

# BREAKING GROUND WITHOUT BREAKING COMMUNITY

### AFFORDABLE RENTAL HOUSING STRATEGY

Prepared for Somerset West Community Health Centre & Creative Neighbourhoods Inc.

SUBMITTED BY THE PLANNING COLLECTIVE December 14, 2018





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# **EXECUTIVE SUMMARY**

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In September 2018, the Somerset West Community Health Centre, in collaboration with Creative Neighbourhoods Inc., contracted The Planning Collective to create an affordable rental housing strategy for the West Centretown neighbourhood of Ottawa. This document provides background information about the neighbourhood and a strategy comprised of six primary recommendations, followed by three secondary recommendations. The strategy will be a useful advocacy tool to promote affordable housing intitatives in Ottawa West Centretown.

West Centretown is a diverse neighbourhood, with a large immigrant population, a high proportion of low income residents, nearly 15% of the city's social housing units, and the highest concentration of rooming houses in Ottawa. There is already a high proportion of residents spending 30% or more of their income on housing – a trend that will likely worsen over time given the rapidly increasing rents and new luxury developments planned for the area, leading to uncontrolled gentrification.

This project began with extensive preliminary research, which included an in-depth demographic analysis of the local area, a policy scan of affordable housing strategies from municipalities across Canada, stakeholder interviews, a public engagement event, and development of potential future scenarios based on existing trends and planned developments in West Centretown. Our team conducted interviews and public consultations with three stakeholder groups in order to understand the dynamics of the neighbourhood and the needs of the community. The results were used as the main guiding resource in creating a comprehensive strategy that addresses the residents' challenges in accessing suitable housing.

In order to support what our team heard first-hand from stakeholder groups and residents, we compiled research that helped us identify the most pertinent actions for the strategy. These tasks, coupled with a SWOT analysis, enabled our team to develop recommendations that aim to foster a collaborative approach that protects housing affordability in the area, while promoting inclusivity for possible future residents. The strategy includes six recommendations that are supported by key actions for implementation and successful case studies from other municipalities. Using equity as our end goal, these recommendations aim to protect neighbourhood diversity, maintain housing affordability, and create an inclusive neighbourhood. The following Primary Recommendations are the most applicable actions for immediate advocacy:

- Purchase rooming houses
- Develop a rent bank
- Strengthen partnerships
- · Implement a rental conversion policy
- · Support non-profit developments
- Advocate for a progressive inclusionary zoning policy

# 1. BACKGROUND

#### 1. BACKGROUND

In September 2018, the Somerset West Community Health Centre, in collaboration with Creative Neighbourhoods Inc., contracted The Planning Collective to create an affordable rental housing strategy for the West Centretown neighbourhood of Ottawa. The project consisted of research, analysis, community engagement, and the production of this final report, which will support advocacy efforts to keep West Centretown affordable for people of different socio-demographic backgrounds. This final report includes a review of the mandate, an introduction. background information, a neighbourhood profile, policy context, what we heard from the community, a SWOT analysis, potential future scenarios, a strategy for maintaining and expanding affordable rental housing in West Centretown, and key takeaways. Figure 1 shows housing in West Centretown.

Figure 1. Houses in West Centretown (photo taken by The Planning Collective)



#### 1.1 MANDATE

In September 2018, the Somerset West Community Health Centre, in collaboration with Creative Neighbourhoods Inc., contracted The Planning Collective to develop an affordable rental housing strategy for the West Centretown neighbourhood of Ottawa. Our team adopted an equity lens to develop a strategy that protects the area's diversity, maintains affordability, and promotes inclusivity. These goals have been fulfilled through the following objectives:

- **I.** Execution of a context analysis for West Centretown and surrounding areas to assess the current status of affordable housing provisions by dwelling type and density.
- **II.** Mapping and identification of socio-demographic trends as well as current and anticipated developments within West Centretown and surrounding areas.
- **III.** Assessment of the projected impact of future development and growth in regards to potential population growth, demographic trends, and associated demand for services.
- **IV.** Analysis of existing planning tools, incentives, and regulations that may support an increase in affordable rental housing options in the City of Ottawa.
- **V.** Research on case studies to identify successful affordable housing models and effective public engagement strategies from other cities in Canada or abroad. Provision of recommendations that could be applied in West Centretown.
- **VI.** Facilitation of interviews with local stakeholders and outreach to local residents using a participatory planning approach, which included "pop-up" public consultations.
- **VII.** Application of all research and feedback from stakeholders and the general public towards the development of an affordable rental housing strategy with a call to action.

The Planning Collective is dedicated to delivering a strategy that serves the needs of the local community. Drawing from our team's expertise in affordable housing and innovative public engagement strategies, we have provided a strategy that accomplishes the objectives detailed above.

#### 1.2 INTRODUCTION

Gentrification has been a concern of communities, activists, scholars, and urban planners since the effects of gentrification became pronounced in North America in the 1970s. Gentrification is generally defined as the process of middle-class people moving into working-class neighbourhoods, causing existing residents to be displaced.¹ The economic explanation of gentrification defines the driver of gentrification as "a structural product of the land and housing markets".² Within the economic explanation, gentrification is thought to be a process that began with capital moving to the suburbs, leading to disinvestment and sometimes abandonment of the housing stock in inner-city neighbourhoods, followed by reinvestment in these urban neighbourhoods to make a profit by updating the low-cost property.³ A cultural explanation of gentrification says that consumer preferences have driven inner-city gentrification.⁴ Some of the cultural changes that are thought to encourage gentrification include the geographic location of workplaces, shifting family structures, and an increase in female participation in the labour force.⁵ All of those cultural factors were shifting around the time that gentrification intensified in many North American cities in the 1970s and 1980s. The reasons behind gentrification are a mixture of economic and cultural factors, as well as public policy that shapes how neighbourhoods evolve.

A variety of actors have proposed policy solutions that could mitigate the displacement of residents. Resistance to gentrification can include fostering public housing policies, tenant protection, and antieviction policies, as well as more radical tactics like squatting, occupying public spaces, and protesting. Canadian federal policy has long prioritized home ownership, while leaving renters with little support. Public housing makes up a very small proportion of dwellings (5%) in Canada, which is one of the lowest proportions of public housing in any country in the western world.<sup>6</sup> With 95% of housing in the private market, which is subject to profit-driven land and housing markets, there is very little housing provision for those who cannot participate in the private housing market.

The psychological displacement felt by residents in a gentrifying neighbourhood can be caused by displacement of businesses and social services that residents have relied on in their neighbourhood. Maintaining affordable commercial rents is an important part of allowing existing residents to continue accessing the businesses and services they need. On the other hand, the physical displacement of residents is related directly to housing, and therefore housing policy is a crucial aspect in accelerating or halting gentrification. A new model of housing provision is needed if displacement of residents through gentrification is going to be stopped. The impacts of gentrification are being felt in Ottawa's West Centretown, which is why this affordable rental housing strategy has been created.

<sup>1</sup> Smith, N. (1979). Toward a theory of gentrification A back to the city movement by capital, not people. Journal of the American Planning Association, 45(4), 538-548. doi:10.1080/01944367908977002 2 lbid, 1.

<sup>3</sup> Ibid, 1.

<sup>4</sup> Lees, L. (1994). Rethinking gentrification: Beyond the positions of economics or culture. Progress in Human Geography, 18(2), 137-150. 5 Rose, D. (1984). Rethinking gentrification: Beyond the uneven development of Marxist urban theory. Environment and Planning D: Society and Space, 1, 47-74. doi:10.1068/d020047

<sup>6</sup> Hulchanski, D. (2007). Canada's dual housing policy: Assisting owners, neglecting renters. Centre for Urban and Community Studies, 38, 1-8.

#### 1.3 GEOGRAPHIC CONTEXT

The history of Ottawa begins with Indigenous peoples who occupied the territory before colonization. The Ottawa River Valley was populated by the Algonquin First Nation at least 8,000 years before European settlers arrived. Since the arrival of the French in 1603, the colonized area now known as Ottawa, and the West Centretown neighbourhood specifically, has been a landing place for immigrants of many different backgrounds. West Centretown is densely populated and home to approximately 11,500 residents. Centrally located in the City of Ottawa, it is bounded by the Albert Street to the north; Carling Ave to the south; Bronson Ave to the east; and Bayswater Ave and the O-Train rail line to the west. A map situating West Centretown can be seen in Figure 2.

The diverse neighbourhood has traditionally been known as an immigrant receiving area and includes the communities of Chinatown, Little Italy, Rochester Heights, and Nanny Goat Hill. Over 35% of residents are visible minorities, 30% are immigrants, and there is also a high proportion of non-permanent residents and recent newcomers<sup>9</sup>. In West Centretown today, 20% of residents speak neither French nor English at home<sup>10</sup>. Ethnic diversity is evident when walking through West Centretown, with Chinatown located along Somerset Street West and Little Italy located along Preston Street. There is a rich history of cultural diversity around West Centretown, which is reflected in the local economy of the area, with multiple varied Asian (mostly Vietnamese and Chinese) businesses located along Somerset Street West, and Italian businesses along Preston Street. Dragon dances and Buddhist parades are annual events along Somerset Street West, as does the annual Chinese Autumn Festival. The ability of the neighbourhood to welcome newcomers of all different backgrounds is an important characteristic and relies on the availability of affordable and adequate housing for individuals and families.

<sup>7</sup> Algonquins of Ontario. (2013). Our Proud History. https://www.tanakiwin.com/algonquins-of-ontario/our-proud-history/

<sup>8</sup> Statistics Canada Census, 2016

<sup>9</sup> Ibid, 8. 10 Ibid, 8.

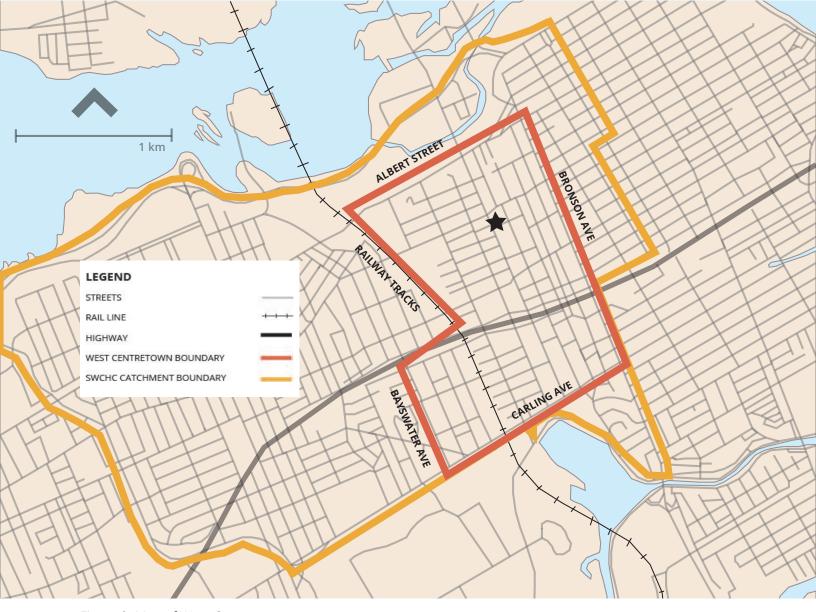


Figure 2. Map of West Centretown

West Centretown has a significant amount of public land owned by the three levels of government. Approximately 30% of the land base is available for development in addition to privately-owned parcels. This provides an opportunity to identify sites that would be suitable for future affordable rental housing projects. The Ottawa Community Housing Corporation recently purchased federal lands to build a new mixed-income community close to one of the new light rail stations, called Gladstone Village. This new development will re-initiate the Gladstone Station Community Design plan process.

While West Centretown is experiencing challenges related to neighbourhood change, there are many opportunities to build on the neighbourhood's strengths. These strengths include a robust non-profit sector, cultural diversity, an existing social housing stock, and the upcoming addition of public transit infrastructure. These assets can be leveraged to ensure that the neighbourhood is a place where even those who are most marginalized can feel welcomed and find a place to live that matches a diversity of needs and preferences.

West Centretown has many attributes that make it a lively, diverse neighbourhood that is well connected to the rest of the city. The neighbourhood has a robust non-profit sector that is committed to equity and access to social services. Many of these organizations are working specifically on preserving and developing affordable housing in the area, and working collaboratively to address concerns related to gentrification and displacement of vulnerable residents.

The SWCHC acts as a hub for community action on affordable housing issues by facilitating the Steward's Table. It is important for organizations that are working on similar issues to come together and collectively work on solutions rather than working in isolation. The Steward's Table serves as that place to collaborate. Figure 3 shows the list of organizations that are involved in the Steward's Table and meet at the SWCHC monthly. Additionally, there are many other organizations advocating for or providing affordable housing in West Centretown that are not a part of the Steward's Table. Figure 4 lists these additional organizations. This is not an exhaustive representation of the organizations working in Ottawa on affordable housing, but provides a cross-section of those involved and an idea of the many groups working on this important issue. The long length of these two lists of organizations demonstrates that there is a lot of capacity and interest in West Centretown, and Ottawa more broadly, for addressing affordable rental housing issues.

Many of the organizations listed in Figure 4 are non-profit or co-op housing providers. In addition to these affordable housing options, the amount of social housing in the area (over 1,400 units) allows many households to live in the area in units where the affordability is protected. Ottawa Community Housing, as a public agency providing housing, has a mandate to ensure a certain level of affordability across their portfolio. A portion of the social housing stock is also being upgraded in West Centretown, with a redevelopment project at the Rochester Heights community that will result in a tripling of the number of affordable housing units at a range of rental prices in order to facilitate a mixed-income community.

Figure 3. Steward's Table Organizations

Cornerstone Housing for Women
Somerset West Community Health Centre
Plant Pool Recreation Association
Dalhousie Community Association
Ottawa City Council
Alliance to End Homelessness
Community Members
Canadian Observatory on Homelessness

St. Luke's Table
Healthy Transportation Coalition
Rochester Heights Community House
Ashley Kingston, Boys and Girls Club
Centretown Community Health Centre
Housing Co-operatives

Asher Christian Seniors Better Living Co-operative Carpenter Co-operative Centretown Citizens Ottawa Corporation (C.C.O.C.) Communityworks Non Profit Housing Côté Est Co-operative Dalhousie Co-operative Dobbin Co-operative Ellwood Non Profit Housing Glenn Haddrell Co-operative Goulbourn Non Profit Housing Hazeldean Co-operative Kanata Baptist Non Profit Housing L.I.U.N.A Non Profit Housing Muslim Non Profit Housing Ottawa Community Housing (O.C.H.) Rideau Non Profit Housing St. Vladimir's Russian Residence Shefford Co-operative Taiga Non Profit Housing Van Lang Non Profit Housing

Desloges Co-operative Eagleson Co-operative **Emily Murphy Non Profit Housing** Gloucester Housing Corporation Harmer House Kanata Co-operative Lao Village Co-operative Mario DeGiovanni Co-operative Nepean Housing Osgoode Non Profit Housing St. Georges Co-operative Serson Clarke Non Profit Housing Shikun Oz Non Profit Housing Tannenhof Co-operative Vanier Non Profit Housing **Unity Housing** Wigwamen

Barrhaven Non Profit Housing

Cartier Square Co-operative

Chinese Community Building

Cumberland Non Profit Housing

Conservation Co-operative

Cardinus Co-operative

Figure 4. Organizations Working on Affordable Housing

Voisins Co-operative Housing

Yule Manor Co-operative

West Carleton Non Profit Housing

After speaking with the local city councillor for Ward 14 (Somerset), Catherine McKenney, it is clear that there is support for affordable housing projects in the neighbourhood. Catherine McKenney was re-elected in October 2018 and has held the position since 2014. Councillor McKenney recognizes the need to address challenges of affordable housing in the area due to increasing rates of gentrification and has been advocating for affordable housing units to be included in the developments around the Gladstone Light Rail Station. She also pushed for the creation of a new interdepartmental working group at the City of Ottawa, which works on affordable housing. The working group is currently identifying parcels of city-owned surplus land that could be used for affordable housing development.

Councillor McKenney is also supportive of an inclusionary zoning policy for the City of Ottawa, but recognizes the difficulty of gaining the support of developers. Overall, the Steward's Table has a good chance of forming alliances with the local councillor.

In addition to the hard work that is taking place to advocate for affordable housing in West Centretown, the neighbourhood has many assets based on its geographic location. West Centretown is centrally located near downtown, making it a convenient location for Ottawa residents to live. The neighbourhood has a diverse housing stock, which includes single detached homes, row houses, low-rise apartment buildings, rooming houses, and large apartment buildings. The neighbourhood is also going to be home to a new public transit station for Ottawa's light rail system. Transit access is important for individuals who are experiencing poverty, who often rely on public transit to get to work, travel to social engagements or complete errands. Having more public transit options in West Centretown will make the neighbourhood even better connected to the rest of the city. These assets can be leveraged to ensure that the neighbourhood is a place where everyone can easily traverse the city.

