fee;

- Generating Community Support
- Building Your Team
- Need and Demand
- Writing a Business Plan
- Equity Funding and Financing
- Project Costing & Construction

Housing Development Checklist



AFFORDABLE HOUSING SOLUTIONS
Helping to make your affordable housing vision a reality with the latest information and tools

The Feasibility Phase The Pre-Development Phase The Construction Phase

Housing Development Checklist

Although this is a chronological list, many steps happen simultaneously, and the order will differ from one project to another. This tool will guide you through the three main phases of Housing Development:

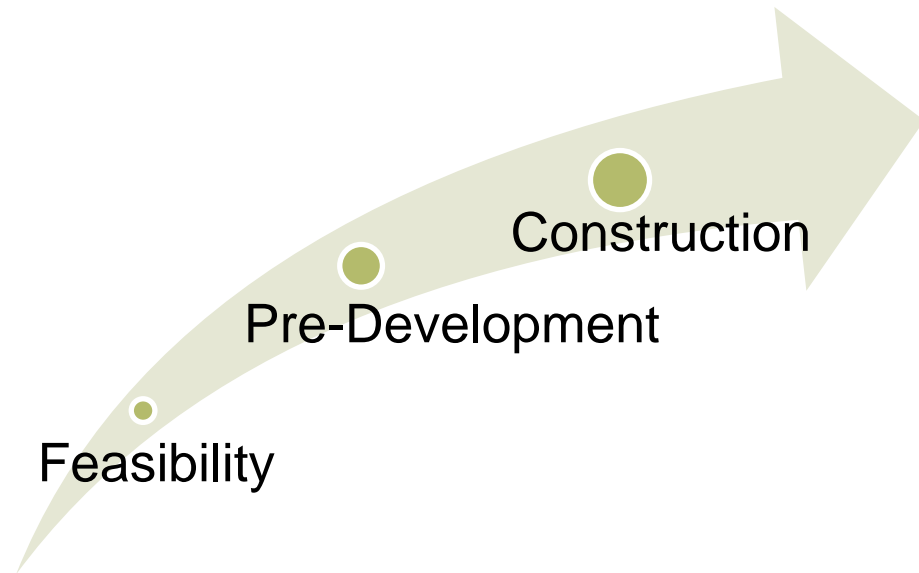
- [The Feasibility Phase](#)
- [The Pre-Development Phase](#)
- [The Construction Phase](#)

Each phase has been broken-down into smaller steps (or tabs) for easier reference. In each step, you will find:

- Background — An overview of main points
- Checklist — A list of key steps
- Resources — A list resources for additional information

[NEXT](#)


Canada



Project Viability Assessment Calculator



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[Affordable Housing in Canada](#) > [Affordable Housing Centre](#) > [Tools and Resources](#) > [Affordable Housing Project Viability Assessment Tool](#)

Tell Us About Your Project [Printable Version](#)

Project Name:

Province/Territory: Community:

1. Project Costs — New Construction versus Conversion to Residential Units

New Construction

Land: \$

Owned Leased

[Construction Costs:](#) \$

[Operating Expenses During Construction:](#) \$

Site Servicing: \$

Municipal Fees: \$

[Professional Fees:](#) \$

Environment Site Assessment: \$

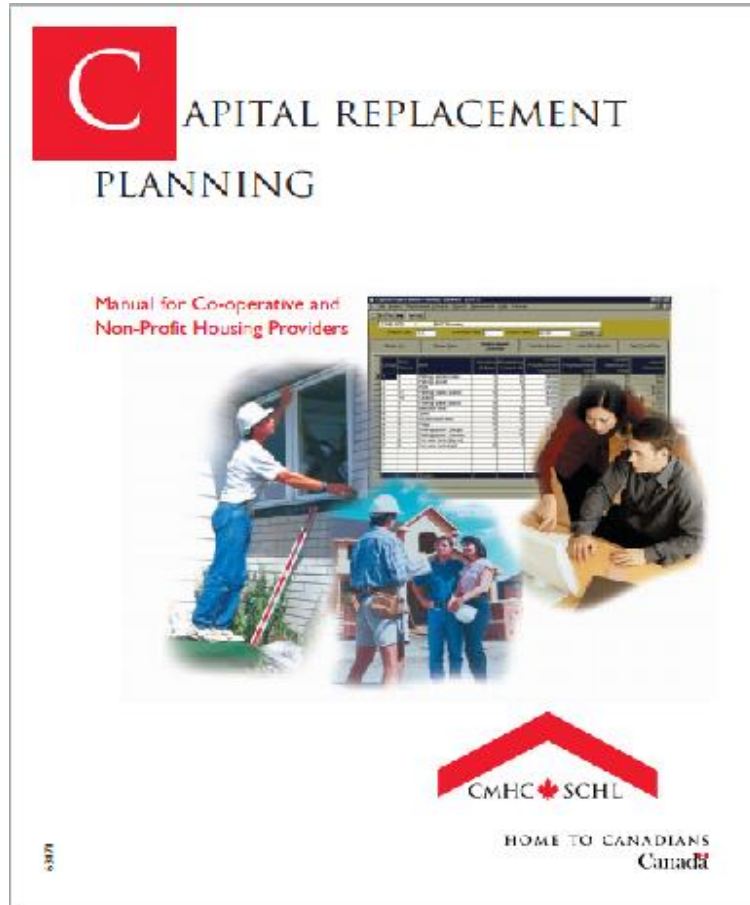
Landscaping and paving: \$

Appliances: \$

Contingency: \$

- Determine the viability of the project and review the 5- year Operating Budget Pro forma

Capital Replacement Planning Tools



- **Purpose:** To enhance the long term viability of the building
- **What** major building components need to be replaced
- **When** & what is the useful life
- **How** much future repairs & annual reserves

Who creates affordable housing?



- Community leaders including non-profit housing providers, charitable service organizations, coops, churches, private sector developers and municipalities
- Each partnership brings value to the deal such as business knowledge, financial resources or regulatory flexibility





CMHC offers up to \$20,000 in Seed Funding to groups developing affordable housing

\$10,000 is a grant & \$10,000 repayable interest-free loan

Eligible Activities are:

- Need and Demand Study
- Business Plan
- Incorporation
- Exploration of Funding Sources
- Evaluating options for land or building purchase
- Preliminary Design Work
- Financial Viability Analysis



CMHC's PDF program provides repayable, interest-free loans up to \$100,000 to help with up-front expenses for affordable housing projects (5 units or more).

Eligible Activities are:

- soil load bearing test
- environmental site assessments
- project drawings and specifications
- professional fees, cost estimates, management plan
- development permits
- contract documents
- application fees



Mortgage Loan Insurance Flexibilities

Insurance provided by CMHC to protect Approved Lenders against losses arising from mortgage loan defaults

Benefits to Borrower:

- A larger loan amount (95% LTV) at a lower interest rate
- Amortization up to 40 years
- Relaxed debt coverage ratios
- Available for a variety of affordable housing projects





There are many approaches to creating affordable housing

- Benevolent financing & Funding
- Donate money
- Fundraise money
- Donate property
- Lease property
- Sell property with conditions
- Acquire and rehabilitate
- Build new Housing

What approaches work?



Municipal Tools Used In Canada

Acquiring and renovating building	Expedited approval process	Parkland dedication fees
Affordable housing strategy	Grants and loans	Public–private Partnerships
Allowing infill	Housing agreements for new development	Redeveloping/converting non-residential buildings/sites
Comprehensive development zoning	Housing fund	Resale price restrictions
Designing flexible Housing	Housing organization	Retaining affordable housing
Donating land or facilities	Inclusionary zoning	Secondary and garden suites
Encouraging building energy efficient housing	Intensification	Using development levies
Encouraging smaller units	Land banking	Waiving or reducing property taxes

Monthly Web Forums



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> Housing Market Information

> Affordable Housing in Canada

> Building and Design

> Sustainability

> Research Highlights

> Mortgage-Backed Securities

> Investments

> Canadian Registered Covered Bonds

Events Calendar

Publications and Reports

CMHC Events Register Online!

Housing Research E-newsletter

E-Notification Affordable Housing Centre

Success Stories RSS Feed

Canadian Housing

What is a CMHC Web Forum?

A CMHC Affordable Housing Web Forum is a distance-learning seminar that brings interested participants and industry experts together using phone and web technology. This allows you to participate, listen, see and learn without the expense of travelling.

Upcoming Sessions and Dates

Coming soon...

To be notified of upcoming sessions, sign up for the [Affordable Housing E-Notification](#).

How can I register?