Another strength of the neighbourhood is the amount of cultural diversity of residents and visitors. Nearly 30% of the residents of West Centretown are immigrants, and others travel from other neighbourhoods to this part of the city to be involved in the community there. This diversity in the neighbourhood is a trait that is being threatened by gentrification and the displacement of those who can no longer afford to live in West Centretown. Cultural diversity, transit access, and a central location are all strengths of the area, but they can also contribute to gentrification, which the neighbourhood has been experiencing in recent years. The following section will provide demographic context for the project and demonstrate some signs of the gentrification that community members and local organizations have been noticing.



#### 1.4 DEMOGRAPHIC CONTEXT

In order to gain a more nuanced understanding of the particular demographic changes occurring in West Centretown, socio-demographic variables were analyzed by dissemination area using data obtained from the 2006 and 2016 censuses. Statistics for West Centretown were compared to the Somerset West Community Health Centre's (SWCHC) catchment area, as well as the City of Ottawa average to indicate how West Centretown compares to the other areas of the city. The boundaries of the West Centretown neighborhood are defined by Albert Street to the north; Carling Ave to the south; Bronson Ave to the east; and Bayswater Ave and the O-Train rail line to the west. The SWCHC service area is roughly defined by the Ottawa River to the north; Carling Avenue to the south; Bronson Avenue to the east until Catherine Street, Bay Street to the east until Gloucester Street, and Lyon Street to the east until the Ottawa River; and finally, Island Park Drive to the west (shown in Figure 2 above). These statistics are represented through tables and bar graphs.

A series of maps were also produced to depict percentage changes over time in West Centretown in relation to other central neighbourhoods in the City of Ottawa. For simplification purposes, all maps were produced using 2006 and 2016 census data at the census tract level, whereas the data in the tables and graphs were calculated by dissemination area. The geography captured in the maps encompasses the central neighbourhoods of the City of Ottawa. Census tracts in more rural areas of the city have not been included in the maps. Two of the maps, one analyzing change in the total population (Figure 9 on page \_) and one showing the immigrant population (Figure 12 on page \_) have been produced for the whole of the City of Ottawa to provide context. The following section outlines these findings.

#### **TOTAL POPULATION & AGE PROFILE**

Over the last ten years, the population of West Centretown has decreased by 3%. This is in sharp contrast to the population of the City of Ottawa over that same period, which has increased by 15%, and to a lesser extent the health centre's catchment area which has seen a 6% rise in population (see Table 1). This trend is also visible in the map of percentage change in total population over time depicted in Figure 9. Given the increased development activity in West Centretown, it is not expected that the population will continue to decrease over the next decade.

Table 1. Population Change

Total Population	2006	2016	% Change
City of Ottawa	812,129	934,243	15%
SWCHC	35,160	37,148	6%
West Centretown	11,915	11,536	-3%

While it is difficult to know exactly why the population of West Centretown has been decreasing, while the City of Ottawa and surrounding neighbourhoods have been increasing, one factor that often leads to population decreases in central neighbourhoods is the conversion of dwellings with multiple suites into single-unit dwellings.

The population of West Centretown also skews more middle-aged than the population of the City of Ottawa and the health centre's catchment area (see Table 2 and Figure 5). West Centretown has a considerably lower population of children under the age of 19 compared to the City of Ottawa, and a higher proportion of its population is between 20 and 40 years of age. Since 2006, the population has gotten older. The percentage of children under 19 has decreased over that period, whereas the population between 20 and 40 and the population 60 and older has grown (see Figure 6).

Table 2. Population Age

Age Category 2016	0-9 years	10-19 years	20-29 years	30-39 years	40-49 years	50-59 years	60-69 years	70-79 years	80 years+
Ottawa	11%	12%	14%	13%	14%	15%	11%	6%	4%
SWCHC	8%	7%	20%	19%	13%	13%	11%	6%	3%
West Centretown	7%	6%	23%	19%	12%	12%	10%	6%	4%



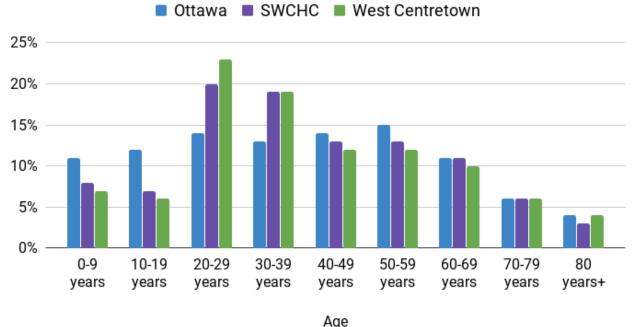


Figure 5. Population Age Profile Geographic Comparison

#### West Centretown Population Age Profile (2006 & 2016)

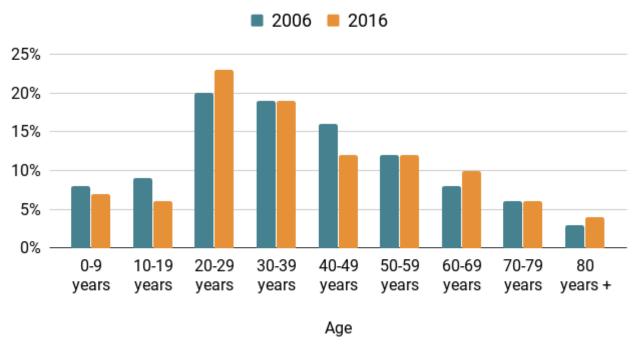


Figure 6. Population Age Profile Over Time Comparison

#### LANGUAGE & IMMIGRATION STATUS

Through our community and stakeholder consultations we often heard that West Centretown was a landing point for immigrants and provided affordable housing and community connections for new Canadians. While immigrants continue to make up a higher proportion of the neighbourhood's population than the City of Ottawa or the health centre's catchment area, and more of the population speaks a non-official language (see Tables 3 and 4, and Figures 8 and 9), this is beginning to change. Between 2006 and 2016, the immigrant population of West Centretown has declined (see Figure 10). The decrease in immigrant population in West Centretown is more pronounced than neighbouring areas of the city, however many of Ottawa's central neighbourhoods have seen a decline in the immigrant population. The greatest growth of immigrant population is outside the core of Ottawa, particularly in eastern areas of the city.

Table 3. Immigrant Status

Immigrant Status	Non-		More than 10	Less than 10
2016	Immigrants	Immigrants	years	years
City of Ottawa	76%	24%	78%	22%
SWCHC	78%	22%	81%	19%
West Centretown	71%	29%	77%	23%

Figure 7. Map of Percentage Change in Population

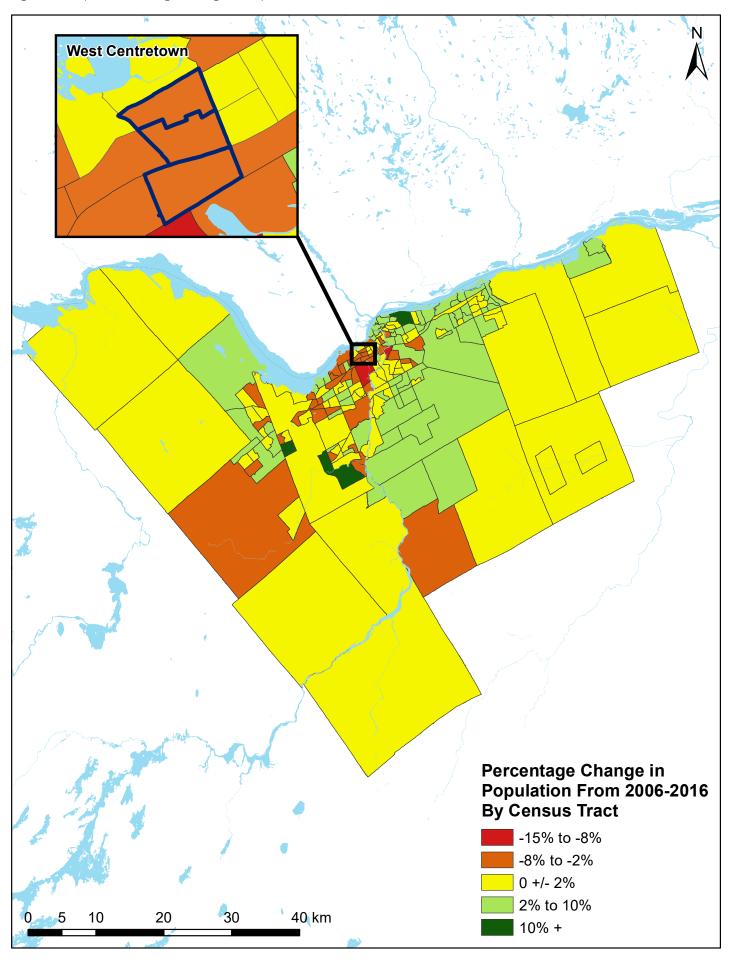


Table 4. Language

Language 2016	English	French	Non-Official Language	Other Language Combinations
City of Ottawa	61%	14%	22%	4%
SWCHC	68%	10%	19%	3%
West Centretown	60%	9%	26%	4%

#### Immigrant Status (2016)

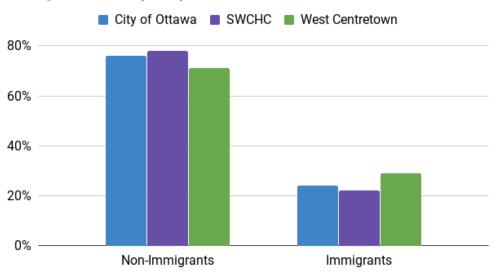


Figure 8. Immigrant Status Graph

#### Language (2016)

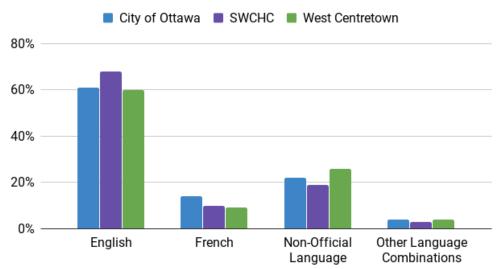
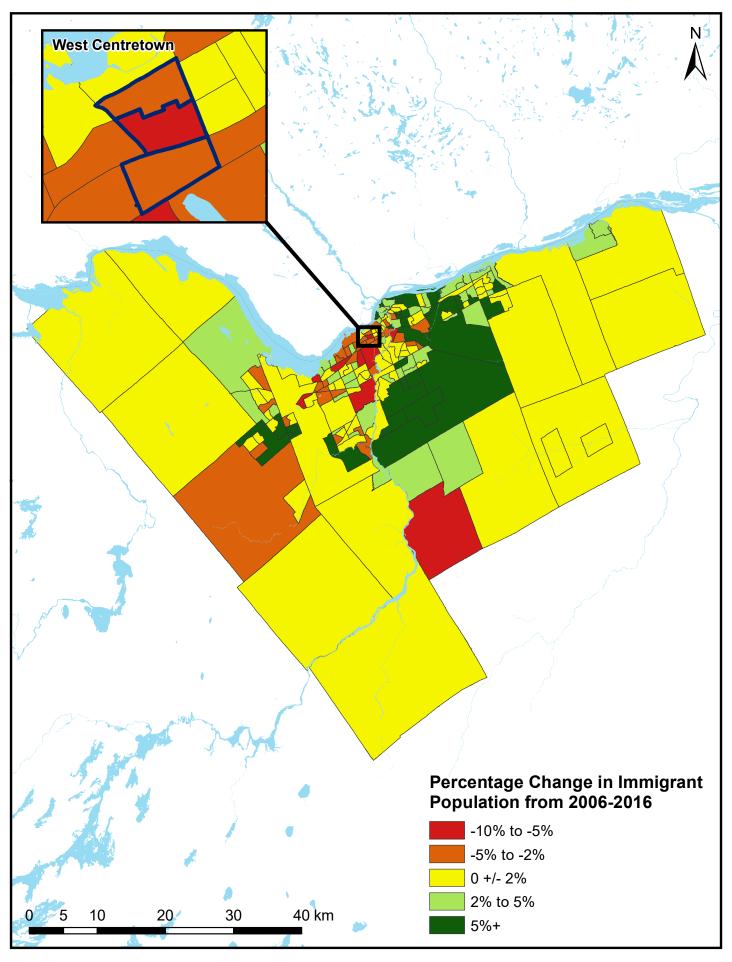


Figure 9. Language Graph

Figure 10. Map of Percentage Change in Immigrant Population



#### **EDUCATION**

While West Centretown's population has declined between 2006 and 2016, the area is experiencing demographic change. Between 2006 and 2016, the neighbourhood has become more educated. While almost all areas of Ottawa have seen an increase in the percentage of the population with a university-level degree, the increase has been particularly high in West Centretown (see Figure 13). There has also been a decrease in the percentage of the population that has not completed high school (see Figure 14). Despite these changes, West Centretown still has a higher percentage of its population without a high school diploma compared to both the City of Ottawa as a whole, and the health centre's catchment area (see Table 5, Figure 11).

If this demographic change continues, it is expected that average incomes in the neighbourhood will continue to rise sharply, as university-educated residents typically earn more on average than those without a post-secondary degree.

Table 5. Education

Education 2016	City of Ottawa	SWCHC	West Centretown
No certificate, degree, diploma	12%	11%	17%
Secondary school education	24%	19%	21%
Post-secondary education	64%	70%	62%

#### Highest Level of Education Achieved (2016)

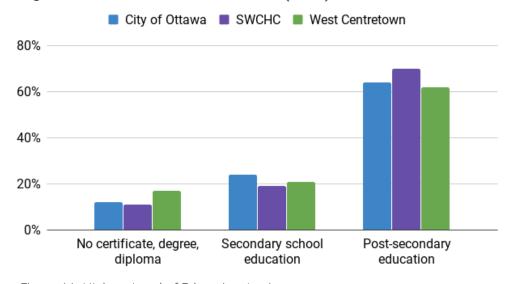


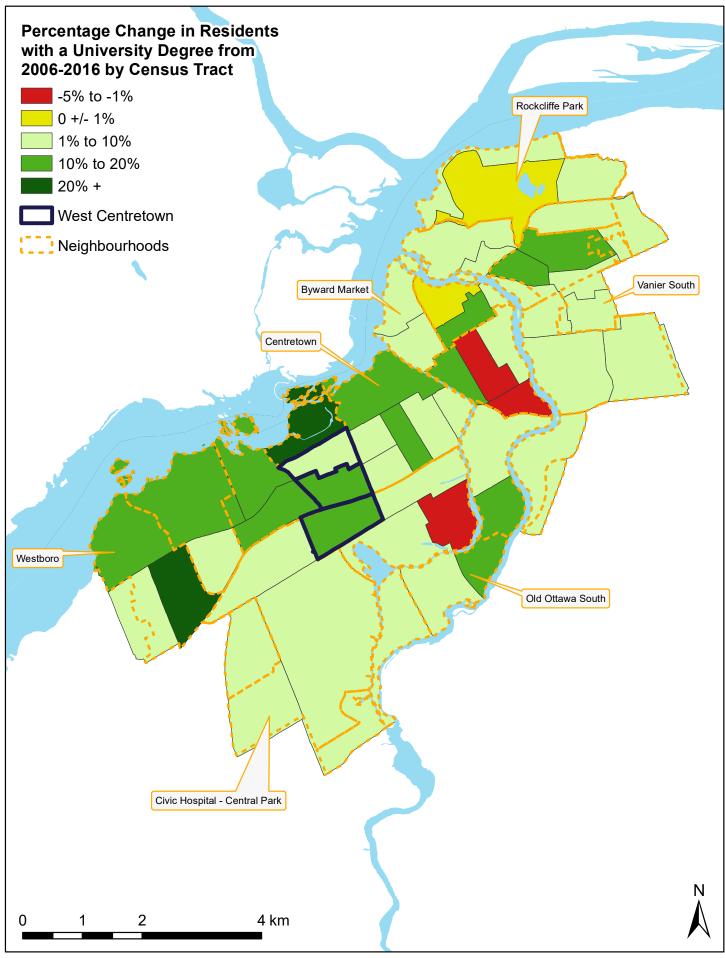
Figure 11. HIghest Level of Education Attainment

#### West Centretown Education Profile (2006 & 2016)



Figure 12. West Centretown Education Profile





The total number of private dwellings has been steadily increasing throughout Ottawa, including in West Centretown and the SWCHC catchment area. As depicted in Table 6, the total number of private dwellings increased by 23% between 2006 and 2016 in both the health centre's catchment area and Ottawa as a whole. The rate of dwelling increase is even higher in West Centretown, with a 26% increase between 2006 and 2016. Figure 15 illustrates this trend, particularly in the southern portion of West Centretown where there has been an upsurge of condominium developments over recent years. The increase in total private dwellings is an interesting trend given that the total population of West Centretown experienced a slight decline during the same decade.

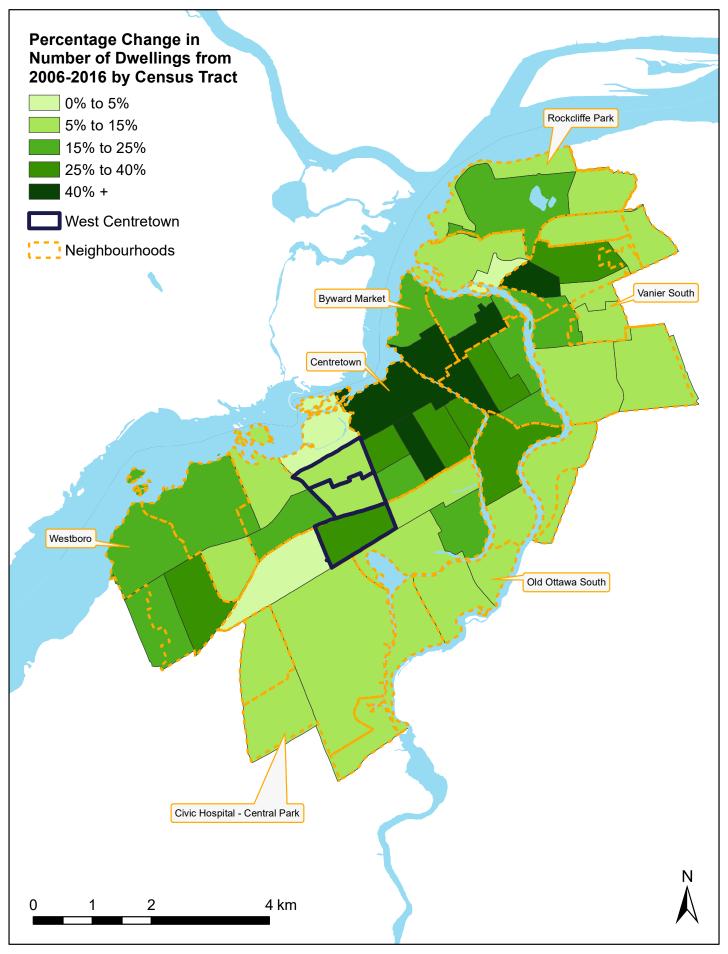
Table 6. Total Private Dwellings

Total Private Dwellings	2006	2016	% Change
City of Ottawa	321,095	395,985	23%
SWCHC	17,325	21,291	23%
West Centretown	5,685	7,165	26%

Figure 14. Dwelling in West Centretown (photo taken by The Planning Collective)



Figure 15. Percentage Change in Total Private Dwellings



#### TYPE OF DWELLING

The type of dwellings that people are occupying in West Centretown varies significantly from the City of Ottawa, but is relatively comparable to the types of dwellings in the SWCHC catchment area. This is depicted in both Table 7 and Figure 16. The majority of the West Centretown population (66%) lives in apartments in buildings. Comparatively, 60% of the population within the health centre's catchment area resides in apartment buildings, whereas only 28% of the City of Ottawa population does. The proportion of people living in apartment buildings in West Centretown would include dwellings like rooming houses, which are located in West Centretown at higher proportions than other neighbourhoods in Ottawa.

Table 7. Dwelling Type in West Centretown vs. Ottawa

Dwelling Type 2016	City of Ottawa	SWCHC	West Centretown
Single-detached house	43%	20%	11%
Semi-detached house	5%	7%	5%
Row house	21%	7%	12%
Apartment or flat in duplex	2%	6%	6%
Apartment in building with < 5 storeys	10%	23%	28%
Apartment in building with 5 or more storeys	18%	37%	38%

There are significantly more people residing in single-detached, semi-detached, or row houses in the City of Ottawa (69%) than in either West Centretown (28%) or the health centre's catchment area (34%). Furthermore, as depicted in Table 8, the majority of the dwellings in West Centretown (43%) and the health centre's catchment area (35%) have only one bedroom, whereas a greater proportion of dwellings in the Ottawa region as a whole have three+ bedrooms (64%).

A closer look at the changes in the types of dwellings in West Centretown between 2006 and 2016, depicted in Table 9, reveals that the proportion of each dwelling type has remained relatively consistent during that period of time. There has been a slight decrease in the percentage of apartments in a flat or duplex (from 8% in 2006 to 6% in 2016), and a slight increase in the percentage of apartments in buildings, especially with five or more storeys (from 36% in 2006 to 38% in 2016). It will be interesting to see whether these trends continue moving forward with the construction of new dwellings in West Centretown.

#### Dwelling Type (2016)

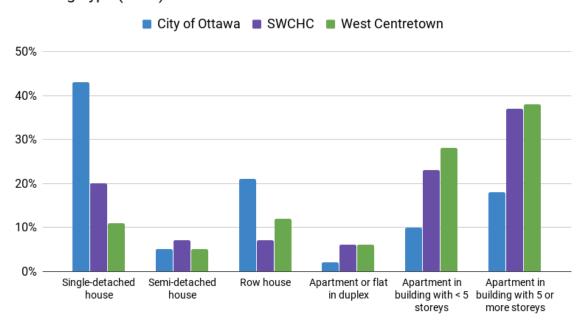


Figure 16. Dwelling Type Graph

Table 8. Number of Bedrooms in Dwellings

Number of Bedrooms in Dwellings 2016	City of Ottawa	SWCHC	West Centretown
No bedrooms	1%	2%	2%
1 bedroom	14%	35%	43%
2 bedrooms	21%	32%	31%
3 bedrooms	38%	21%	20%
4+ bedrooms	26%	9%	4%

Table 9. Dwelling Type Breakdown in West Centretown

Dwelling Type in West Centretown	2006	2016	% Change
Single-detached house	10%	11%	1%
Semi-detached house	5%	5%	0%
Row house	13%	12%	-1%
Apartment in flat or duplex	8%	6%	-2%
Apartment in building with < 5 storeys	27%	28%	1%
Apartment in building with 5 or more storeys	36%	38%	2%

#### **DWELLING CONDITIONS**

The age of the dwelling stock in West Centretown is comparable to that of the SWCHC catchment area and the City of Ottawa as a whole. As depicted in Table 10, the majority of the dwelling stock was constructed prior to 1980. However, both the health centre's catchment area and West Centretown have experienced an increase in the construction of new dwellings between 2011 and 2016 compared to 2006 and 2010.

Table 10. Time of Construction

Time of Construction	1960 or before	1960- 1980	1981- 1990	1991- 2000	2001- 2005	2006- 2010	2011- 2016
City of Ottawa	18%	31%	17%	12%	8%	8%	7%
SWCHC	45%	24%	12%	7%	3%	3%	6%
West Centretown	40%	29%	9%	6%	4%	4%	8%

A review of dwelling conditions reveals that the conditions of dwellings within West Centretown are overall quite comparable to the dwellings in the SWCHC catchment area and Ottawa as a whole. However, as depicted in Table 11 and Figure 17, a slightly higher proportion of dwellings (7%) in West Centretown and the health centre's catchment area require major repairs compared to only 5% of dwellings in Ottawa that require major repairs. This is important considering that gentrification is most likely to occur in neighbourhoods where the building stock is under-maintained, as there is potential to renovate buildings in poor condition and significantly increase rent prices, thus displacing lower-income residents out of the neighbourhood.

Table 11. Dwelling Conditions in West Centretown vs Ottawa

Dwelling Conditions 2016	Only regular maintenance or minor repairs needed	
City of Ottawa	95%	5%
SWCHC	93%	7%
West Centretown	93%	7%

A closer look at changes over time in dwelling condition is depicted in Table 12 and Figures 17 and 18. Interestingly, the percentage of dwellings requiring major repairs in West Centretown, has significantly decreased between 2006 and 2016, particularly in the central and southern areas of the neighbourhood. While 13% of the dwellings in West Centretown needed major repairs in 2006, the proportion has decreased to 7% in 2016. This is an indication that, overall, while dwelling conditions are still poorer in West Centretown compared to the rest of Ottawa, they are steadily improving over time which is likely due to the construction of new dwellings in the neighbourhood, especially in the southern area.

#### **Dwelling Conditions (2016)**

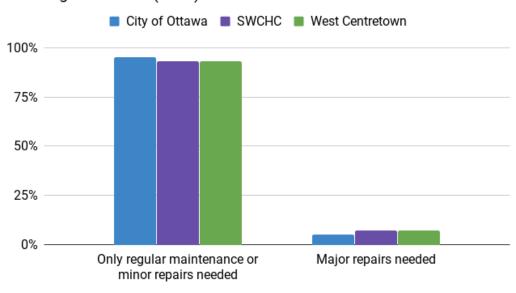


Figure 17. Dwelling Conditions in West Centretown vs Ottawa

#### West Centretown Dwelling Conditions (2006 & 2016)

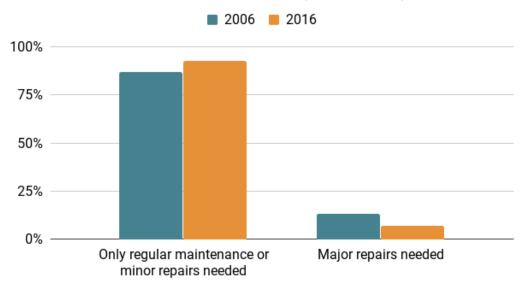
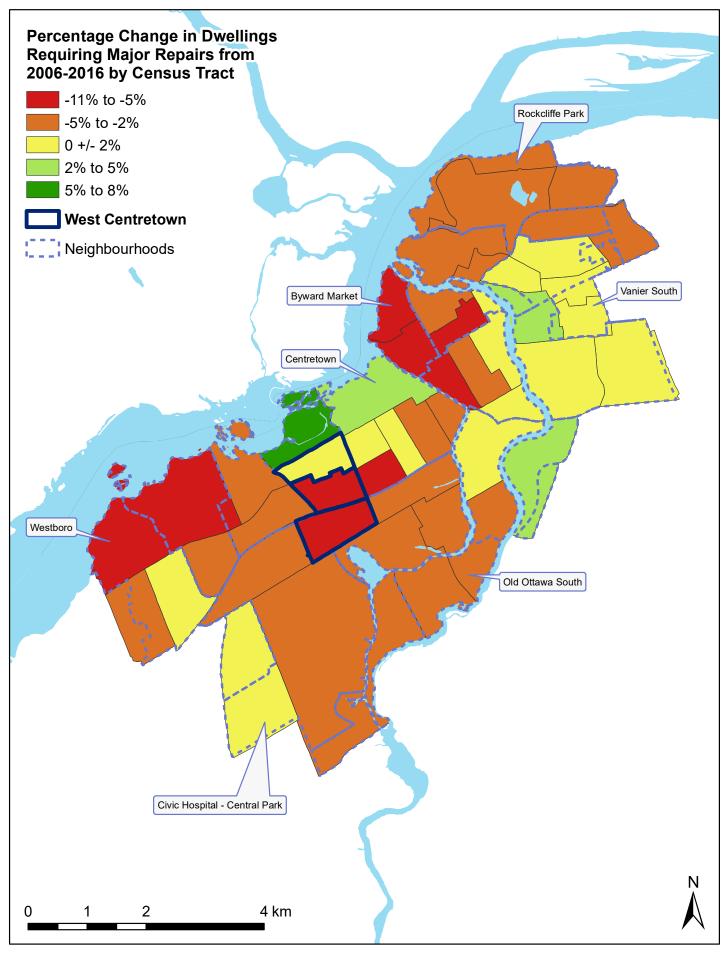


Figure 18. Dwelling Conditions Breakdown in West Centretown

Table 12. Dwelling Conditions in West Centretown

Dwelling Conditions in West Centretown	2006	2016	% Change
Only regular maintenance or minor repairs needed	87%	93%	6%
Major repairs needed	13%	7%	-6%

Figure 19. Percentage Change in Dwellings Requiring Major Repairs



#### **DWELLING TENURE**

An analysis of dwelling tenure reveals that West Centretown has a significantly higher proportion of rented dwellings compared to owned dwellings (See Table 13 and Figure 20). 71% of the total dwellings in the neighbourhood are rented, while only 29% are owned. A similar trend can be observed in the SWCHC catchment area, with 60% of dwellings rented versus 40% of dwellings owned. However, this is directly inverse from the City of Ottawa, where as many as 66% of dwellings are owned and only 34% are rented.

Table 13. Dwelling Tenure in West Centretown vs. Ottawa

Dwelling Tenure 2016	City of Ottawa	SWCHC	West Centretown
Owned Dwellings	66%	40%	29%
Rented Dwellings	34%	60%	71%

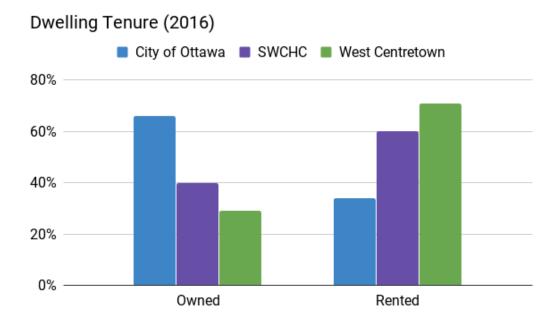


Figure 20. Dwelling Tenure in West Centretown vs Ottawa Graph

Changes in dwelling tenure over time are depicted in Table 14 and Figures 21, 22 and 23. The percentage of owned dwellings has increased by 6% in West Centretown between 2006 and 2016 whereas the percentage of rented dwellings in the neighbourhood has decreased by 6% during the same time period. As Figures 22 and 23 illustrate, these trends observed in West Centretown differ from what is happening in other central neighbourhoods in the City of Ottawa, with the proportion of owned dwellings either remaining relatively the same or slightly decreasing and the proportion of rented dwellings either remaining the same or slightly increasing.

Evidently, although there continues to be a high proportion of rented dwellings in West Centretown, more so than in Ottawa as a whole, there is a trend towards home ownership emerging in the neighbourhood as the percentage of dwellings for rent decreases over time.

Table 14. Dwelling Tenure Breakdown in West Centretown

Dwelling Tenure in West Centretown	2006	2016	% Change
Owned Dwellings	23%	29%	6%
Rented Dwellings	77%	71%	-6%

#### West Centretown Dwelling Tenure (2006 & 2016)

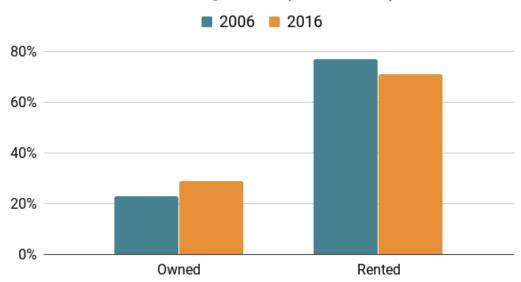


Figure 21. Dwelling Tenure Breakdown in West Centretown Graph



Figure 22. Percentage Change in Home Owners Map

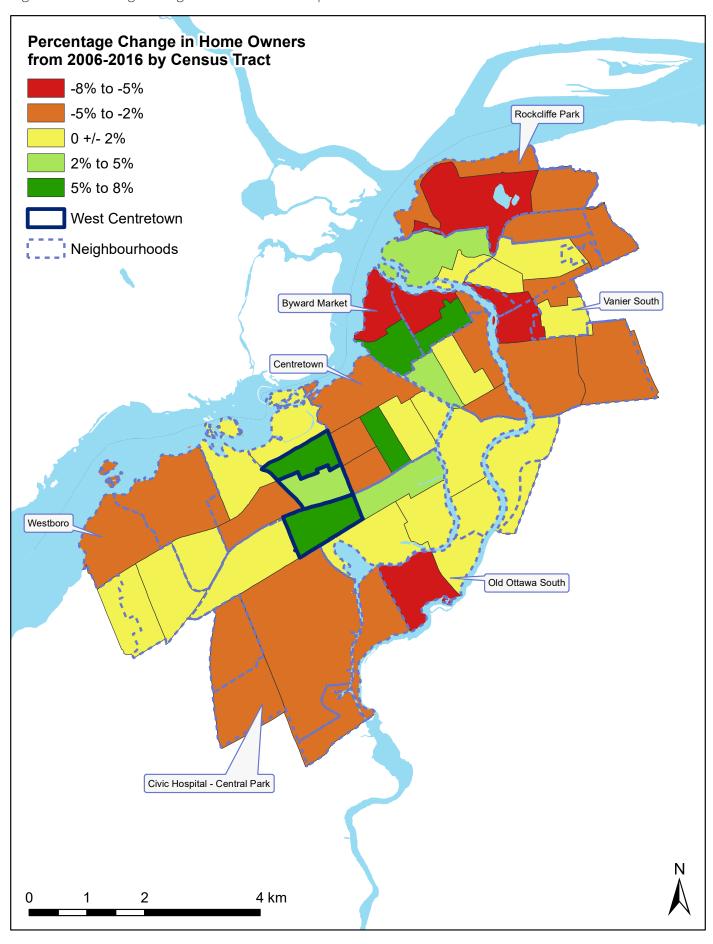
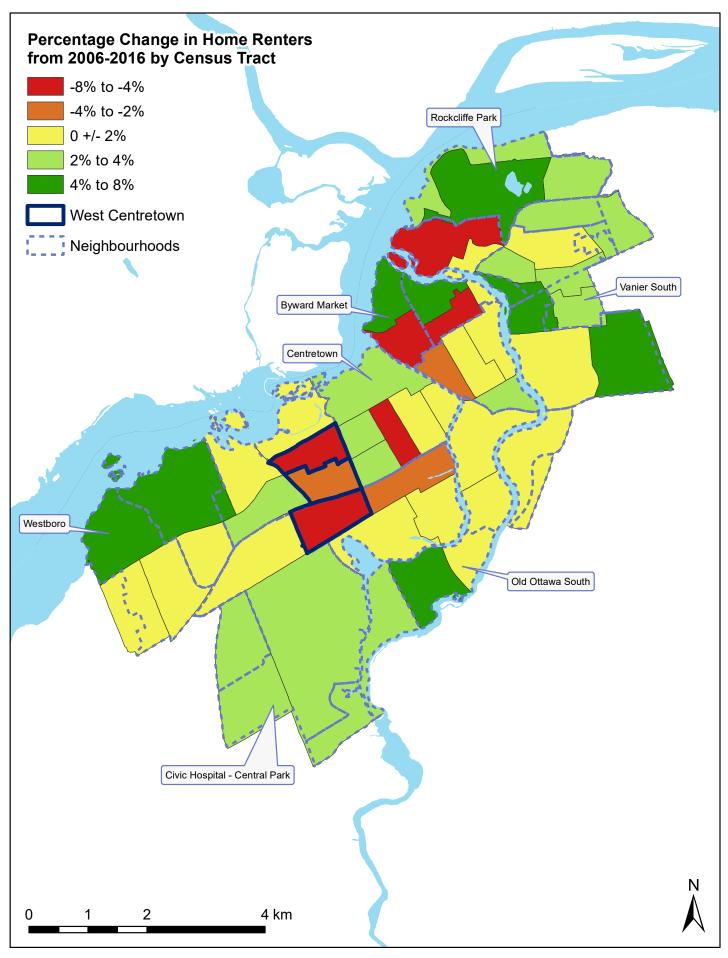