To register on line:
Visit: www.cmhc.ca/conferenceregistration

What can I expect?

As you know, the need for adequate affordable housing exists in communities, urban and rural, across Canada. Each community needs a range of housing options for different incomes, ages, and household composition. Solutions for responding to a range of needs are as different and unique as the communities and people themselves.

Canada Mortgage and Housing Corporation (CMHC) has organized this telephone and web series to:

- share affordable housing solutions,
- increase awareness of resources available for the development of affordable housing, and
- facilitate the ongoing exchange of information on challenges being faced by affordable housing providers across Canada

The topics of discussion are current. Seminar speakers are chosen based on their first-hand experience in their topic area.

Who should register?

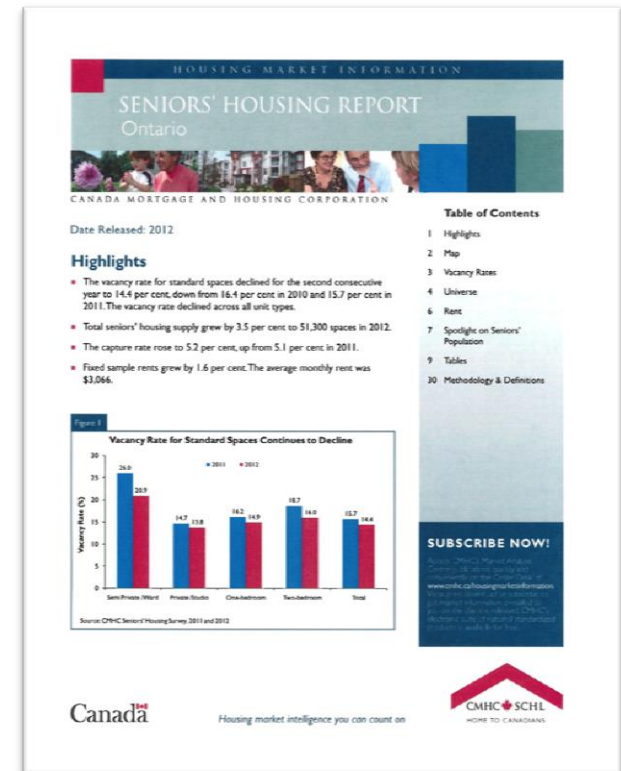
- To register on line:
Visit: www.cmhc.ca/conferenceregistration



Free interactive tool which provides housing market data

- Housing Starts
- Vacancy rates
- Average rents
- Core housing need
- Demographics

*Create custom reports





HOUSING MARKET INFORMATION PORTAL

The housing data you want, the way you want it.

Search for a location, top

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At-a-Glance

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At-a-Glance Summary

[Canada](#)
[Ontario](#)
[Pembroke](#)

Pembroke

New Housing Construction

Actual

	Q1-14	Q1-13	YTD-14	YTD-13
Starts	20	23	28	32
Completions	10	12	20	27

Source: [CMHC Starts and Completion Survey](#)

[Graph](#)

[View Full Report](#)

Primary Rental Market

	Apr-14	Apr-13
Vacancy Rate (%) - Apt	4.7 c	2.6 c
Availability Rate (%) - Apt	6.2 b	2.9 b
Average Rent (\$) - 2-Bed Apt	753 a	763 a
Median Rent (\$) - 2-Bed Apt	750 a	800 a

Source: [CMHC Rental Market Survey](#)

[Graph](#)

[View Full Report](#)