Figure 23. Percentage Change in Home Renters Map



#### **HOUSEHOLD INCOME**

A breakdown of household income, as depicted in Table 15 and Figure 24, reveals the stark differences in income distribution within West Centretown compared to the SWCHC catchment area and the City of Ottawa. Higher proportions of the West Centretown population fall into the lower income brackets compared to the population residing within the health centre's catchment area and the population of Ottawa as a whole. As many as 44% of West Centretown households earn less than \$40,000 before taxes, which is a substantially higher proportion compared to the 32% of households within the health centre's catchment area and 20% in the City of Ottawa. Similarly, a smaller proportion of West Centretown households (22%) earn \$100,000 or more compared to the households within the health centre's catchment area (31%) and the City of Ottawa overall (42%).

Table 15. Household Income

Household Income 2016	Under \$20,000	\$20,000- \$39,999	\$40,000- \$59,999	\$60,000- \$79,999	\$80,000- \$99,999	\$100,000 and over
City of Ottawa	8%	12%	13%	13%	12%	42%
SWCHC	16%	16%	15%	12%	10%	31%
West Centretown	22%	22%	15%	12%	9%	22%

## Household Income (2016)

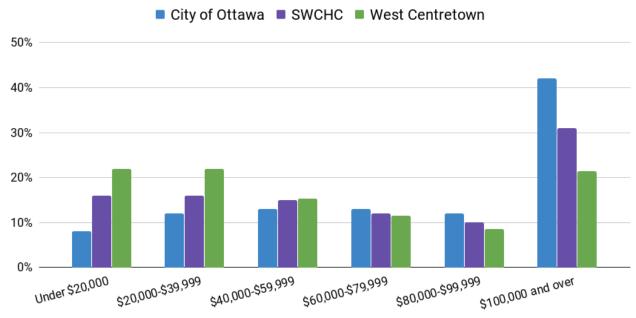


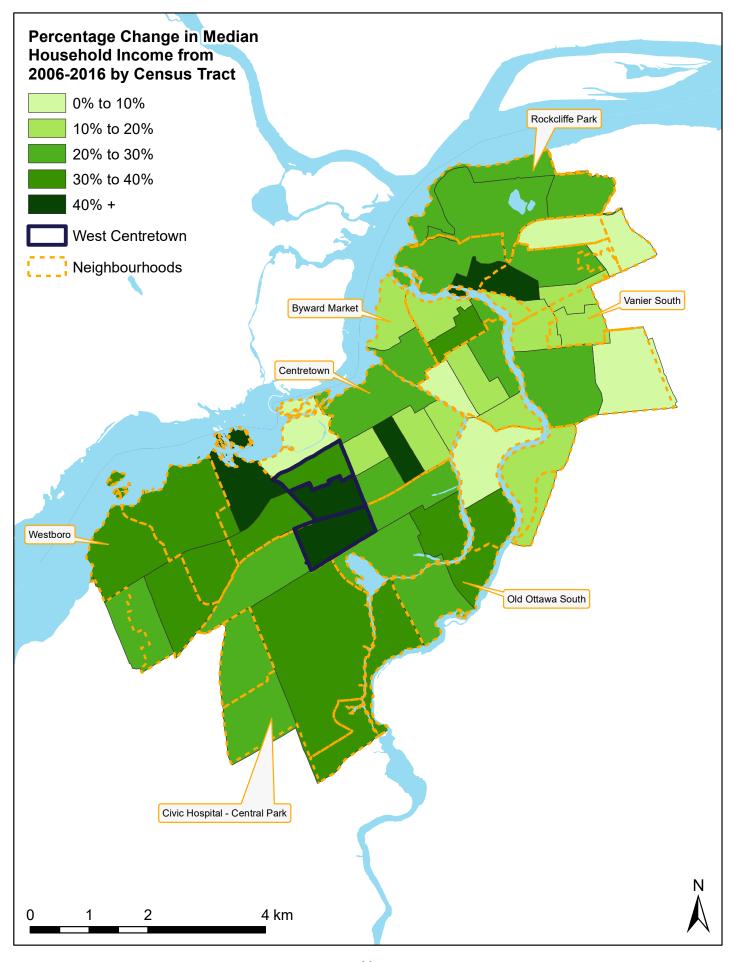
Figure 24. Household Income in West Centretown vs Ottawa Graph

An important trend is revealed in Figure 26 which depicts the percentage change in median household income between 2006 and 2016. The rate at which median household income has increased in West Centretown over the past decade is much higher, ranging from 30% to 40%+, than in other central city neighbourhoods in Ottawa.

These figures demonstrate that while there are significantly more lower-income households in West Centretown compared to the City of Ottawa average, the rate at which household income has been increasing proves that there has been an influx in higher earning households in recent years. This is contributing to a growing income polarization in the neighbourhood. Maintaining affordable housing in West Centretown will need to be a key priority to ensure the lower income population can continue to live in this area.



Figure 26. Percentage Change in Median Household Income Map



Further supporting the trend of growing income polarization in West Centretown is the decrease in the prevalence of low income. Table 16 and Figure 27 depict the percentage of the population considered to be of low-income status to whom low-income concepts are applicable based on after-tax low-income measures. While West Centretown continues to have the highest proportion of low-income individuals in relation to the rest of the SWCHC's catchment area and the City of Ottawa as a whole – 28% in West Centretown compared to 19% in the health centre's catchment area and 13% in Ottawa – the proportion has been declining over time. The 9% decrease in individuals with low-income status in West Centretown is greater than the decrease occurring in the health centre's catchment area and other central neighbourhoods, as depicted in Figure 27.

Table 16. Prevalence of Low Income

Prevalence of low income based on low-income measure, after tax (LIM-AT)	2006	2016	% Change
City of Ottawa	12%	13%	1%
SWCHC	24%	19%	-5%
West Centretown	37%	28%	-9%

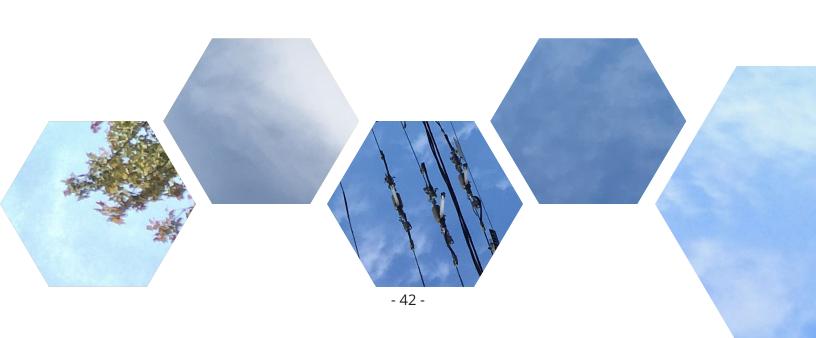
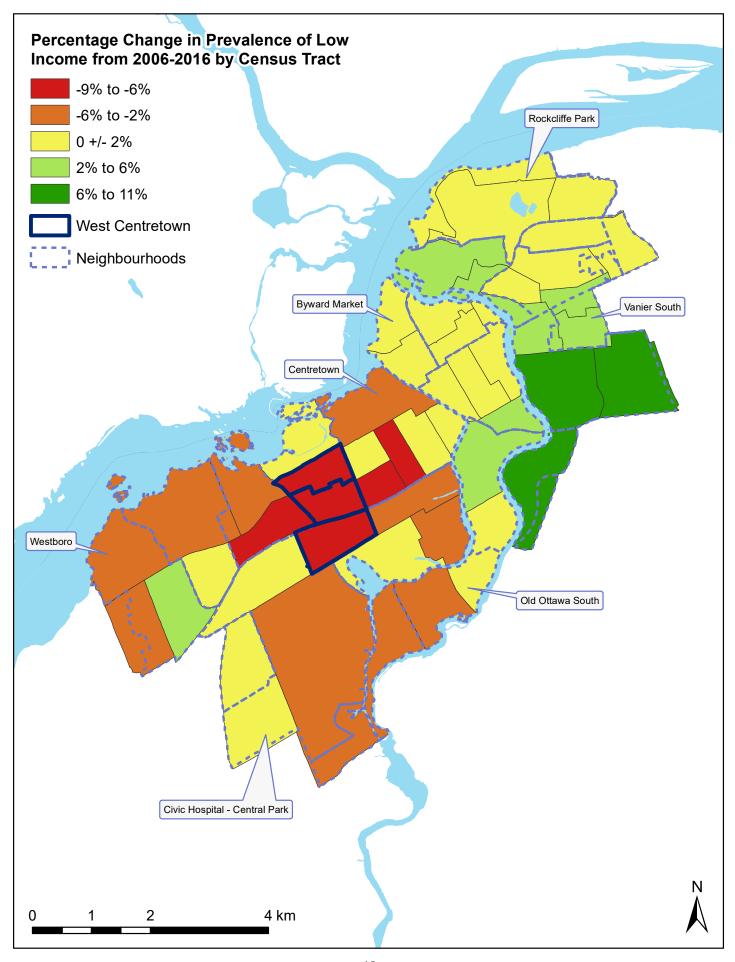


Figure 27. Percentage Change in Prevalence of Low Income Map



#### **DWELLING-INCOME RATIO**

The dwelling-income ratio provides an overview of the percentage of households spending 30% or more of their income on shelter costs. A comparison of the ratio across scales (Table 17 and Figure 28) shows that a greater proportion (39%) of both owner and tenant households in West Centretown spend 30% or more of their income on shelter costs compared to the SWCHC's catchment area (31%) and the rest of Ottawa (24%). When distinguishing between owner and tenant households, as is depicted in Table 18, the same trend is apparent.

Table 17. Dwelling-Income Ratio in West Centretown vs. Ottawa

Owner & Tenant Households 2016	Spending less than 30% of income on shelter costs	Spending 30% or more of income on shelter costs
City of Ottawa	76%	24%
SWCHC	69%	31%
West Centretown	62%	39%

## Dwelling-Income Ratio (2016): Owner & Tenant Households

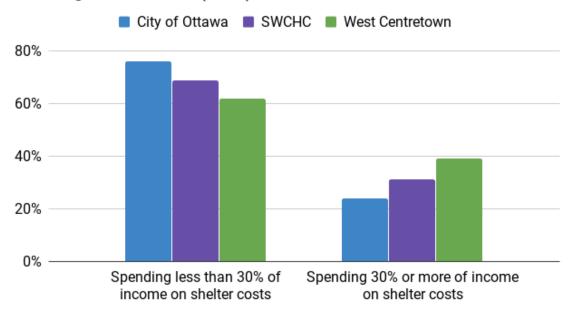


Figure 28. Dwelling-Income Ratio Graph

A closer examination of changes over time, as depicted in Table 19 and Figures 30 and 31, reveals that there has been a slight increase in the percentage of owner households spending 30% or more of their income on shelter costs in West Centretown between 2006 and 2016, whereas the percentage of tenant households spending 30% or more of their income on shelter costs has slightly declined. These emerging trends are comparable to what is happening city-wide.

Table 18. Dwelling-Income Ratio for Owners vs Tenants

% of households spending 30% or more of income on shelter costs in 2016									
Owner Tenan households Households									
City of Ottawa	14%	42%							
SWCHC	15%	42%							
West Centretown	20%	44%							

Table 19. Dwelling-Income Ratio Breakdown Over Time

% of households in West Centretown spending 30% or more of income on shelter costs										
	2006 2016 % Chang									
Owner Households	18%	20%	2%							
Tenant Households	49%	44%	-5%							

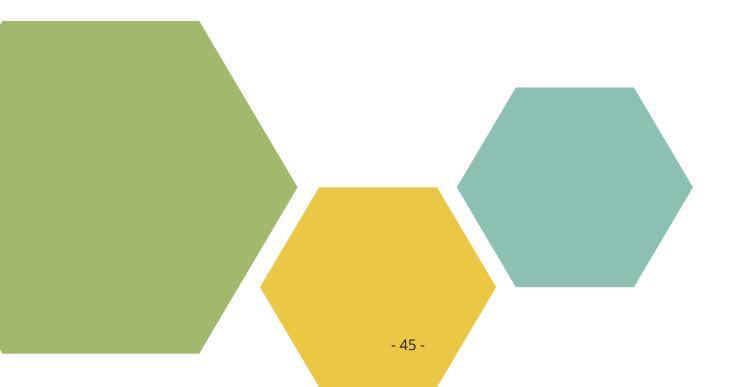


Figure 29. Percentage Change in Owner Households Spending Over 30%

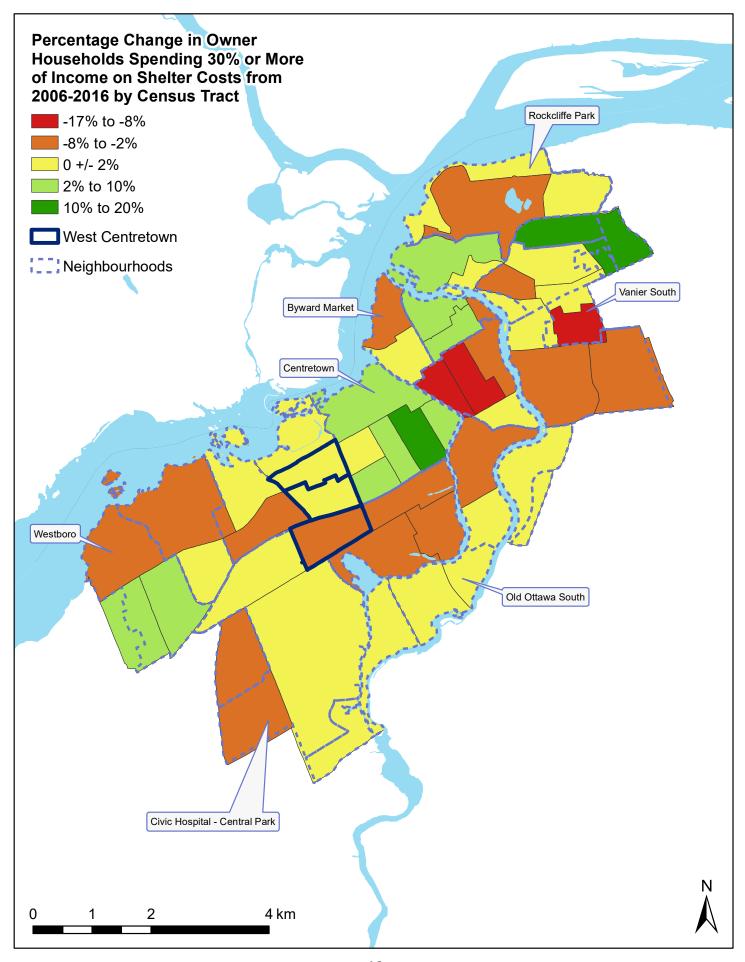
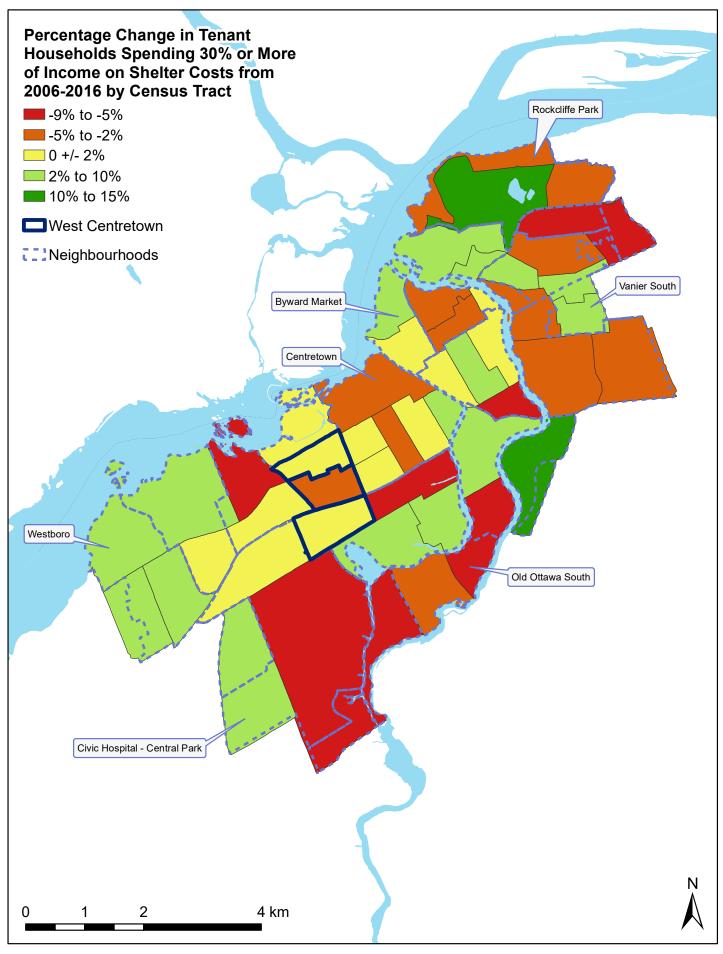


Figure 30. Percentage Change in Tenant Households Spending Over 30%



#### **DEMOGRAPHIC CONTEXT SUMMARY**

The socio-demographic variables that were analyzed present the current conditions in West Centretown as well as the recent changes the neighbourhood has undergone in relation to the rest of the SWCHC's catchment area and the City of Ottawa overall. Evidently, the neighbourhood is undergoing a period of transformation at a more pronounced rate than other central city neighbourhoods in Ottawa. Emerging trends in West Centretown include an increase in the number of private dwellings, improvements in dwelling conditions, and growth in median household income as well as the percentage of the population with a university degree. The proportion of owner-occupied dwellings is also increasing, as is the percentage of owner households spending 30% or more of their income on shelter costs. Simultaneously, there has been a decrease in the total population, the number of immigrants choosing to settle in this neighbourhood, and in the proportion of the population who are of low-income status. A decrease in the proportion of tenant-occupied dwellings is likely contributing to the slight decline in tenant households spending 30% or more of their income on shelter costs.

Despite the presence of these trends, there is still a high concentration of poverty in West Centretown. Compared to the rest of the city, a greater proportion of the population in West Centretown falls into lower income brackets or is of low-income status, does not hold a certificate, degree or diploma, and spends a greater proportion of their income on shelter costs. Many dwellings continue to be in poor condition including rooming houses that have been notoriously unkempt. The contrast in current conditions and changes over time signals growing inequality in a neighbourhood that has traditionally been affordable, particularly for new immigrants. If left unchecked, this could lead to rapid, uncontrolled gentrification that will further displace existing residents, many of whom are low-income with limited options for relocation, and also create high levels of inequality within the neighbourhood.

What is happening in this neighbourhood is not unique to West Centretown, but rather is a pattern that can be traced in many neighbourhoods experiencing uncontrolled gentrification. Providing affordable housing options will need to be at the forefront of the planning and housing policy agenda as the demographic profile of the neighbourhood shifts to more educated, higher income earners and as housing prices continue to escalate with the construction of new housing stock.

## 1.5 POLICY CONTEXT

There are a number of policies and programs at the national, provincial and municipal levels that can help to support the creation of a more robust affordable rental housing market in West Centretown. Some of these policies help encourage the development of market and affordable housing, and other policies aim to renovate and preserve the existing rental housing stock. The 2017 National Housing Strategy and Ontario Long Term Affordable Housing Strategy can be leveraged to support more local action on affordable rental housing. We have also included actions that the City of Ottawa is already taking, and potential policy tools that the city could adopt, as opportunities to support an affordable rental housing strategy in West Centretown.

#### 1.51 NATIONAL HOUSING STRATEGY

In 2017, Canada released its first ever National Housing Strategy. This strategy was developed in reaction to the fact that 1.7 million families in Canada do not have housing that meets their needs. The plan will invest \$40 billion over the next 10 years to accomplish several goals, listed below:

- 100,000 new housing units
- 300,000 repaired or renewed housing units
- 50% reduction in homelessness, 530,000 households to be taken out of housing need
- Includes co-development, distinctions-based housing strategies for First Nations, Inuit and Metis Nation partners

The National Housing Strategy includes several new initiatives, such as legislation that requires reporting on the progress of the strategy's targets. The strategy also includes the introduction of a Federal Housing Advocate, a new position held by individuals who have experienced housing insecurity, which will provide an opportunity for those individuals to raise systemic issues they have faced in accessing adequate housing. There will be a National Housing Council established to promote participatory and evidence-based analysis to support the National Housing Strategy and provide ongoing input. A Community Based Tenant Initiative will provide funding to local organizations that assist people in housing need to ensure those affected by national housing policies are better represented in policy making. Finally, the Government of Canada will initiate a Public Engagement Campaign to inform public views on different housing types and tenures to reduce stigma and barriers on affordable housing while promoting inclusive housing projects. Many of the programs in the strategy work through a collaborative partnership between different levels of government, as well as with private and non-profit sector actors.<sup>11</sup> Overall, the National Housing Strategy appears to incorporate public input and lived experience of people who have faced housing insecurity to come up with solutions for housing security across the country. Although the strategy is quite new, it has the potential to make it easier to access funds to directly help those who are facing housing insecurity in West Centretown.

<sup>11</sup> Government of Canada. (2017). Canada's National Housing Strategy: A Place to Call Home. https://www.placetocallhome.ca/pdfs/Canada-National-Housing-Strategy.pdf

#### 1.52 ONTARIO LONG-TERM AFFORDABLE HOUSING STRATEGY

Ontario's Long-term Affordable Housing Strategy was first introduced in 2010. The strategy consolidated separate homelessness related programs into the Community Homelessness Prevention Initiative. The initiative has helped more than 30,000 families and individuals experiencing homelessness obtain housing. With a higher-than-the-Ottawa-average number of West Centretown residents living in poverty and requiring housing support, the Ontario Long-Term Affordable Housing Strategy can be leveraged to support affordable rental housing initiatives in West Centretown.

The Long-Term Affordable Housing Strategy was updated in 2016 with a commitment to end homelessness in Ontario in 10 years. The strategy includes a more people-centred, partnership-based approach towards housing policy that focuses on housing benefits, allowing for inclusionary zoning and providing increased funding into key areas. The strategy builds off the 2016 Ontario Budget investment of \$178 million over three years investing in the strategies listed below:

- Portable housing benefit targeted towards survivors of domestic violence
- Housing allowances and support services to assist families and individuals in supportive housing
- Construction of new supportive housing units with operating assistance
- Engagement with aboriginal partners in order to develop an Indigenous Housing Strategy
- · Increase the current annual investment for the Community Homelessness Prevention Initiative
- Investing in an Innovation, Evidence and Capacity Building Fund to support research, evaluation and capacity building initiatives<sup>12</sup>

The Province of Ontario's Long-Term Affordable Housing Strategy is an opportunity for organizations working on affordable rental housing in West Centretown because the strategy includes funding for programs that can be used in West Centretown to increase affordable rental housing. Specifically, the province's strategy of constructing and providing operating support to increase the number of supportive housing units could be beneficial if West Centretown organizations can be a part of that new construction and operation. Supportive Housing is an important part of the affordable rental housing sector for people who face multiple barriers to housing security such as mental health and substance misuse challenges, because they are provided supports for these challenges where they live. There is an opportunity to use the Long-Term Affordable Housing Strategy at the local level in West Centretown.

<sup>12</sup> Government of Ontario. (2016). Ontario's Long-term Affordable Housing Strategy Update. http://www.mah.gov.on.ca/AssetFactory.aspx?did=13683

#### 1.53 OTTAWA HOUSING STRATEGIES

There are a number of policies and tools which are either in use or under development by the City of Ottawa that can provide some support for affordable rental housing in the West Centretown area, as well as other neighbourhoods in the city. Three initiatives of the City of Ottawa have been identified as opportunities for expanding affordable rental housing in West Centretown. These include an upcoming inclusionary zoning policy, which may aid in incorporating affordable rental units in new developments in the area; the social services department at the City of Ottawa, which acts as a coordinator for funding sources; and Section 37 contributions, which can be used for Ward 14 housing fund and future developments. These programs coupled with the support of Ward 14's Councillor Catherine McKenney and various organizations working in affordable housing in the area, could set a strong base for the future of housing affordability in the area West Centretown. Ottawa's 10-Year Housing and Homelessness Plan is also included in this section, although based on interviews with local informants, that plan is not seeing the results needed to protect Ottawa's most vulnerable people from housing insecurity.

#### **HOUSING SERVICES OFFICE**

Housing planning is managed through the Social Services department of the City of Ottawa. The Housing Branch works on issues related to affordable housing and is a resource for affordable housing operators and developers who are seeking funding from government sources. The City facilitates the applications processes of various funding programs for capital and operating funds for affordable housing communities.<sup>13</sup> There is also an interdepartmental working group on affordable housing at the City of Ottawa that is conducting a study of surplus municipal land that could be allotted for affordable housing. The Housing Services Department and the interdepartmental working group on affordable housing can be seen as an opportunity for community organizations to collaborate with and access funding for affordable rental housing from.

#### SECTION 37 CONTRIBUTIONS: AFFORDABLE HOUSING FUND

Ward 14 is the only ward in Ottawa that has an Affordable Housing Fund that collects half of all Section 37 contributions in the ward for future affordable housing developments. Recently, a project being developed by the non-profit developer Cahdco received \$500,000 in funding from the Section 37 Affordable Housing Fund. While a positive step forward, this is a rather limited fund and is not a significant source of support for future affordable housing developments in the area, as was heard from Councillor McKenney and other local stakeholders working in the affordable housing sector. The Section 37 Affordable Housing Fund is considered to be an opportunity now but if and when a new inclusionary zoning policy is adopted by the City of Ottawa, Section 37 benefits will no longer be available for affordable housing. The city will have one or the other, but not both. The upcoming inclusionary zoning policy is described in the next section.

<sup>13</sup> City of Ottawa. (2018). Housing. https://ottawa.ca/en/residents/social-services/housing

#### INCLUSIONARY ZONING POLICY

At the beginning of 2019, the City of Ottawa will initiate the process of developing an inclusionary zoning policy. According to the Province of Ontario, any municipality that would like to enact an inclusionary zoning policy must go through several steps. First, the municipality must develop an Assessment Report that outlines the current demographics and housing trends, the effects that the policy will have on the housing market, and the written opinion of the impact analysis from a person independent of the municipality. The municipality must then incorporate inclusionary zoning policies into the Official Plan, and the specific approach that the municipality will take to regulate and enforce the policy. The Zoning By-Law must then be passed to implement the inclusionary zoning policies. With each development of units under inclusionary zoning, there needs to be an agreement between the municipality and the owner of the units to outline any matters related to the units.<sup>14</sup>

The City of Ottawa has ample discretion as to how they can enforce this inclusionary zoning policy. For instance, the City can determine the threshold of what size of development the policy would apply to; how long the units need to remain affordable; what areas of the city the policy would apply to; how to define "affordable"; etc. The specific features of an inclusionary zoning policy in Ottawa is not yet known. The City will begin compiling research to make the case for an inclusionary zoning policy in Ottawa and will begin public consultations to gain feedback on how to structure the policy. Once it is prepared, the policy will go to Council for a vote. If it is approved, there may be an appeal process due to the strong potential for backlash from developers in the community. This may require an amendment to the policy and resubmission for approval. Overall, it is anticipated that the process of developing and enacting an inclusionary zoning policy will take approximately 1.5 to 2 years. Enacting an inclusionary zoning policy in Ottawa presents a great opportunity to enforce the inclusion of affordable housing units in new construction projects.

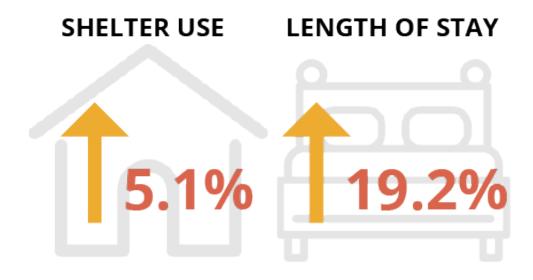
#### 10-YEAR HOUSING AND HOMELESSNESS PLAN

In 2011 Ottawa City Council approved \$14M in funding annually for housing and homelessness initiatives, and committed another \$2M in 2015.<sup>15</sup> The 10-Year Housing & Homelessness Plan was adopted in 2013 and guides the city's housing efforts until 2023. Figure 32 outline's Ottawa's housing services system and provides a picture of housing supports for the whole city. Many of the residents who live in West Centretown in rooming housing or supportive housing could be at risk of homelessness if they lost their current housing so this plan holds a lot of relevance to the West Centretown neighbourhood. The plan sets out a vision for eliminating chronic homelessness and building a city where everyone has a safe and affordable home in a neighbourhood of their choosing. The plan is based on three pillars where everyone has a home, people get the support they need, and stakeholders work together.

<sup>14</sup> Ontario Ministry of Municipal Affairs and Housing. (2018). Inclusionary Zoning. http://www.mah.gov.on.ca/Page13790.aspx 15 City of Ottawa. (2017). 10-Year Housing and Homelessness Plan Progress Report. https://documents.ottawa.ca/sites/default/files/Ottawa-Housing-Homelessness-Report-ENG.pdf

There are a number of programs that are being employed in Ottawa to support access to affordable housing for those who need it. The key programs that could be relevant to Ottawa's West Centretown neighbourhood are described here:

- Action Ottawa is a program of the City of Ottawa for increasing the supply of low-income affordable housing and it does so by combining funding from all three levels of government to help private and non-profit developers build new affordable rental housing. Action Ottawa also makes available surplus land that is owned by the City to be used for the development of affordable housing.
- **Rent Supplement Program** allows for a household to pay 30% of their income for a unit with a private or non-profit landlord and the city pays the difference in cost to the landlord between what the tenant can pay and what the regular price would be.
- Housing Allowance is a benefit that is paid from the city to an individual or family to help cover the cost of housing for qualifying households. These are some of the programs that can support individuals and families in West Centretown with accessing and maintaining appropriate housing. The 10-Year Housing and Homelessness Plan is based on the principle of Housing First and aims to reduce chronic and episodic homelessness by moving those who have the highest need into transitional or permanent housing as soon as possible. Although the plan has been in place since 2013, the total number of people using emergency shelter in Ottawa has been increasing, with a 5.1% increase from 2016 to 2017. Likewise, the average length of stay in Ottawa shelters, measured in days, increased by 19.2% from 2016 to 2017. These numbers demonstrate what we have heard from stakeholders working with housing insecure individuals, that the 10-Year Housing and Homelessness Plan is not making a big impact for individuals who are housing insecure. There is a lot more work to do to ensure that everyone has a safe and comfortable home, and that is why this plan is included in the Weaknesses section of this report.