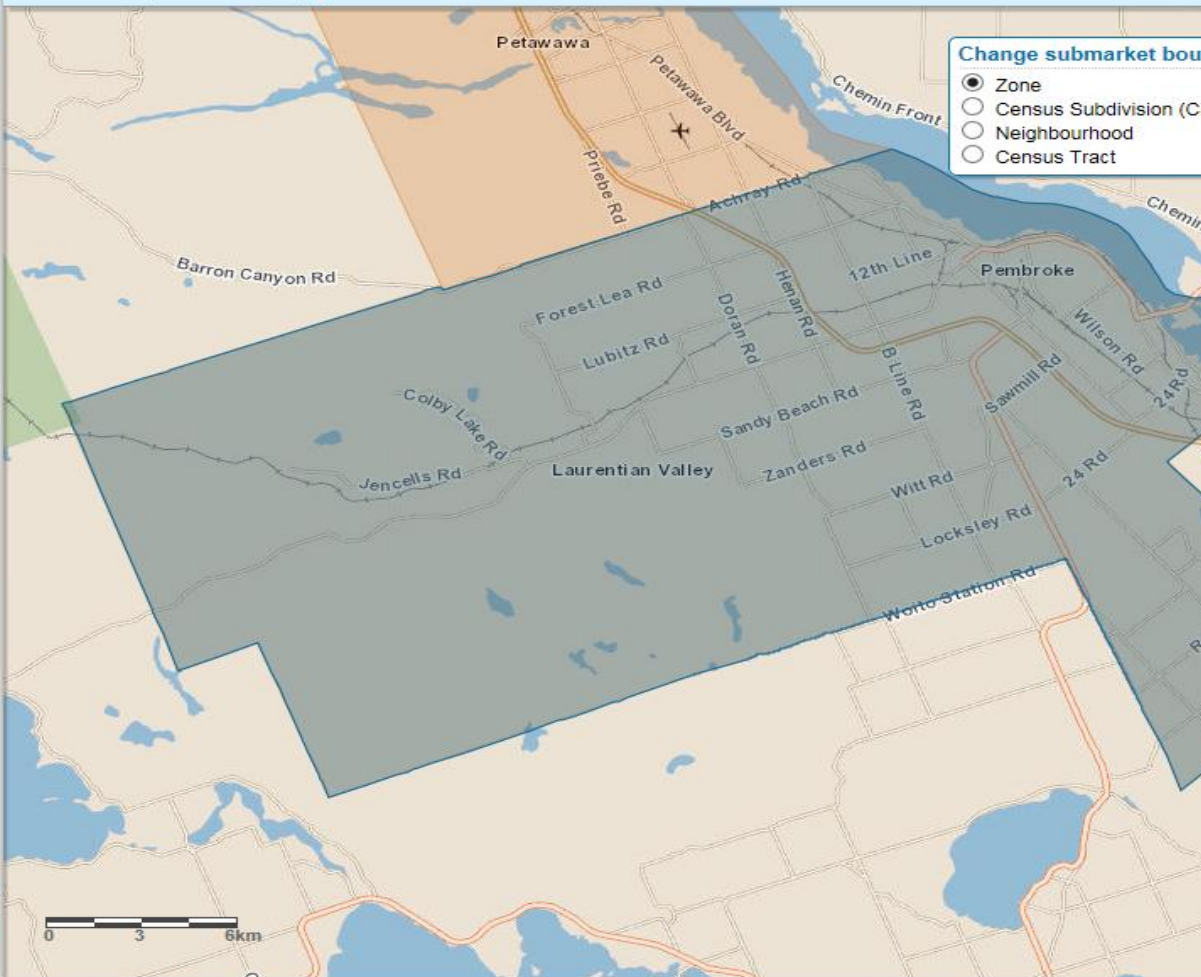
Core Housing Need

Housing Stock

	2006
Total private households	9,405
Owner households (%)	71.8
Average Household Income (\$)	58,732
Population	23,195

Source: Statistics Canada (Census of Canada)

[View Full Report](#)



Sample Rental Market Report for Pembroke



Primary Rental Market Statistics — Pembroke

Close X

Export Print Share ?



Number of Private Apartment Units

	Oct-12	Apr-13	Oct-13	Apr-14
Bachelor	44	44	48	38
1 Bedroom	267	267	268	271
2 Bedroom	553	556	549	545
3 Bedroom +	33	33	33	34
Total	897	900	898	888

Private Apartment Vacancy Rates (%)

	Oct-12	Apr-13	Oct-13	Apr-14
Bachelor	0.0 d	**	2.1 c	**
1 Bedroom	**	2.4 c	2.5 c	3.5 d
2 Bedroom	2.4 c	2.9 c	4.1 c	5.3 c
3 Bedroom +	0.0 d	0.0 d	**	**
Total	2.1 c	2.6 c	3.6 c	4.7 c

Private Apartment Average Rents (\$)

	Oct-12	Apr-13	Oct-13	Apr-14
Bachelor	523 b	545 b	566 a	558 b
1 Bedroom	617 a	588 a	602 a	618 a
2 Bedroom	737 a	763 a	759 a	753 a
3 Bedroom +	937 c	946 b	913 c	886 c
Total	690 a	715 a	708 a	709 a

Private Apartment Availability Rates (%)

	Oct-12	Apr-13	Oct-13	Apr-14
Bachelor	0.0 d	**	2.1 c	**
1 Bedroom	3.4 d	3.0 d	3.2 d	4.7 d
2 Bedroom	2.7 c	3.1 d	5.4 c	6.7 c
3 Bedroom +	**	0.0 d	**	**
Total	3.0 c	2.9 b	4.6 c	6.2 b

Private Apartment Estimate of Percentage Change (%) of Average Rent

	Oct-12	Apr-13	Oct-13	Apr-14
Bachelor	**	++	**	**
1 Bedroom	++	++	4.3 d	++
2 Bedroom	3.1 c	3.2 d	4.2 c	++
3 Bedroom +	**	++	++	++
Total	3.2 c	2.5 c	2.9 c	++

CMHC Research: Accessible Housing by Design



- Ramps
- Bathrooms
- Appliances
- Living Spaces
- Kitchens
- Exterior Spaces
- Home Automation
- Fire Safety for You and Your Home
- Lifts and Residential Elevators
- Residential Hoists and Ceiling Lifts
- House Designs and Floor Plans

ABOUT YOUR HOUSE

Accessible Housing by Design—Bathrooms

CE 63F

UNIVERSAL DESIGN
Universal design is a concept designed to accommodate the functional needs of everyone: children, adults and seniors with or without activity limitations or disabilities. One of the goals of universal design is to maximize the usability of environments. Everyone appreciates having a well-designed bathroom that is safe, spacious, relaxing and easy to use. The successful design of a universally accessible bathroom starts with identifying potential users and anticipating the needs of all family members and visitors who will use the bathroom.

BATHROOM DESIGN
One of the latest design trends involves the creation of spacious bathrooms that incorporate a variety of features and flexibility

of use. As a result, bathrooms become more adaptable and comfortable for individuals and families. The concept of universal design, whose objective is to meet all users' needs, is incorporated into many bathroom features such as bathtubs, showers, lighting and flooring.

An overview of the key concepts of universal design is provided in "The Principles of Universal Design" text box on page 17. **Bolded** terms throughout this fact sheet are defined in the "Glossary" text box on page 16.



Photo by Betty Dorn

Figure 1 Large accessible bathroom

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ABOUT YOUR HOUSE

Accessible Housing by Design—Kitchens

CE 63G

UNIVERSAL DESIGN
People who inhabit and visit the houses we live in come in all shapes and sizes, ranging from infants to seniors, with various ever-changing abilities and skills. As we grow up, we grow old and welcome new people to our homes, our housing needs change. A house that is designed and constructed to reflect the principles of universal design will be safer and more accommodating to the diverse range of ages and abilities of people who live and work for their families. Core universal design concepts are being incorporated into many aspects of kitchen design including appliances, cabinets, lighting and flooring. Also gaining in popularity is the concept of "aging in place." By providing design features that follow the principles of universal design and FlexHousing™ and by incorporating flexibility and adaptability...

An overview of the key concepts of universal design is provided in "The Principles of Universal Design" text box on page 13. **Bolded** terms throughout this fact sheet are defined in the "Glossary" text box on page 12.

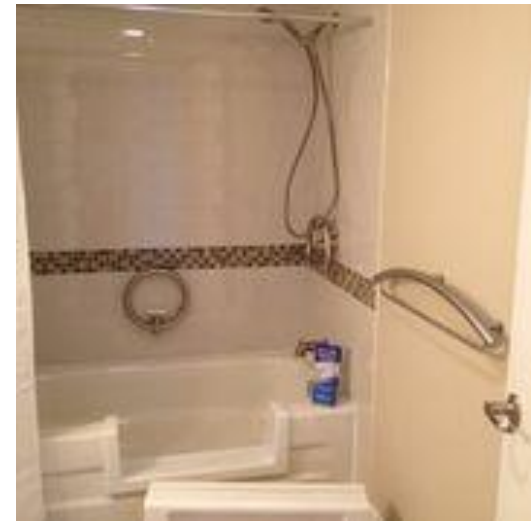
its location...



FlexHousing



CMHC's FlexHousing™ is an innovative approach to home design, renovation and construction that is able to adapt and convert affordably as a household's lifestyle and needs change.