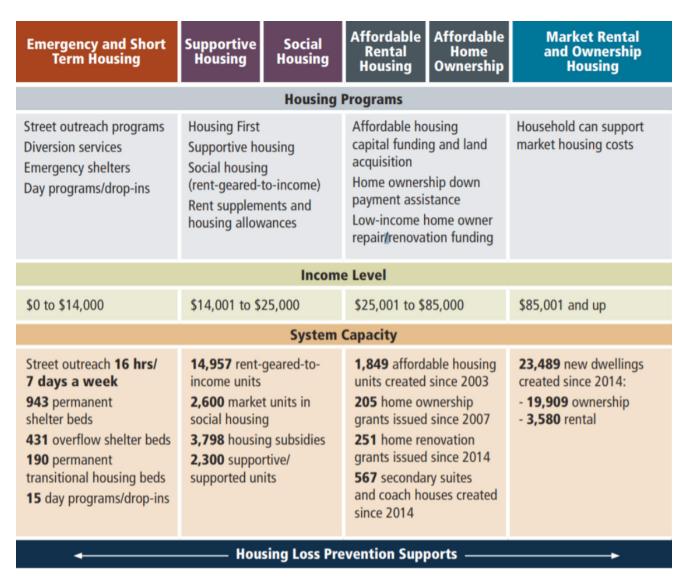


Figure 31. Ottawa Housing Service System (from 10-Year Housing and Homelessness Plan)

#### 1.54 POLICY TOOL EXAMPLES FROM CANADIAN MUNICIPALITIES

In order to better understand the array of potential policy tools that can be used to both maintain existing affordable rental housing and to encourage the construction of new affordable rental housing in West Centretown a scan of affordable housing strategies across Canada was conducted. These strategies came from municipalities located in three different provinces – Alberta, British Columbia and Ontario. These strategies contained tools that can broadly be classified into two different classes: those that require municipal expenditure and those that do not. Although these affordable housing strategy documents discuss affordable housing in general, we have focused our attention on the tools that are associated with maintaining and increasing the supply of affordable rental housing specifically. All of the tools listed here are opportunities, as they could be implemented by the City of Ottawa to support the availability of affordable rental housing in West Centretown.

#### NO OR LOW COST AFFORDABLE HOUSING TOOLS

The majority of tools proposed in the affordable housing strategies that we reviewed were low or no cost interventions. This type of approach attempts to shape the decisions of the private sector, through both 'carrots' and 'sticks' toward building more rental housing generally, and affordable rental housing specifically.

A common trend amongst the affordable housing strategies that were reviewed was to either decrease the costs of construction or increase the potential revenue of private-sector market housing in order to encourage the inclusion of affordable housing in those projects. Almost all of the municipal affordable housing strategies that we reviewed recommended density bonusing policies. <sup>16</sup> Density bonusing is a zoning tool that permits developers to build more floor space than normally allowed in exchange for amenities and affordable housing needed by the community. <sup>17</sup> Density bonusing is used extensively in Toronto (in the form of Section 37 benefit agreements) and in Vancouver (in the form of Community Amenity Contributions). In both Toronto and Vancouver, negotiations occur on an ad hoc, case-by-case basis to determine the requisite level of affordable housing or amenity contribution for the granting of additional density. <sup>18</sup> As of 2013 approximately 40% of Vancouver's density bonus contributions were put toward affordable housing, whereas approximately 10% of Toronto's Section 37 benefit funds went toward affordable housing.

Municipalities have also adopted or proposed policies intended to decrease the construction costs of new market developments in exchange for the provision of affordable rental housing. Many of the strategies reviewed considered reductions in minimum parking requirements, the fast tracking of permit approvals for projects that provide affordable rental housing, and the allowance of microsuites to make the provision of affordable rental housing cheaper for the private sector. One municipality, Coquitlam, British Columbia, also proposed a policy to exempt rental floorspace from maximum density allowances under their zoning bylaw.

<sup>16</sup> For example, see: City of Toronto. (2009). An Affordable Housing Action Plan 2010-2020. RE: DI9.2.; City of Victoria. (2016). Victoria Housing Strategy 2016-2025.; City of Surrey. (2018). Surrey Affordable Housing Strategy: A Focus on Rental Housing. 17 City of Vancouver. (n.d.). Density Bonus Zoning. Accessed from: https://vancouver.ca/your-government/standards-of-maintenance-by-law aspx

<sup>18</sup> Moore, A.A. (2013). Trading Density For Benefits: Toronto and Vancouver Compared. IMFG Papers on Municipal Finance and Governance, 13. Accessed from: https://munkschool.utoronto.ca/imfg/uploads/220/imfg\_no\_13\_moorer3\_online\_final.pdf
19 For example, see: City of Toronto. (2009). An Affordable Housing Action Plan 2010-2020. RE: DI9.2.; City of Victoria. (2016). Victoria Housing Strategy 2016-2025.; City of Surrey. (2018). Surrey Affordable Housing Strategy: A Focus on Rental Housing.
20 City of Coquitlam. (2015). Housing Affordability Strategy.

The municipal affordable housing strategies also include tools to maintain existing affordable rental housing, and to limit the detrimental impacts of relocation of tenants from rental buildings proposed for redevelopment. Many of the strategies recommended the development of standards of maintenance bylaws for rental and affordable housing. These bylaws prescribe standards for the maintenance and occupancy of rental buildings to ensure that they are free from hazard and maintained continuously in conformity with fire and building requirements to ensure both that the building is safe to inhabit and has a long useable life.<sup>21</sup> Some strategies also propose the adoption of rental replacement policies, for example in Surrey, British Columbia the policy requires developers to replace purpose-built rental units on a one-for-one basis when redeveloping a building.<sup>22</sup> In Toronto, the strategy recommends the application of a conversion and demolition bylaw which requires anyone seeking to demolish or convert rental units obtain approval and a permit from the City of Toronto. These permits are generally contingent upon a replacement of the demolished or converted rental unit.<sup>23</sup>

When affordable rental units are going to be redeveloped, many municipalities require that developers meet requirements set out in tenant relocation policies. These policies provide a framework governing the temporary or permanent relocation of households because of revitalization, conversion, sale or substantial rehabilitation of a rental unit, defining notice periods and compensation levels that go further than provincial tenant protection legislation.<sup>24</sup> These policies are not binding, however because zoning is discretionary, adherence to the policy is generally a prerequisite for rezoning.

In British Columbia, several newer affordable housing strategies also recommended the adoption of rental only zoning in areas at risk of losing affordable rental housing.<sup>25</sup> In May 2018 the British Columbia provincial government gave the power to municipalities to zone exclusively for rental housing, meaning that all new housing in the zone be developed as rental units and that existing rental housing in the area be preserved as rental.<sup>26</sup> This power does not yet exist in Ontario, but if brought in by the provincial government it could potentially be a powerful tool to preserve and expand the supply of affordable rental housing.



#### AFFORDABLE HOUSING TOOLS THAT REQUIRE MUNICIPAL EXPENDITURE

As indicated above, many of the policy tools to preserve and expand the supply of affordable rental housing are low cost or no cost. There are also strategies that do require direct expenditure by a municipality.

One of the policy tools that arose in several affordable housing strategies was relief from development fees, development servicing charges, and permissive tax exemptions.<sup>27</sup> Similar to reduced parking requirements and fast-tracking permit approvals for rental housing, this strategy lowers the cost of construction for private-sector developers who are building affordable housing or who are including an affordable housing component in a market development.

Municipal strategies also include the creation of housing reserve funds which provide grants for funding to assist in the development and retention of affordable housing for those with no, low or moderate incomes.<sup>28</sup> These funds are built through numerous means, for example in Surrey the city requires that developers of market residential buildings contribute \$1,000 per unit for affordable housing.<sup>29</sup> In other municipalities, housing reserve funds are built up through the use of municipal assets, for example through the sale of municipal owned lands. In addition to selling municipal land to raise money for affordable housing, some municipalities also propose policies to acquire suitable land when opportunities arise to create a 'land bank' for affordable housing.<sup>30</sup>

The small city of Fernie, British Columbia proposes the establishment of a rent bank, which is a source of emergency loans for families or individuals at risk of being evicted from their homes or cut off from essential utilities due to a short-term financial crisis. The loans are offered at low or no interest, and the fund is managed by a non-profit organization. All of these tools present opportunities for the City of Ottawa to strengthen it's approach to ensuring everyone in the city can access a safe and comfortable home.

<sup>27</sup> City of Victoria. (2016). Victoria Housing Strategy 2016-2025.
28 City of Victoria. (n.d.). Victoria Housing Reserve Fund. Accessed from: https://www.victoria.ca/EN/main/residents/housing/victoria-hous-

<sup>29</sup> Tim Welch Consulting. (2018). Long Term St. Thomas-Elgin Affordable & Social Housing Strategy.

<sup>30</sup> City Spaces. (2017). Affordable Housing Strategy: City of Fernie/West Fernie

### 1.6 WHAT WE HEARD

Community engagement is an important part of developing urban plans or strategies. Numbers, such as census demographic data, can only provide one part of the story of a neighbourhood. The lived experience of residents who would be affected by a plan, like an affordable housing strategy, should be taken into account when the plan is developed. Gathering thoughts and ideas from stakeholders helps to inform planners about neighbourhood issues and shifts power to citizens to determine the type of neighbourhood they want to live in. To ensure that our project recommendations are informed by community members in West Centretown, we conducted three forms of community engagement. Firstly, interviews with stakeholders were conducted over the phone to gather a wide variety of feedback. Stakeholders that were interviewed included non-profits, developers, and city planners. Secondly, we attended a meeting of the Somerset West Community Health Centre Steward's Table to share the project's progress, and take feedback from Steward's Table members. Thirdly, we held a "pop-up" public engagement kiosk at St. Luke's Table, a local drop-in day program, where many participants are facing housing insecurity. The thoughts and opinions gathered through the three forms of public engagement are described in the following section of the report, and were incorporated into our recommendations.

#### 1.61 STAKEHOLDER INTERVIEWS

Stakeholder interviews took place with representatives of organizations who work in West Centretown on affordable rental housing issues. A comprehensive list of stakeholders is presented below, and interview themes are summarized. We would like to acknowledge the following organizations for taking the time to speak with us about their opinions and experiences in working on affordable rental housing and related issues in West Centretown.

Alliance to End Homelessness Ottawa - Administrator

CAHDCO - Administrator

Cornerstone Housing - Administrator

Dalhousie Community Association (DCA) - Community member; Former land developer

Housing co-ops in Ottawa - Housing Manager

Rochester Heights Community House - Administrator

St Luke's Table - Member of Board of Directors, and Administrator

Tartan Land Corporation, Ottawa Home Builders' Association - Developer

City of Ottawa - Planner

Former Montreal City Planner

Councillor - Ward 14 (Somerset)

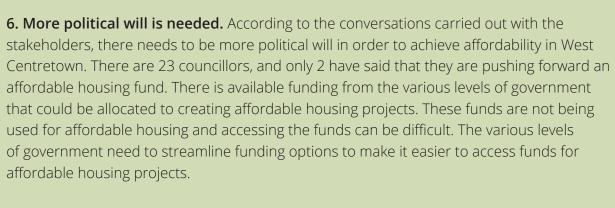
Ottawa Community Housing - Community Development organizer

City of Ottawa, Planning, Infrastructure & Economic Development - Planner

City of Ottawa, Housing Services Branch - Program Manager

There were several recurring themes from stakeholder interviews. Interviewees indicated challenges relating to the lack of affordable housing in the West Centretown neighbourhood, and also suggested some steps they think need to be taken to address some of the challenges. The following recurring trends were identified.

- 1. Substantial gentrification has occured in recent years. The main concern regarding affordability is how rapidly the area is gentrifying. This is attributable to the location of the area adjacent to downtown, as well as buildings being renovated that result in higher rents. Having newly renovated suites in a central location has led to an increased interest in the area from more affluent groups of people. The area has also seen an increase in housing units for students, which can be a another sign of gentrification. An example of the apartments that are being targeted to students and young professionals is the LIV apartment building on Bell Street.
- 2. Section 37 is very limiting. Section 37 authorizes increases in permitted height and/or density through a zoning bylaw in return for community benefits. The Section 37 benefits in Ottawa are not the same as they are in Toronto and are much more limiting. The Section 37 contribution agreement generally does not provide large amounts of funding and cannot be used in conjunction with inclusionary zoning.
  - **3. Inclusionary zoning is an important tool if used correctly.** Inclusionary zoning has not been implemented in Ottawa yet, but there are plans to do so in the near future. Although there are some contradictory sentiments toward inclusionary zoning from different stakeholders, it is clear that inclusionary zoning can be an important tool.
- **4. Importance of partnerships to build affordable housing.** Community organizers, developers and government officials are very aware of the importance of building partnerships in order to maintain and enhance the affordable housing stock. This will mean including developers in conversations about affordable housing and creating agreements where multiple parties can benefit.
- **5. Relationship with developers needs to change.** At the moment, there seems to be a disconnect between community organizations and developers. Even though both entities focus on addressing different parts of the housing equation, the only way for organizations to stop getting push back from developers, and developers getting push back from the public, is through collaborating in areas where both can benefit. These conversations will be paramount to ensure that groups are not working in isolation.



- **7. Public engagement is very important.** Considering the diversity of residents in West Centretown, it is important to engage the public in meaningful ways to ensure that various viewpoints are heard.
- **8. Quality of rooming houses is an issue.** Rooming house units are a very complicated aspect of the housing equation, but one that is extremely important in the neighbourhood. Not only does the neighbourhood have the highest concentration of rooming house units in Ottawa, but a large portion of West Centretown's population rely on them. Since rooming houses are privately owned, it is difficult to enforce proper maintenance of the buildings for tenants without causing the buildings to be shut down.
- **9.** There are worries about lack of public spaces in the neighbourhood. In addition to the lack of affordability in the area, the neighbourhood is also seeing a lack of public spaces for interaction. There is a concern that there are not enough green spaces and community areas where residents can interact.

#### 1.62 STEWARD'S TABLE MEETING

On October 26, 2018, the Planning Collective team attended the meeting of the Steward's Table, a group of local organizations that meets monthly to collaborate around housing issues and projects in the area, and to share information across organizations. At this meeting, several interesting ideas came up regarding the affordability of West Centretown, which are listed below.

- In the past, West Centretown was a landing spot for new immigrants due to its diverse population, proximity to downtown, and supply of affordable rental housing
  - The old Bell Towers building housed many newcomers in affordable rental units
  - Now that building has been redeveloped into Liv Developments, a high-end building marketed to young working professionals and students
- In the face of rapid change in West Centretown, several features of the neighbourhood are important to maintain:
  - West Centretown as a Landing Place for newcomers
  - · West Centretown as an affordable place to live
  - The history and diversity of the neighbourhood
  - The urban character of the place, with cohesive and legible architecture and urban form
- Private rental housing is a large portion of the affordable rental stock
  - Need more regulations to ensure these are maintained and kept in good condition
  - Newer construction of rental housing is not affordable
- Public engagement is necessary
  - Good to hear from different groups who live in the area (engaging those other than the 'usual suspects')
- Ottawa housing plans are problematic
  - Punitive towards tenants, and missing the mark on what tenants really need
  - City will be updating their 10-year Housing and Homelessness Plan soon, which will provide an opportunity to bring these issues to the forefront and present feedback from different groups on Ottawa's local housing policies

The feedback and ideas that came up at the Steward's Table meeting provided direction for further research and for recommendations that are included in this final report.

#### 1.63 POP-UP PUBLIC ENGAGEMENT

The Planning Collective Team conducted public engagement at St Luke's Table, an organization that provides meals and supportive services for those experiencing poverty. We held a pop-up kiosk for two hours on November 2nd, 2018 during the lunch time meal serving. The pop-up consisted of display boards on a table with free snacks to entice participation. Through the form of pop-up engagement, participants were able to come and speak with The Planning Collective team members in a low-pressure comfortable environment. Many people came over to ask what the pop-up was all about and offer their feedback about their own challenges of finding affordable rental housing in West Centretown.

The purpose of the pop-up was to find out what some of the main challenges were for residents living in that area, as well as any ideas they have about making it easier to access affordable housing. People were very responsive and provided us with some useful feedback. The following are some common responses gathered at the pop-up.

Social housing waiting times are too long and if the list gets updated, it does not reserve your spot. You are placed at the bottom of the list, if no contact has been made.

Rooming house conditions are awful, and they are filled with mice.

Many people couch surf because they cannot find adequate housing.

Support workers at St. Luke's have heard of many illegal evictions.

The social housing waiting list does not take into account priorities like chronic illness.

Someone was facing eviction as a result of their landlord selling the building and wanting to do renovations.

Rents are going up quickly but subsidies do not match the increase in rents.

In addition to the pop-up kiosk, posters with a question regarding access to housing were left at the SWCHC in order to gather additional comments from those using the Health Centre services. The feedback from the residents of West Centretown who access St. Luke's Table and the SWCHC were incorporated into this final report.

The ideas and experiences gathered through all three forms of community participation discussed here have guided the development of our final recommendations for this project. Each type of engagement gathered feedback from different types of people who have a stake in having better access to affordable rental housing in West Centretown.

Figure 32. St. Luke's Table Building



Figure 33. Pop-up Public Engagement Disucssion



## 1.7 FUTURE SCENARIOS

The housing market of West Centretown has been changing over the last 10 years. Over time, development activity has been increasing modestly as compared to historical construction completions in previous decades.<sup>31</sup> This increasing growth in development activity is likely to continue because there is a large amount of residential development projects that have been approved by the City of Ottawa in West Centretown. Given this flurry of development interest, it is likely that the housing market will change going forward. In order to better understand how these new developments may impact the housing market in the area, estimates of future scenarios (outlined below) can be a useful tool to anticipate change in the coming years.