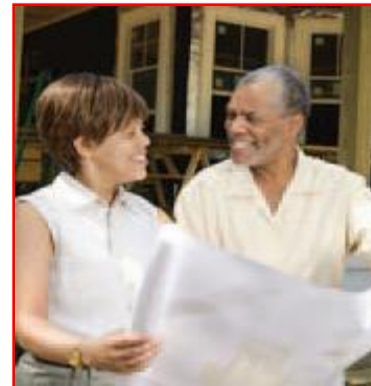
FlexHousing



CMHC Research: Housing For Older Canadians: The Definitive Guide To The Over-55 Market



- 5 volume series
 - V1: Understanding the Market
 - V2: Responding to the Market
 - V3: Planning the Project
 - V4: Designing the Project
 - V5: Services and Amenities



CMHC Research: Housing For Older Canadians: The Definitive Guide To The Over-55 Market



- What should developers consider when planning and designing housing for older Canadians?
 - Mobility, Convenience and Social Interaction
 - Flat and level pathways entrances
 - Sight, Perception and Lighting
 - Higher light levels and control glare
 - Safety and Security
 - Avoid unnecessary steps or changes in grades
 - Sound and Hearing
 - Sound absorbent floor, wall and ceiling materials
 - Technology and Automation
 - Sensors (washrooms, medicine cabinets, and walkways)
 - Neighbourhood Design
 - Walkability, availability of sidewalks



CMHC Research: Sustainable Housing Design



EQuilibrium™ Housing InSight

EchoHaven Passive Solar Design

The EchoHaven Project is a new, one-storey, 225 m² (2,425 sq. ft.), single family detached home in a new development in northwest Calgary, Alberta. As a winning project in the CMHC EQuilibrium™ Sustainable Housing Demonstration Initiative, Echo-Logic Land Corporation designed and constructed this home to be healthy and comfortable to live in, reduce energy use to a minimum, produce on-site renewable energy, conserve resources, have low environmental impact and be marketable. This EQuilibrium™ Housing InSight highlights the use of passive solar design principles, one of the key features that helps reduce the consumption of energy in this project.

Technical Specifications

Passive solar design involves positioning, designing and constructing a house to optimize the use of solar energy for heating and lighting without the use of mechanical and electrical systems. This is different from active solar design which involves the design and installation of systems that actively capture, transfer and store solar energy for space heating, hot water and electricity generation. The EchoHaven house includes a number of passive solar design features that are designed to reduce space heating needs, contribute to a comfortable indoor environment and supplement lighting needs.

Site and Landscape Features

The main axis of the house is oriented east-west so to maximize southern (i.e. solar) exposure. The west and north portion of the lower floor foundation are partially buried in the hillside to partially shelter these exposures from the prevailing wind. Coniferous trees on the north side will also provide some protection from cold northern winds (Figure 2). A deciduous tree is planted on the south side of the house, purposely placed to the west of the south facing windows. The tree will provide some shading from the afternoon sun in warmer months to help prevent overheating.



Figure 1 South Elevation of EchoHaven

Space Planning and Building Form

The design of the home provides a full 2 storey south facade to accommodate more south-facing windows. An angled extension of the floor plan on the south side allows the positioning of windows to more directly capture the morning sun. The south facing rooms of the house, including the living and dining rooms, are part of an open concept floor plan. This allows for good circulation of air, heat and natural light (Figure 3) and the penetration of sunlight deep into the house. The garage is built onto the side of the home where it also offers a buffer against outdoor temperatures.

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HEALTHY HOUSING
FOR A HEALTHY ENVIRONMENT

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EQuilibrium™ Housing InSight

The Green Dream Home Solar Photovoltaic System

The Green Dream Home project is a new, two-storey detached home with a finished walkout basement in Kamloops, British Columbia. Located in the Sun Rivers Resort Community, the house is 301 m² (3,237 sq. ft.) with an attached garage. As a winning project in the CMHC EQuilibrium™ Sustainable Housing Demonstration Initiative, the builder-developer consortium of Canadian Home Builders' Association Central Interior (CHBA CI) and the Thompson Rivers University School of Trades and Technology and School of Science designed and constructed this home to be healthy and comfortable to live in, reduce energy use to a minimum, produce on-site renewable energy, conserve resources, have low environmental impact and be marketable. The home's rooftop and balcony photovoltaic systems generate on-site electrical power; these technologies are highlighted in this EQuilibrium™ Housing InSight.

Technical Specifications

The Green Dream Home, located in the central interior of British Columbia, enjoys full exposure to the sun. The home is situated on an end lot with unobstructed access to the sun. Energy-efficient appliances, a highly insulated building envelope, optimized passive solar design and HVAC systems help reduce electricity consumption.

Two photovoltaic (PV) systems were installed to supply electricity to the Green Dream Home:

- a 6.8-kW rooftop PV array that is predicted to generate 8,520 kWh per year; and
- a 1.5-kW balcony PV array that is predicted to generate 1,420 kWh per year.

The two systems (shown in figure 1) are grid-connected to Corix Utilities, the Sun Rivers Resort Community electrical and water supplier, through three grid-dependent inverters. A net-metering arrangement enables the homeowner to feed excess power to the utility company and consume supplemental power when needed. The homeowner is billed on net monthly consumption, and will not receive financial compensation for excess production.

Rooftop PV array

A 6.8-kW polycrystalline silicon PV array is flush-mounted on the 45° sloped, south-facing roof of the Green Dream Home. Some of its key characteristics are as follows:



Figure 1 South-facing rooftop PV array and balcony PV array of the Green Dream Home

- The PV array consists of thirty-six 190-watt modules, which amount to 6.8 kW.
- Each module contributes 1.3 m² (14 sq. ft.) to the PV array's total surface area of 47 m² (504 sq. ft.).
- The total weight of the PV array is 576 kg (1,270 lb.), or 16 kg (35.3 lb./module).
- Two 4-kW inverters (figure 2) convert direct current (DC) from the PV array into alternating current (AC) at 95.2-per-cent efficiency (one inverter per 18 panels, totalling 3.4 kW of PV in each).

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FOR A HEALTHY ENVIRONMENT

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Sharbot Lake Seniors Residence



- Partnerships included Township of Central Frontenac, CMHC, North Frontenac Non-profit Housing Corporation, MMAH
- Developed by Central Frontenac Housing Corporation
- Five – one bedroom rental units for seniors on low income
- Units have senior friendly features including grab bars, hands-free faucets, ground-floor entry and wider doorways, common space
- First seniors` housing project in Ontario to receive GreenHouse Certification from EnerQuality, (new industry certification program in Ontario)
- SEED funding helped with property survey and water supply assessment





- Partnership City of Kingston, CMHC, MMAH, Frontenac Community Mental Health and Addiction Services
- 46 rental units for people with mental illness or developmental disability and individuals with low income
- various green features to reduce long-term operating costs and increase occupant comfort such as geothermal field
- numerous challenges such as increased unit count from 27 to 46, and site plan changes





- Partnership between Riverstone Development and the Alice Saddy Association
- Riverstone holds a 20 year lease agreement with Alice Saddy
- Church conversion into 16 self-contained rental units
- Building cost \$2.5 million
- Funding from City of London AHP; donations from Alice Saddy and Decade Group; CMHC Seed funding program to complete a feasibility study, ESA study and advise from AHC team
- Currently fund raising to renovate basement into a drop in centre





SAVE THE DATE

A CELEBRATION OF NATIONAL HOUSING DAY

Wednesday, November 19, 2014 – Renfrew

Join the Canada Mortgage and Housing Corporation (CMHC) in partnership with Renfrew County Housing Corporation and County of Renfrew Social Services, for a housing forum A Celebration of National Housing Day on November 19, 2014 in the Town of Renfrew.

Program at a Glance

- Be part of a discussion on developing affordable housing and reducing homelessness across Renfrew County.
- Learn how partnerships are changing housing in sustainable communities.
- Celebrate local success and innovation in housing.
- Hear from our keynote speaker Joe Roberts, Skid Row CEO and learn how to stay inspired and motivated, turning every obstacle into an asset.

Mark your calendar – Register Now!

Date: Wednesday, November 19, 2014

Time: 9:30 a.m. to 2:30 p.m. (Registration starts at 9:00 a.m.)

Location: Best Western Renfrew Inn & Conference Centre
760 Gibbons Rd, Renfrew ON K7V 0B7

Register: <http://guestli.st/286545>

Questions contact:

Jackie Agnew JAgnew@countyofrenfrew.on.ca

Space is limited. Please RSVP by November 10, 2014

This event is free of charge. A light lunch will be served.



THANK YOU

**Contact information:
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