There is a significant number of new housing developments that are planned or underway in West Centretown. Currently there are 19 new development projects (with over 20 units) in the area that have been approved by the City of Ottawa, consisting of approximately 8,500 units, and 6 other development projects that are under review by the City. Figure 34 shows the location of the proposed development projects in the area, with the rental projects indicated in red and the condominium projects indicated in green on the map. The projects under review are indicated in purple. While it is possible that some of these projects will never be built, this large number of approved development applications reflects the amount of interest there is by various developers and local organizations in developing in this area of Ottawa.

PURPOSE BUILT RENTAL PROJECT 鰛 CONDOMINIUM PROJECT PROJECT UNDER REVIEW 駎 駎 畾 https://app01.ottawa.ca/postingplans/home.jsf?lang=en Statistics Canada Census, 2016 of Ottawa (2018). Development Applications Search

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Figure 34. Future Developments Map

#### DWELLINGS BY PERIOD OF CONSTRUCTION IN WEST CENTRETOWN

In order to put into perspective the amount of development that is being proposed in West Centretown, it is useful to look at historical data of when the existing dwellings were built. Figure 35 charts over time the number of dwellings that were constructed in each time period in the West Centretown area. It is apparent that construction in West Centretown has remained relatively slow and consistent, with more construction taking place in the 1960s and 1970s relative to later decades. In the time period from 2011 to 2016, even though only a partial decade is captured, already the amount of construction is nearing the amount of dwellings built in the decades prior.<sup>33</sup>

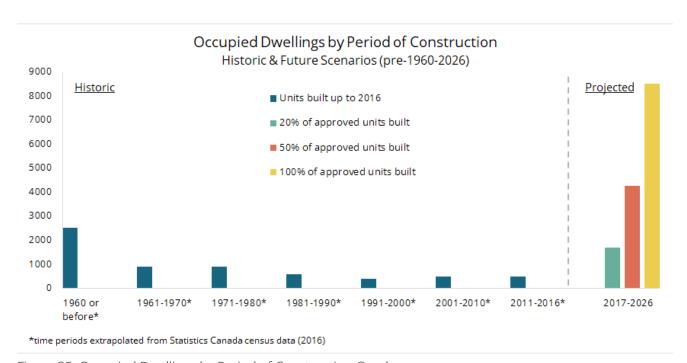


Figure 35. Occupied Dwellings by Period of Construction Graph

In the time periods projecting forward for the next 10 years, there are three different scenarios presented. The green bar represents the number of dwellings that would be constructed over the next 10 years if 20% of the approved units in the proposed development projects are built (assuming 20% of the condominium units and 20% of the rental units are built). The red bar depicts the number of new units that would be introduced to the neighbourhood if 50% of the approved units are built, while the yellow bar includes 100% of the approved units. This graph highlights the scale of new development that has been proposed in West Centretown as compared to the units built in previous decades, and the amount of change these new developments could bring to the housing market.

It is important to note that, while this graph shows the number of dwellings constructed, it does not capture the housing units that may be demolished in the process of new construction. Through demolition, households may be displaced and may have limited options for relocation within the area. In addition, while new dwellings may be added to the area, these new units may be small in size with fewer bedrooms, and therefore may not be suitable for a larger family, and may be more expensive than the existing rental units in West Centretown.

<sup>33</sup> Ibid. 31

#### HOUSING TENURE IN WEST CENTRETOWN

As outlined in the Demographics section of this report, West Centretown has for many years had a renter-dominated housing system. However, the proportion of renter-households has declined between 2006 and 2016, highlighting a trend of increasing owner-occupied dwellings in the area. It is possible that this trend will continue, especially given the large number of new condo units that have been approved for development in the neighbourhood.

Of the approved development projects in West Centretown, 47% are purpose-built rental (Figure 36). While this is reflective of a growing trend of developers starting to build more rental units, the average rental development project is much smaller than the condominium projects, accounting for only 25% of the new units in West Centretown (Figure 36). The majority of the rental developments are under 9 storeys with the highest approved rental buildings at 25 storeys. In contrast, the condominium projects tend to be much taller, with the tallest approved building at 65 storeys.<sup>34</sup>

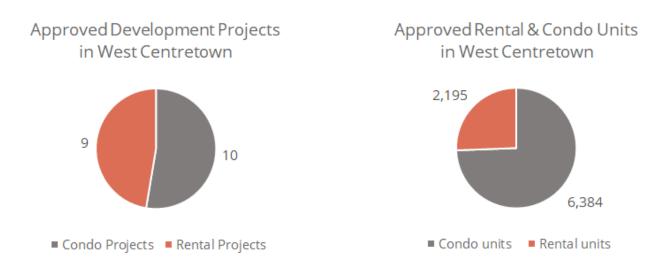


Figure 36. Approved Developments in West Centretown Graphs

With the addition of these residential buildings in West Centretown, it is possible that the area will begin to shift from predominantly rental housing stock to increasing homeownership. Figure 37<sup>35</sup> <sup>36</sup>below shows how the proportion of renter and owned dwellings may change as new units are built. The "Low Growth" scenario for 2026 continues the trend from the last 10 years into the future, with the number of renter households slowly shrinking and a growing number of households that own their home. In this scenario, however, there is still a large majority of renter households. The "Mid Growth" scenario for 2026 depicts the proportion of renter and owned households if 50% of the new approved developments are built (assuming 50% of the rental units and 50% of the condo units get built). In this scenario, the proportions of rented and owned households are nearly equal. The "High Growth" scenario for 2026 assumes that all of the approved new units are built, which would result in a higher proportion of owned dwellings. It is apparent from the Mid and High Growth scenarios that the new developments could change the housing system significantly in West Centretown, to the point where the tenure of the area becomes majority-owned housing.

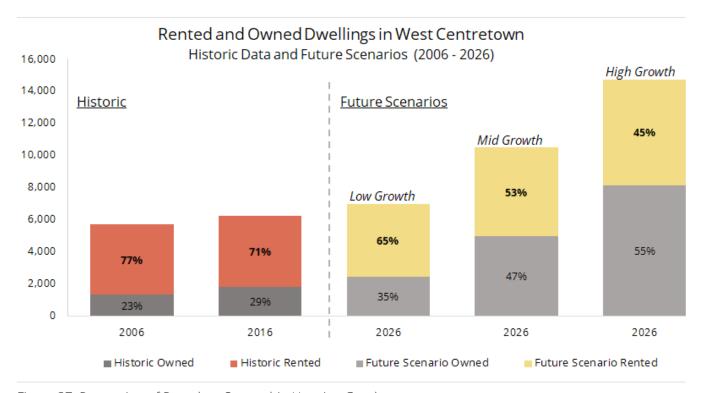


Figure 37. Proportion of Rental vs. Ownership Housing Graph

Since the proportion of rented dwellings may begin to decline in the coming years, it is significant that the median rents in Ottawa have been rising due to a low vacancy rate, which was down to 1.7% in 2017 from 3% in 2016.<sup>37</sup> A scan of the available rental units<sup>38 39</sup> in West Centretown shows that indeed there is a lack of units available for rent (as of November 5, 2018), with very few vacant larger units with 3 or more bedrooms. Table 20 below depicts the average rents of vacant units in West Centretown by unit size as of November 5, 2018, and an estimate of the household income that would be needed to rent those units.40

Table 20. Average Unit Rental Prices in West Centretown

Apartment Size	A	vg Price of Rent	U	Itilities Cost Estimate	То	tal Housing Costs		ter-tax Annual Income	Before-tax nnual Income
								•	spend 30% on
(bedrooms)		(monthly)		(monthly)		(monthly)	on	housing costs)	housing costs)
Studio	\$	925	\$	112	\$	1,037	\$	41,480	\$ 53,924
1BR	\$	1,314	\$	112	\$	1,426	\$	57,032	\$ 74,142
2BR	\$	1,868	\$	160	\$	2,028	\$	81,125	\$ 105,463
3BR	\$	2,300	\$	208	\$	2,508	\$	100,320	\$ 130,416
4BR	\$	2,600	\$	256	\$	2,856	\$	114,240	\$ 148,512

Due to the low vacancy rate of rental units in West Centretown, the cost of renting a larger unit could be prohibitive for many families, especially considering the median incomes of households currently living in the area. This points to the potential for displacement if a household needs to relocate due to the renovation or demolition of a building, and cannot afford the current rental rates in the private market. While the new rental stock will help to ensure a mix of rental and owner-occupied units, the majority of the new rental units being built will have rents that are likely to be higher than the area median rates. These units will increase the stock of purpose-built rental apartments in the area, but it will take many years for the units to become more affordable over time.

CMHC. (2017). Rental market report Ottawa-Gatineau CMA. Accessed from: https://eppdscrmssa01.blob.core.windows.aet/ 

tretown-west/studios+?exclude-airbnb&box=-75.74077,45.38808,-75.68117,45.42379

Expatisan. Accessed from: https://www.expatistan.com/cost-of-living/ottawa)

It is very likely that median rents will go up into the future given the historic growth rates of rents in the area. The graph below (Figure 38)<sup>41</sup> shows the growth rate in median rents over time from 2010-2017 in different geographies of Ottawa. This graph compares West Centretown to its surrounding neighbourhood of Chinatown-Hintonburg-Westboro North, the Downtown area, and Ottawa as a whole. When comparing the growth rates of median rents over that 7-year period, West Centretown has outpaced the growth rate of rental prices for various unit sizes compared to the other geographies.

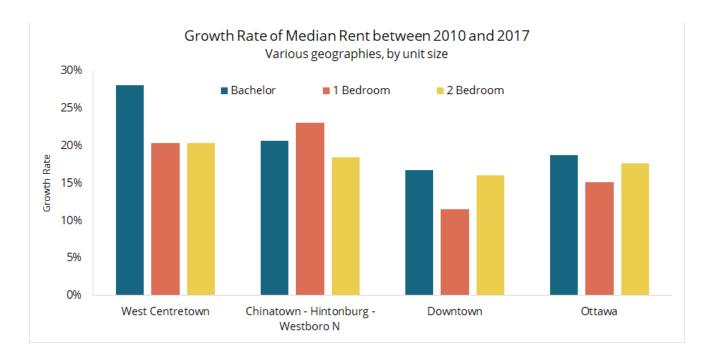


Figure 38. Growth Rate in Median Rents Historical Graph

Note: The median rental rates in the CMHC data are lower than the current vacancies because the data captures the rental rates of all units, including those that are being rented at below-market rates (e.g. rent controlled and social housing units).

When looking at West Centretown specifically, the annual growth rate in the past can be examined to better understand how rents might change into the future. The median rent in West Centretown has grown from \$773 in 2010 to \$946 in 2017 (Figure 39), representing a compound annual growth rate of 2.9% over that time period<sup>42</sup>.

<sup>41</sup> Ibid, 37. 42 Ibid, 37.

To determine how rents might change going forward, Figure 39<sup>43</sup> <sup>44</sup> provides three different growth scenarios from 2017 to 2027. The yellow line ("Low Growth Rate") shows how the rents would increase over the next 10 years if the growth rate of rents slowed to the rate of 2% per year (approximately the rate of inflation) resulting in a median rent of \$1,153 by 2027. The dark blue line ("Medium Growth Rate") continues the status-quo annual growth rate of 2.9% between 2010 and 2017 into the next 10 years. This would result in a median rent in West Centretown of \$1,261 by 2027. The red line ("High Growth Rate") is showing annual growth of 4.7%, which could occur if rents in the area begin growing at a faster pace as a result of more expensive rental units being added to the housing stock. This scenario would result in a median rent in West Centretown of approximately \$1,369 per month.

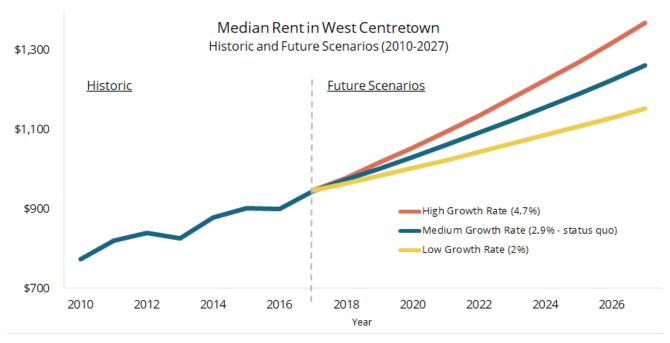


Figure 39. Growth Rate in Median Rents Scenarios Graph

This move towards the development of expensive rental units will provide housing for certain demographics of income-earners, but is not contributing housing stock at the more modest, affordable end of the scale. This will further squeeze the rental market, as there is no sign that the demand to live in West Centretown will go down in the near future given its proximity to downtown and the new transit stations coming in to the neighbourhood.

While these scenarios present possible changes that could occur in West Centretown, these future scenarios are estimates. Further study is needed to fully understand the extent of the changes in the housing market that will take place as a result of the upcoming development in West Centretown, and the effect that these changes may have on households living in the area.

<sup>43</sup> Ibid, 32. 44 Ibid, 37.

# 2. SWOT ANALYSIS

## 2. SWOT ANALYSIS

A SWOT analysis has been conducted to determine what strengths, weaknesses, opportunities, and threats are being experienced in West Centretown concerning affordable rental housing. Strengths which have been identified include the wealth of community organizations who are already taking action to expand and preserve affordable rental housing options in West Centretown. Some weaknesses that have been found include the lack of support from the City of Ottawa through plans and policies to adequately address housing and homelessness issues. It has been identified that an opportunity exists for the City of Ottawa to use more progressive policy tools and funding streams, while fully committing to address the affordable housing issue. Finally, threats have been identified, and include rising housing prices and gentrification of West Centretown. The content in the SWOT analysis paints a picture of the current situation of housing in West Centretown and points towards opportunities and threats to consider as a strategy is created. The SWOT analysis will inform recommendations for the final project report.

#### **STRENGTHS**

West Centretown has many attributes that make it a lively, diverse neighbourhood that is well connected to the rest of the city. The neighbourhood has a robust non-profit sector that is committed to equity and access to social services. Many of these organizations are working specifically in the area of preserving and developing affordable housing in the area, and working collaboratively to address concerns related to gentrification and displacement of vulnerable residents. Three key strengths in the West Centretown neighbourhood have been identified, which include a robust community service sector, a supportive city councillor, and the neighbourhood's central location.

#### **WEAKNESSES**

The weaknesses of housing affordability in West Centretown relate to the dysfunction of plans and programs that are meant to support people facing housing insecurity. Ottawa's 10-Year Housing and Homelessness Plan and the Social Housing Registry of Ottawa are listed in the Weaknesses section of this report because they are not providing the support that individuals need to secure and maintain suitable housing. Optimistically, with more funding and support from the City of Ottawa and other levels of government, both of these weaknesses could turn into opportunities.

#### **OPPORTUNITIES**

There are a number of policies and programs at the national, provincial and municipal levels that can help to support the creation of a more robust affordable rental housing market in West Centretown. Some of these policies help encourage the development of more market and affordable housing, and other policies aim to renovate and preserve the existing rental housing stock. The 2017 National Housing Strategy and Ontario Long Term Affordable Housing Strategy are included in this section because they can be leveraged to support more local action on affordable rental housing. We have also included actions that the City of Ottawa is taking, and potential policy tools that the city could adopt, as opportunities to support an affordable rental housing strategy in West Centretown.

#### **THREATS**

The affordability of rental housing prices in West Centretown is being threatened by gentrification and rising housing prices. There is a considerable amount of planned developments in West Centretown, which will include mostly market rate condominiums and rentals. The historically lower cost of property in West Centretown compared to the rest of Ottawa is being exploited by property owners and developers who are starting to buy property and build new developments. With new development comes new residents, and what is likely to be experienced in West Centretown is a more affluent population moving into these new residences. A more affluent population can put additional pressures on the neighbourhood aside from rising housing prices. Stakeholders working in West Centretown have noticed businesses and cafes opening up in recent years that cater more to the incoming residents than the long-term population in West Centretown. Over time, real estate pressures could lead to the types of businesses that serve a lower income clientele being pushed out as well. Putting measures in place to ensure that people of various income levels can live in West Centretown will be important for maintaining the diversity of the neighbourhood. Data about the planned developments in and around West Centretown is discussed below.



# 3. STRATEGY

## 3. STRATEGY

Based on the background research and SWOT analysis described in sections 2 and 3 of this report, a strategy has been developed to address the need for affordable rental housing in West Centretown. The strategy focuses on supporting affordable rental housing versus ownership housing because the priority is to support those who are most housing insecure. Those who are living in poverty can typically only afford to rent their dwellings, as saving for a down payment on a home is a challenege when you are simply trying to make ends meet. For the purpose of this report, "affordable" is defined as housing that costs no more than 30% of the renter's income. Some of the recommendations proposed in this strategy are aimed at serving those on fixed incomes and some are aimed at serving the working poor. Other recommendations in this strategy will serve to increase the stock of rental housing to apply downward pressure on the housing market, with the goal of keeping rental prices affordable. Our approach to developing this affordable rental housing strategy for the area of West Centretown has been to use equity as our end goal. We believe that everyone has the right to enjoy safe and comfortable housing in their neighbourhood of choice. If implemented, this strategy will protect neighbourhood diversity, maintain housing affordability, and create an inclusive neighbourhood.

Based on the research that was conducted, The Planning Collective created a strategy that is composed of six recommendations. These recommendations are supported by key actions for implementation and followed by successful case studies from other municipalities to be used as references. These primary recommendations include: rooming house maintenance and preservation, creation of a rent bank, strengthening partnerships, implementation of a rental conversion policy, streamlining non-profit development applications, and implementing an inclusionary zoning policy. The six recommendations were selected based on best practices from other Canadian municipalities, suggestions from local stakeholders during interviews, and support from the SWCHC Steward's Table.

The primary recommendations are followed by three secondary recommendations that act as supportive measures for housing affordability in the City of Ottawa. These measures have been used in other municipalities and can be used by SWCHC in future advocacy efforts. These include community land trusts, strengthening the co-operative housing network in the city, and advocating for the implementation of a tenant relocation policy.

### **PURCHASE ROOMING HOUSES**

West Centretown has the highest concentration of rooming house units in Ottawa, and many residents of West Centretown rely on rooming houses to access the lowest cost housing available in the private rental market. As these units are privately owned, it is difficult to enforce proper maintenance of the buildings, and they too often present potentially harmful environments for tenants who are already vulnerable, marginalized and isolated. Rooming houses are notoriously poorly maintained. It is challenging for a municipal government to enforce maintenance and safety standards in rooming houses without causing rooming house owners to shut them down, which removes this form of low-cost housing from the rental market all-together. Therefore, this recommendation calls for the City of Ottawa to purchase rooming houses, renovate them to bring them up to code, and give them to a non-profit that is experienced in providing supportive housing to operate the rooming houses. This will ensure that rooming houses will provide dignified housing for those who need it and the units that exist will not be removed from the rental market.

## **KEY ACTIONS**

- 1.1 Advocate to the City to purchase and renovate the existing stock of rooming houses.
- 1.2 Once renovated, these buildings should be transferred to an experienced non-profit housing provider to manage the properties.
- 1.3 The managing housing providers should also include supportive services for tenants such as harm reduction programs and health care programs.
- 1.4 Funds from upcoming developments in West Centretown should be used for the maintenance of rooming house buildings. The funds would come from Section 37 benefits through the Ward 14 Housing Fund. SWCHC and partners should advocate for greater contributions to the fund from developers to sustain affordable housing initiatives like the purchase and transfer of rooming houses.
- 1.5 The research that is currently being conducted by the SWCHC and Cahdco on rooming houses should be used by the City and non-profits to advance this recommendation.



Figure 40. Portland Hotel Society Rooming House

#### CASE STUDY: PORTLAND HOTEL SOCIETY

Portland Hotel Society (PHS) is a non-profit based in Vancouver that manages a variety of housing, programs and services. These services include: low-barrier housing with clinical supports, emergency shelter, primary health care programs, needle distribution, overdose prevention and supervised consumption sites, a community farm, low-barrier methadone, managed alcohol programs, dental care, supervised injection, bean to bar chocolate, and alternatives to traditional detox. The non-profit housing provider has redeveloped multiple buildings including old hotels into rooming house buildings with on-site services.<sup>45</sup>

### **DEVELOP A RENT BANK**

A rent bank is a fund that is available for those who have low incomes, typically the working poor, who may have something come up one month that prevents them from paying the entirety of their rent, but who can pay the borrowed amount back in small installments over time. The fund would be administered through a non-profit, such as a community health centre, non-profit housing provider, or shelter provider. A rent bank will provide support to low-income households to help prevent eviction and homelessness through access to interest-free loans. These loans act as a source of emergency support for families or individuals at risk of being evicted from their homes or cut off from essential utilities due to a short-term financial crisis. A rent bank can ensure everyone in the neighbourhood can access a safe and comfortable home. The funds for a rent bank could come from developer contributions (Section 37 benefits) leveraged from the intensity of upcoming development in West Centretown.

#### **KEY ACTIONS**

- **2.1** Advocate to the City to fund a rent bank, which will provide loans that are offered at low or no interest for those on the verge of being evicted and will provide support to residents in West Centretown.
- 2.2 Partner with various non-profit organizations to access the rent bank for their clients.
- 2.3 Assign an administrative agency such as the SWCHC or a housing non-profit to process the loans and re-payments.

#### CASE STUDY: TORONTO RENT BANK PROGRAM

The Toronto Rent Bank Program provides interest-free repayable loans to low-income households facing eviction due to short-term financial difficulties. The rent bank acts in collaboration between the Neighbourhood information post (neighbourhood resource centre) and seven agencies: Albion Neighbourhood Services, COSTI North York Housing Help, East York Housing Help, The Housing Help Centre, Thorncliffe Neighbourhood Office-Flemingdon Park Office, Unison Health and Community Services. NIP acts as the Central Administrative Agency as well as a local service access centre in this city-wide homelessness prevention program. NIP is responsible for processing all Rent Bank loans and repayments in Toronto, as well as providing residents in the Downtown area with Rent Bank intake functions and a variety of housing-related services<sup>46</sup>.

<sup>46</sup> Neighbourhood Information Post (2018), Retrieved from http://www.nipost.org/toronto-rent-bank/

### STRENGTHEN PARTNERSHIPS

There are many different actors working on affordable rental housing issues in West Centretown and all throughout Ottawa. With so much momentum for addressing housing affordability issues, now is the time to strengthen partnerships between the Steward's Table that is meeting at the SWCHC, other non-profits and advocacy organizations, community members, the City Councillor, and the interdepartmental working group on housing at the City of Ottawa. It is important for the Urban Planning and Housing departments at the City to engage early and often with a broad range of community members and organizations when developing plans for the city. Therefore, non-profits need to reach out to the City as part of ongoing advocacy work to ask for more accountability and more engagement with the community. Currently, there is a disconnect between all of the organizations working on affordable housing within the city, and there is strength in numbers, so all of these actors need to come together to establish clear goals for affordable rental housing. In order for all parties to benefit from, maintain and enhance the affordable housing stock in the city, these groups must build strong partnerships. These conversations between community organizers, government officials and developers are paramount in ensuring the future success of housing affordability in West Centretown and this work can start with the following key actions.

## **KEY ACTIONS**

- 3.1 Prioritize working with the City interdepartmental working group on housing.
- 3.2 Strengthen existing and develop new partnerships with the non-profit/co-op sector involved with affordable housing.
- 3.3 Improve connections with stakeholders working in other areas of the housing sector (e.g. forprofit developers) to encourage more cross-collaboration and understanding.
- 3.4 Continue group advocacy efforts to the provincial and federal government for the delivery of more funding for the development of affordable rental housing.
- 3.5 Request the City to release a progress report on how the City of Ottawa is meeting its targets on housing affordability, which should be released quarterly to maintain accountability to the community.

3.6 Use public engagement tools to facilitate these partnerships. Work with the City to create an annual Housing Unconference. A Housing Unconference is a participant-driven meeting that avoids certain aspects of a conventional conference such as fees, sponsored presentations, and top-down organization. The Housing Unconference will provide an opportunity for various organizations and policy makers working in housing to interact and foster partnerships. This would include:

- > Stakeholder workshops
- > Focus groups
- > A Renter's roundtable
- > A Housing Unconference website with online forums and surveys where people can provide feedback at their convenience all year round. These online dialogues should be used to prompt new ideas and conversations at each yearly Housing Unconference.

#### CASE STUDY: VANCOUVER TALK HOUSING WITH US PROGRAM

The Vancouver Talk Housing With Us Program is a city-wide housing engagement program hosted by the City of Vancouver to involve communities with housing issues in the city. As part of the program, the Unconference provided an opportunity for various stakeholders, community organizers, community members and experts interested in housing to present ideas, engage and discuss solutions to the challenges of housing affordability and homelessness in Vancouver.<sup>47</sup>



Talk Housing With Us Program (2011). Retrieved from https://vancouver.ca/docs/policy/housing-talkhousing-unconference.pdf

### **RENTAL CONVERSION POLICY**

A rental conversion policy is intended to support a stable rental market, and would ensure that converting a rental unit to a condominium unit would not reduce the supply of rental accommodation in the city. This policy can also protect tenants of rental apartments subject to condo conversion. The rental conversion policy will fill the gap from the loss of provincial protections from the Ontario Rental Housing Protections Act that was repealed in 1998. The best rental conversion policies include the one-to-one replacement of rental units, and this is the type of policy that should be advocated for to the City of Ottawa. More details for key actions are listed below.

#### **KEY ACTIONS**

- 4.1 Advocate to the City of Ottawa to develop and adopt a rental conversion policy.
- 4.2 Provide assistance in setting the parameters of the rental conversion policy. This would include ensuring that replacement rental units be provided on the same property where they were lost, setting a minimum number of bedrooms that the replacement unit should have, and ensuring that rents be kept at the rate they were before the conversion.

## CASE STUDY: VANCOUVER'S ONE-FOR-ONE RENTAL REPLACEMENT POLICY

Vancouver's One-for-One Rental Replacement requires a minimum of one-for-one rental replacement of purpose-built rental units that are lost when a multi-unit rental building is redeveloped. The one-for-one rental housing replacement policy was mandated by the 2007 Rental Housing Stock Official Development Plan in Vancouver and has been effective in protecting Vancouver's supply of purpose-built rental housing.<sup>48</sup>



## SUPPORT NON-PROFIT DEVELOPMENT

Currently in Ottawa, some non-profit developers are given more supports than others. If a non-profit developer is working with Action Ottawa, their development approvals will be fast-tracked at the City, and they are given breaks on development fees. The development approval process can be lengthy and expensive, as it takes a lot of staff time to go through the motions to get a development approved. What the City is doing through Action Ottawa is reducing barriers to support non-profit affordable housing development to be faster and cheaper than regular for-profit developments. This recomendation calls for all non-profit afforable rental housing developments to be given the same process as those non-profit developers that are working through Action Ottawa. The City has developed a strong system, and they simply need to expand it to support the development of more affordable rental housing in West Centretown.

### **KEY ACTIONS**

- 5.1 Advocate to the City of Ottawa to fast track permit approvals and waive development fees for all non-profit developers who are providing affordable rental housing.
- 5.2 Collaborate with Action Ottawa to extend its streamlining process to all non-profit developers.

#### **CASE STUDY: ACTION OTTAWA**

Action Ottawa combines City incentives with funding from all three levels of government to assist private and non-profit developers in building new affordable rental housing for moderate and low-income households. Action Ottawa expedites processing for affordable housing projects owned and operated by non-profit housing providers. The overall objective of Action Ottawa is to support the creation of needed affordable housing by making available significant municipal resources and facilitating access to programs provided by other levels of government.<sup>49</sup>

## **INCLUSIONARY ZONING POLICY**

Inclusionary zoning would require new developments to include a proportion of the new units in the building to be made affordable for those with low incomes. Requiring new developments to make a proportion of the units available for affordable housing will encourage a more balanced and diverse community. It will also help to create more opportunities for people with low and moderate incomes in West Centretown to stay in their neighbourhood and to continue to live in an area that provides access to transportation and amenities.

At the beginning of 2019, the City of Ottawa will initiate the process of developing an inclusionary zoning policy. This presents an ideal opportunity to enforce the inclusion of affordable rental housing units in new construction projects.

### **KEY ACTIONS**

- **6.1** Ramp up advocacy efforts to support the implementation of the City's new inclusionary zoning policy in a way that will offer the most benefits to low-income individuals, requiring solid contributions of affordable housing by developers.
- 6.2 Advocate to the City of Ottawa to conduct a large-scale public engagement to receive developer, non-profit, and community feedback about the inclusionary zoning policy.
- 6.3 Ensure that new affordable housing created by the policy serves those with the greatest need, including groups with specific housing and support needs, like women fleeing domestic violence or in need of shelter, low-income single parents, low-income seniors at risk of homelessness, youth aging out of foster care, and people with accessibility needs.

## CASE STUDY: CITY OF RICHMOND INCLUSIONARY ZONING POLICY

The City of Richmond Inclusionary Housing policy requires the provision of an affordable housing contribution as part of new residential development projects in exchange for a density bonus. The policy works by requiring a multi-family or mixed-use development that contains more than 60 units to build affordable housing units on-site. For apartments with fewer than 60 units, townhouse developments, and single-detached rezoning applications, a cash contribution is required.<sup>50</sup>

Affordable Housing Strategy 2017-2027. How Richmond's Inclusionary Housing Policy Works. Retrieved from https://www.richmond.ca/plandev/socialplan/housing/strategy.htm

### SECONDARY RECOMMENDATIONS

The following three recommendations are additional measures that the SWCHC can use in the future in their advocacy efforts to ensure rental housing is affordable in the area. These recommendations are important tools that have been used in various municipalities to successfully respond to the urgent needs of the community by providing protection to renters.

## 1. Community Land Trusts

Community land trusts are non-profit, community-based organizations designed to ensure community stewardship of land. They provide subsidized or reduced-price ownership opportunities to initial buyers and assure longer term affordability by limiting the resale price of the home. They are a good model for ensuring long-term housing affordability as they work by purchasing land on behalf of the community and holding it in trust permanently. Ultimately, by separating the ownership of land and housing, a community land trust prevents market factors from causing prices to rise significantly, guaranteeing housing will remain affordable in the future. Community land trusts in West Centretown could purchase land and operate on a collective basis with various non-profits. This model would work well for surplus land such as LeBreton Flats because it can also be used for various service provision facilities, such as a childcare facility, needed to create complete communities.<sup>51</sup>

## 2. Tenant Relocation Policy

With the influx of new developments in the area, it is important to protect current tenants living in the neighbourhood from displacement. Vancouver's Tenant Relocation policy is an exmaple of a policy approach that provides assistance to tenants who are forced to move if their building is being redeveloped. This policy requires owners or developers to complete a Tenant Relocation Plan and provide eligible tenants with notice and compensation that goes beyond the provincial requirements. This may include providing comparable housing options in the neighbourhood, contributing to moving costs, free rent, assistance in finding alternate housing, contributions towards moving costs and a priority opportunity to move back into the new building once building is completed.<sup>52</sup> A similar policy could be initiated in the City of Ottawa.

## 3. Strengthen the Co-operative Housing Network in Ottawa

Strengthening the co-operative housing network in Ottawa will assist those looking for other affordable housing options in the city. There are currently opportunities to strengthen the co-operative housing network by working with the Co-operative Housing Federation of Canada (CHF Canada) and the National Housing Budget for 2018. Local housing co-operatives could work with the Co-operative Housing Federation of Canada's newly hired Co-op Housing Development Manager, to explore the potential for adding and redeveloping existing units throughout the city. <sup>53</sup>

<sup>51</sup> Carr, D. (2017). Does Ottawa Need a Community Land Trust? Unpublished Ottawa. Retrieved from https://unpublishedottawa.com/letter/141040/does-ottawa-need-community-land-trust

<sup>52</sup> City of Vancouver (2015). Tenant Relocation & Protection Policy. Vancouver's Housing & Homelessness Strategy. Retrieved from https://vancouver.ca/files/cov/tenant-relocation-and-protection-policy.pdf

Housing Co-ops welcome funding for housing in Budget 2018. (2018). Co-operative Housing Federation of Canada. Retrieved from https://chfcanada.coop/housing-co-ops-welcome-funding-housing-budget-2018/

# 4. CONCLUSION

## 4. CONCLUSION

The Somerset West Community Health Centre, in partnership with Creative Neighbourhoods Inc., contracted The Planning Collective to draft an affordable rental housing strategy for the neighbourhood of West Centretown in the City of Ottawa. The Planning Collective responded by conducting an extensive analysis of socio-demographic conditions; reviewing existing housing policy tools and instruments in Ottawa and other municipalities across Canada; assessing possible future housing development scenarios; and engaging with various stakeholder groups, including members of the Steward's Table. All of this research was used to inform and guide the development of a comprehensive strategy for affordable rental housing. This report presents a compilation of the research that was conducted and offers six primary recommendations and three secondary recommendations for promoting housing affordability in West Centretown.

The Planning Collective recommends that the Somerset West Community Health Centre uses this strategy as an advocacy tool to the City of Ottawa for the development and implementation of an affordable housing strategy for West Centretown and ultimately the whole of Ottawa. The six primary recommendations under the strategy have been identified as high-priority for which immediate action should be taken if efforts are not already underway. The secondary recommendations complement the first series of recommendations and will be useful in SWCHC's future advocacy efforts. If implemented, this strategy will help to strengthen the network of housing providers and other actors involved with promoting housing affordability in West Centretown as well as create more opportunities to ensure that the most vulnerable groups have access to the services and housing options they need.

Through the completion of this mandate, The Planning Collective hopes to have provided support to the extensive work being done by dedicated local organizations and active community members, including, but not limited to, the Steward's Table, in West Centretown. We hope the information in this report will contribute to the momentum of action currently underway to keep West Centretown diverse, inclusive, and affordable for both current and future residents.



